

## Gestational Surrogacy Related Expenses

The expenses outlined are meant to be used as a guideline only, your specific circumstances and those of your Gestational Carrier will determine the associated expenses with gestational surrogacy. All possible expenses and compensation between you and your Gestational Carrier will be outlined within your Gestational Carrier Agreement. Agency fees are subject to change without notice.

### 1. Agency Fee set forth in our “Gestational Surrogacy Service Agreement”: \$26,000

The Surrogacy Experience’s Agency Fee for one surrogacy journey is paid in two installments:

- \$11,500 retainer fee due when agency agreement is signed
- \$14,500 final payment due upon the signing of agreement between you and your Gestational Carrier
- New Client Discount of \$1,500 applied if the Gestational Surrogacy Service Agreement is signed within 30 days of consultation
  - Any signing discount will be taken off the final agency payment

### 2. Included Services:

#### a. Recruitment and Screening Services

- Consultant shall provide Client(s) with profiles of potential Gestational Carrier candidates that have been pre-screened and approved to participate in the Consultant’s Gestational Carrier Program. Services include, but are not limited to, the following:
- Initial assessment/socio medical evaluation of Gestational Carrier candidates by Consultant
- Initial medical records review by a fertility clinic in Consultant’s professional network. Consultant will assist in collecting all available prenatal medical records, labor and delivery records, OB/GYN report stating Gestational Carrier is cleared to become pregnant, and recent PAP results
  - NOTE: Consultant’s screening of Gestational Carrier’s prenatal and labor/delivery medical records does not replace or override the Client(s)’ Fertility Clinic/Doctors review, clearance or final approval
- Initial psychological evaluation by mental health professional in Consultant’s network
  - NOTE: Consultant’s screening of Gestational Carrier does not replace or override the testing and/or final approval of Client(s)’ fertility clinic/doctors/social worker
- Three-part national background check of Gestational Carrier candidates and any person 18 years of age or older living in their household
- Drug Screening of Gestational Carrier candidates through a drug screening provider within Consultant’s network
  - Standard testing includes Nicotine, Ethanol (alcohol) and “Street” Drugs
- In-person Meeting between Consultant and/or a service provider within Consultant’s network and any Gestational Carrier candidate in the home of any potential Gestational Carrier
- Initial Insurance review by a provider within Consultant’s network – Consultant will coordinate the review of any Gestational Carrier candidate’s healthcare insurance, including verification of any known surrogacy exclusions and providing a summary of any plan inclusions/exclusions, co-payments and deductibles
  - NOTE: Client(s) understand and agree that medical and/or health insurance coverage is subject to change, and Consultant shall not be held responsible for any change or denial of coverage. Medical insurance is used after the Gestational Carrier is released from the treating fertility clinic to her OB for prenatal/labor delivery care. If a Gestational Carrier switches insurance or the original plan reviewed by the Consultant is discontinued a new review must be conducted by a provider within Consultant’s network at Client(s)’ expense

#### b. Matching Services

- Consultant shall provide referrals to Fertility Clinics (if applicable)
- Consultant shall provide assistance with creation of Client(s)’ profile
- Consultant shall present potential Gestational Carrier Candidates to Client(s). One potential Gestational Carrier profile will be viewed by Client(s) at a time; however, additional profiles can be viewed over the course of this Agreement
- Upon notice of the Client(s) of their selection of a potential Gestational Carrier, Consultant will send a match agreement entitled the “Gestational Carrier Match Agreement” to the Client(s) to formalize the match
- Consultant shall provide ongoing group and individual support for Gestational Carrier

#### c. Coordination of Gestational Surrogacy Arrangement

Once Client(s) and a Gestational Carrier have agreed to proceed with one another and have signed a “Gestational Carrier Match Agreement,” Consultant agrees to make reasonable efforts to coordinate the arrangement. These services shall include:

- Legal Liaison Services
  - Consultant shall provide referrals to Client(s) of one or more attorneys experienced in third-party assisted reproductive technology law (as needed)
  - Consultant shall provide ongoing communication with attorneys retained for Client(s) and Gestational Carrier
- Insurance Liaison Services
  - Consultant shall act as liaison to assist Client(s) in securing new and/or supplemental health insurance and/or life insurance for the Gestational Carrier and Intended Parent(s), (if applicable). Please note that third party fees shall apply
- Medical/Hospital Liaison Services
  - Consultant shall locate monitoring facilities and establish payment protocol for Gestational Carrier's pre/post transfer monitoring
  - Consultant shall facilitate the exchange of information amongst the Gestational Carrier, Client(s), Client(s)' IVF Physician(s) and any other selected medical professional(s) about such issues as the timing of medical procedures related to the IVF cycle. Client(s) and Gestational Carrier are responsible for providing approval for said professionals to speak with Consultant
  - Consultant shall assist in designing a Birth Plan and coordination of hospital / NICU tours
  - Consultant shall provide ongoing support of Client(s) and Gestational Carrier throughout the Gestational Carrier Arrangement
- Ancillary Services
  - Travel Coordination for Gestational Carrier's visits to the Client(s)' fertility clinic (including but not limited to air, hotel, car rental, etc.)
- d. Escrow Management Services
  - Consultant shall manage fees, costs and payments made to the Gestational Carrier and/or any selected third-party provider through an Escrow Account as provided in a separate Escrow Agreement, and in accordance with the "Explanation of Fees and Payment Schedule"
  - Consultant shall provide a monthly accounting of same to Client(s)
- e. Financing Options
  - Exclusive access to BetterMed lending company which offers TSE clients:
    - Lowest interest rate in the world, just 3.9%
    - Interest rate fixed forever
    - Defer payments interest-free for 2 years
    - Use it for all medical care, from hospital bills, doctor visits, insurance premiums, to prescriptions
    - Loans from \$2,000 - \$350,000

