

# I Was Not Ready for This

## How can I pay for my dreams of a family?





**Personal Savings:** Some of our patients are fortunate enough to have enough money at hand to be able to pay for their treatment.

While this is the most ideal solution, keep in mind there may be ways to minimize the amount you need to pay, or even financially guarantee your financial investment.

**Credit Cards:** Some patients have the capacity to put their treatment on a credit card. Here are a few questions to ask yourself:

- Are you living beyond your means? Do you have a plan or a budget to pay off your credit cards?
- Are lower-APR options available to you so you don't pay as much over time?
- How can you save money on your treatments so you don't have to charge as much?
- How can you maximize your credit card benefits when paying for treatment? Earn points for later travel as a family!

**Grants:** There are many grants and charities available for IVF patients, from the national level to the local level and even demographically based. For more information on available options, give us a ring and we'll be happy to provide a list.

**Loans:** Many patients take out a loan for their fertility treatment. The benefit of a loan is that you can request the amount you need to cover not only treatment, but also for medications and labs. Loans are available for patients who need to pay for donors as well.

## **Bundl has partnered with StrivePay as our preferred payments partner.**

Thanks to our partnership with StrivePay, Bundl is proud to offer preferred access to tailored fertility financing solutions designed to unburden the emotional and financial

stress of affording parenthood. StrivePay has engaged One American Bank, an innovative bank lender, to develop a loan program to help meet the financing needs of Bundl patients. Program benefits include:

- Competitive IVF treatment loan options with a streamlined application process specifically tailored to Bundl patients
- Quick and easy loan application provided online and supported on any mobile device
- Fast responses and friendly customer support
- Qualified applicants may be offered loans within an introductory, interest-only 12-month period

**Fund Raising:** Some patients will create a fund raiser to help pay for treatment. This can include local outreach through their church, mosque, or synagogue, or it can come from a crowd-sourcing solution like GoFundMe or Facebook. If this is a path you plan to take, remember that you are your biggest marketing strategy. Get the word out and network in any way that you can!

**Retirement Funds:** Many patients look at their retirement funds as a source to finance their fertility treatment. This is one place to be very careful about how you proceed. Most importantly, a retirement fund is for retirement. As such, much of the money stored in a retirement fund will be taxed and maybe even penalized if withdrawn.

For many patients, their 401K will allow for a hardship withdraw, but fertility treatment may not meet the criteria required to qualify. One solution is to check to see if your company allows you to take a loan from your 401K. If so, you may be able to access these funds without taking a penalty, or take a disbursement from your 401K balance.

**Home Equity:** Another solution that patients look to tap into is the equity in their home through a home equity loan or a home equity line of credit. These solutions may be available to you if you own your home.



# Fertility Pitfalls

## Things to Watch Out For

### Likelihood of success

According to a 2018 study from the Society for Assisted Reproductive Technology, roughly 29.7% of all patients going through IVF became pregnant after their very first embryo transfer.

This number is a national number, and results vary dramatically based on the practice, physician, a patient's medical history, and their prognosis. It becomes very important for any patient to speak with their fertility doctor to understand their chances of success and all the various treatments they might need to find success.

The one question every patient should ask themselves is:  
Can we afford to fail?  
That question might seem strange or even harsh, but ask yourself: if we pay for a round of treatments, whether IUI or IVF, and we are

not successful, what next? Is there enough savings or credit available to pay for another frozen embryo transfer, or another round of treatment altogether?

According to a 2018 study conducted by Bankrate, the average U.S. household has \$8,863 in savings (Garcia, 2018).

With IVF treatments costing an average of **\$12,000 to \$15,000 per cycle**, most patients need to find a financial solution to help them achieve success.



# Fertility Pitfalls

## Things to Watch Out For

### Additional and unexpected costs

There are some costs that may pop up during your treatment that have not been part of your original package pricing from the practice. This is not because your practice tried to manipulate you, but because each time you go through treatment, your fertility director may need more information to find success for you the next time. Here's an example list of extra costs you could incur, but many of these are uncommon:

#### Medication

There are some solutions to cover medication costs.

#### Genetic testing

Often referred to as Comprehensive Chromosome Screening (CCS) or Preimplantation Genetic Testing (PGT), your fertility doctor may encourage you to have this testing performed to help determine why you aren't finding success. There are two parts to this option. First is the biopsy, which is often paid to your practice. The second part is the

testing, and this is often paid to either the practice or directly to the testing laboratory. The biopsy and testing can range in price depending on the lab and the number of embryos being tested.

#### Labs

Occasionally, after a round of treatment, your fertility doctor may request additional tests to determine why the last attempt was not successful.

#### Cryopreservation and storage

Cryopreservation isn't just for embryos; it can also be for oocytes (eggs) and even sperm. There are any number of situations that may require the cryopreservation of your genetic material throughout the process. Once genetic material is cryopreserved, it will have to be stored.

#### Donor material

Some patients are faced with needing donor sperm, donor eggs, or even gestational carriers. At times, these needs present themselves as a patient progresses through treatment.