### 3. Gestational Carrier Compensation

- Gestational Carriers residing in CA, CT, CO, DE, GA, IL, MA, MD, NH, NJ, PA, RI with approved insurance\* average:
  - First Time Carrier \$35,000
  - Experienced Carrier \$45,000
- Gestational Carriers residing in all other states with approved insurance\* average:
  - First Time Carrier \$30,000
  - Experienced Carrier \$40,000
- Multiples: \$5,000 in addition to base compensation

\*Approved insurance refers to the carrier's current health insurance that upon review by an insurance professional, has been determined to contain no Surrogacy Exclusion and therefore may be used for prenatal, labor and delivery costs for a surrogacy arrangement

### 4. Gestational Carrier Related Paid Expenses

- Mock Cycle fee (Medications only): \$ 250
- Mock Cycle fee (Medications and ERA Biopsy): \$500
- Canceled Cycle fee: \$ 500
- Embryo transfer fee: \$1,000
- Selective reduction and/or termination of pregnancy: \$1,500 each
- Maternity clothing allowance: \$500 singleton - \$750 multiples
- Invasive Procedure Fee (amnio, CVS, D&C, etc.): \$500 per procedure
- Cesarean Section Fee: \$2,500
- Loss of reproductive organs: Variable

**5. Other Gestational Carrier considerations for reimbursement (all costs vary depending on contract terms)**

- Lost wages:
  - Gestational Carrier reimbursement for lost wages for any pay not received due to her participation for any pre/post transfer monitoring appointments, overnight travel in conjunction with visits to/from the treating fertility clinic, surrogacy related doctor's appointments, doctor-ordered bedrest and post-delivery recovery time up to the earlier of either 6 weeks post-delivery maximum or when surrogate is medically cleared to return to work.
  - Spouse/Partner reimbursement for lost wages at the actual rate of pay at the time of the event missed for required travel, birth and up to 1 week postpartum (if requested)
- Child Care
  - Provided for any travel to the treating fertility clinics including overnight stays, in the event of bedrest ordered by medical care provider, and for up to 6 weeks post-partum
  - For surrogacy related appointments that are outside of regular childcare hours
- Housekeeping due to bed rest or medical restrictions by medical care provider: starting at \$75 p/week
- Medical Expenses: Intended Parents are responsible for any medical costs related to pre/post transfer cycling, pregnancy and delivery and any issues that were symptomatic within 3 months post-partum and treated through 6 months post-partum
  - Costs will vary based on OB/GYN, hospital and insurance coverage
- Psychological counseling / group support (if requested): \$1,000
- Term life insurance policy: \$500,000 +
- Travel Expenses: Approved travel-related expenses will be paid for by intended parents which typically include:
  - Rental car fee, taxi or other ground transportation
  - Mileage at current tax rate if surrogate uses own car
  - Airfare
  - Hotel rental
  - Non-Accountable per diem of \$50 per day, per person meal allotment
- Pumping Breast Milk (if applicable): \$200 per week, plus cost of supplies and shipping
- Legal fees: \$1,000+

**6. Sample of Legal Fees – paid directly to attorney**

- Drafting of the Gestational Carrier Agreement: \$3,000 +
  - Declaration of Parentage (Birth Certificate) Order: \$5,000+
  - Post-birth Adoption: \$4,000+
- \*\*Depending on services, additional costs could be incurred

**7. Overall Variable Expenses**

- Additional Screening Typically Required by IVF Clinic once potential match is determined (*contact your fertility clinic for fees not covered in their agreement*)
  - In-depth Psychological Evaluation: Varies by clinic
  - Intended Parent(s) private session with a mental health professional
  - Gestational Carrier / Gestational Carrier partner private session with a mental health professional
  - Group session with the above parties with a mental health professional
- IVF-Related Medical Expenses: Medical-related expenses will vary depending on your clinic pre-screening requirements, your clinic / doctor, insurance coverage and specific circumstances. This includes but is not limited to IVF medications being paid directly to the pharmacy, need for a reduction / termination paid directly to the treating physician, etc. Any of the pre-or post-monitoring is considered an out-of-pocket expense. Gestational Carrier's insurance will not be used until she is released to her OB for the duration of the pregnancy.
- Gestational Carrier Medical Expenses: Co-payments, insurance deductibles, medications (prenatal vitamins, etc.) and anything not covered by insurance.
- Travel Expenses: Travel-related expenses will vary depending on the location of your Gestational Carrier's IVF clinic and desired level of involvement during the pregnancy. Travel expense could be incurred if a monitoring facility is not readily available in the Gestational Carrier's area. Gestational Carrier is allowed to bring one companion for clinic day and the transfer.
- Insurance Expenses: Intended parent(s) will have the option to purchase insurance coverage for their Gestational Carrier; policies vary in cost. This insurance will only be used once the Gestational Carrier has been released to her OB for the duration of the pregnancy. Secondary policies are also available specifically for surrogacy for further protection.

## 2019 Gestational Surrogacy Cost Overview

The Gestational Surrogacy Fee Overview is an *estimate* of the actual costs that may be incurred during a Gestational Surrogacy journey.

Intended Parent(s) should budget for an average cost ranging from \$98,000 to \$150,000. In some circumstances, costs may be less; however, in some cases costs may be greater. Based on your individual needs this informational piece can assist you to budget for these potential costs but should not be used as a direct quote.

| <b>Agency Service Fees</b>   | \$26,000                       |
|--|--------------------------------|
| Initial Agency Payment (Upon signing of service agreement)   | \$11,500                       |
| Final Agency Payment (Upon execution of a Gestational Surrogacy Agreement)   | \$14,500                       |
| Agency Pre-Screening of Gestational Carrier  | Included in Agency Service Fee |
| Signing Discount – by signing the Gestational Surrogacy Service Agreement within 30 days of initial consultation *Note: Discount applied to Final Agency Payment | -\$1,500                       |

| <b>Gestational Carrier Average Compensation and Related Expenses</b>   | \$45,000+                             |
|--|---------------------------------------|
| Base Compensation – distributed in equal installments once pregnancy is confirmed: <ul style="list-style-type: none"> <li>• Gestational Carriers residing in <u>CA, CT, CO, DE, GA, IL, MA, MD, NH, NJ, PA, RI</u> with approved insurance*: First Time Carrier \$35,000 and Experienced Carrier \$45,000</li> <li>• Gestational Carriers residing in all other states with approved insurance*: First Time Carrier \$30,000 and Experienced Carrier \$40,000</li> </ul> | \$35,000+                             |
| <small>*Approved insurance refers to the carrier's current insurance that upon review by an insurance professional, has been determined to contain no Surrogacy Exclusion and therefore may be used for prenatal, labor and delivery costs for a surrogacy arrangement.</small>  |                                       |
| Multiple Birth Compensation (in addition to base compensation)   | \$5,000                               |
| Mock Cycle Fee – Medications only (if performed)   | \$250                                 |
| Mock Cycle Fee – Medications with ERA Biopsy (if performed)  | \$500                                 |
| Embryo Transfer Fee  | \$1,000                               |
| Maternity Clothing Allowance   | \$500 (singleton) / \$750 (multiples) |
| Canceled Cycle Fee   | \$250 - \$500                         |
| Cesarean Section fee   | \$1,500+                              |
| Pumping Breast Milk (if applicable)  | \$200 per week + supplies             |
| Housekeeping service (if applicable)   | \$75 per week                         |
| Gestational Carrier's lost wages – at actual rate of pay   | Variable                              |
| Spouse / Partner's lost wages – at actual rate of pay  | Variable                              |
| Child Care   | Variable (\$10-\$20 per hour)         |
| Travel Expenses  | Variable (\$1,500 - \$6000)           |
| Legal Fees - Attorney's fee for carrier's representation   | \$1,500+                              |

| <b>Gestational Carrier Potential Cost Considerations</b>    | Variable                     |
|---|------------------------------|
| Selective reduction and/or termination fee                  | \$1,500+                     |
| Invasive Procedure fee (e.g. D&C, CVS, Amniocentesis, etc.) | \$500 per procedure          |
| Psychological counseling / group support (if requested)     | \$1,000                      |
| Loss of Reproductive Organ(s) fee                           | Variable (\$2,000 - \$5,000) |

| <b>Gestational Carrier Medical Expenses</b>                      | Variable            |
|--|---------------------|
| IVF & Embryo Creation (varies by fertility clinic & needs)       | \$26,000            |
| Medical fees for In-Vitro Fertilization (IVF)                    | \$18,000 - \$26,000 |
| Medical fees for In-Vitro Fertilization (IVF) using an egg donor | \$26,000 - \$40,000 |

| <b>Insurance</b>   | Variable           |
|--|--------------------|
| Term Life Insurance (\$250,000 - \$500,000)                                      | \$315 - \$1,000    |
| Gestational Carrier Supplemental Health Insurance Yearly Premium (if applicable) | \$5,750 - \$30,000 |
| Disability Insurance   | varies             |

| <b>Legal Fees</b>                                       | Variable |
|---|----------|
| Contract drafting for the Gestational Carrier Agreement | \$3,000+ |
| Declaration of Parentage Order                          | \$5,000+ |