# Fertility Pitfalls

## Things to Watch Out For

### **Do NOT pass go without speaking to an accountant**

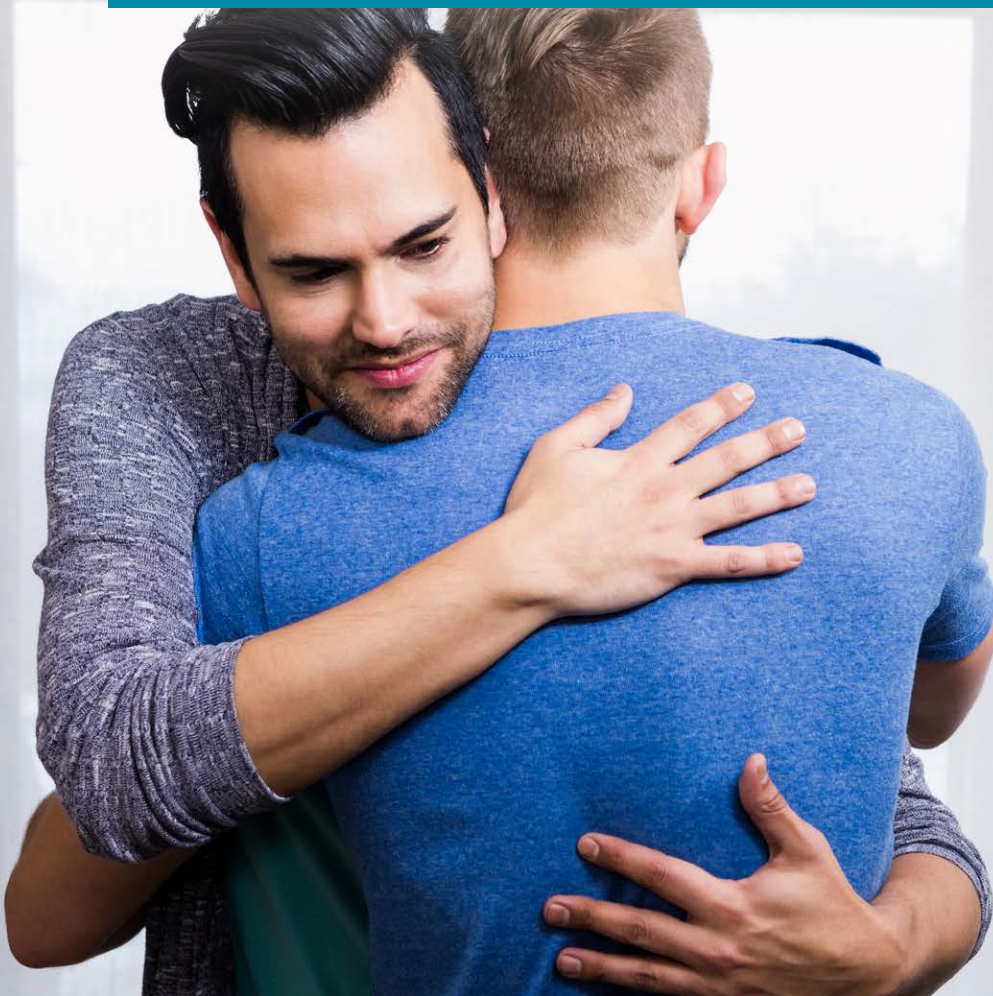
The United States Internal Revenue Service (IRS) has identified fertility treatment as a possible allowable medical expense. What does that mean?

Speak to your accountant for full details, but generally, many patients can take advantage of

any amount above **7.5%<sup>1</sup> of their adjusted gross income.**

Your accountant will likely tell you to keep a record of all treatment-related receipts and other records. Many patients create Excel or Google spreadsheets to track all their expenses, including lab fees, diagnostic tests, medications, co-payments, and travel (mileage, parking, overnight stays, tolls and food) related to treatment. That way, your accountant can review all your records to determine what amount can be deducted.

<sup>1</sup> 7.5% (2019 tax year) is a variable amount that is updated by the IRS regularly. Please refer to your accountant for further information on this tax year's specific limits.



# Ways to Save

## How to save money and secure your investment

IVF treatment can be very expensive, and the cost can be unpredictable. Bundl has been designed to make success more achievable by making costs less unpredictable. The easiest way to look at this is to use a few examples of paying for single cycles at the practice.

**Example 1:** Patient is 34 and their IVF cycle (monitoring, retrieval, embryology, and transfer) will be \$15,000. Each additional frozen embryo transfer (FET) is \$5,000. If the patient is not successful after their first or second transfers, they will then be spending \$15,000 + \$5,000 + \$5,000 and may need to move on to a second retrieval for \$15,000. They may be into their treatment plan by more than \$40,000. But more importantly, going into treatment, they have little concrete idea of what taking home a baby will cost.

**Example 2:** Patient is 38 and has diminished ovarian reserve. Their physician has recommended doing back-to-back (stacked) retrievals to be able to create as many quality embryos (banking) as possible to be transferred later. The patient will be paying \$30,000 to get two retrievals and then start paying \$5,000 for each FET thereafter. This patient will have to pay \$35,000 before they have any opportunity to potentially take home a baby.

With Bundl, these two patients would have paid significantly less, had all their retrievals covered, and each FET would have been completed at no additional cost<sup>2</sup> for the patient.

An added feature of Bundl is Bundl Guard™ risk protection. If patients who meet clinical criteria complete all their retrievals and all their FETs and are not successful in taking home a baby, they will get their money back through a Bundl Guard guarantee.

**To learn more about reducing the financial stress of your fertility treatment, contact us at 888-BUNDLME to speak to a consultant.**

<sup>2</sup> Patients may have to pay for additional rounds of medication, required labs, testing, cryopreservation and storage, if applicable.



[bundlfertility.com](https://bundlfertility.com)  
888-BUNDLME

