

NOVEMBER 2020



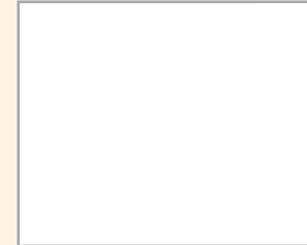
Mount Sinai Fertility Fee Schedule

We understand that knowing the full costs of fertility treatments is an important aspect of your planning.

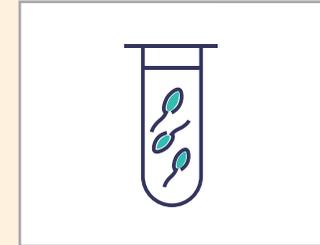
The costs of fertility treatment can be confusing as the fertility journey varies from one person to the next. It is our aim to ensure all of our patients have the information they need to make informed decisions.



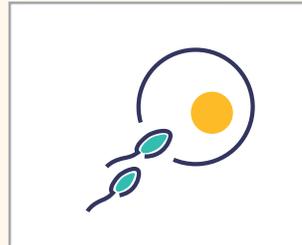
Coverage & Funding Information



Admin Fee



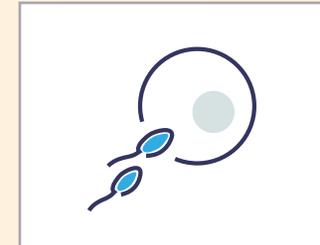
Intrauterine Insemination (IUI)



In-Vitro Fertilization (IVF)



Intracytoplasmic Sperm Injection (ICSI)



Andrology Services for IVF



Frozen Embryo Transfer (FET)



Genetic Testing



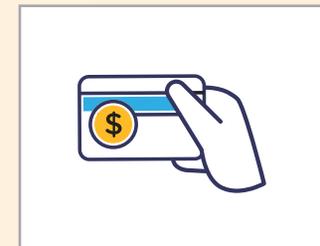
Fertility Preservation for Medical Need



Fertility Preservation by Choice



Additional Services



Financing

Coverage & Funding Information



Coverage for Fertility Diagnosis and Treatments in Ontario

The Ontario Health Insurance Plan (OHIP) covers most of the costs related to diagnosis and testing. Your initial consultation and follow-up appointments are covered, as well as many diagnostic tests including ultrasound, blood work, and semen analysis. Your physician will inform you if there is a test they would like you to perform that is not covered by OHIP. The most common out of pocket expense is a test for ovarian reserve called Anti-Mullerian Hormone (AMH).

The Ontario Fertility Program

Through the Ontario Fertility Program (OFP), the Ontario government funds select fertility treatments to eligible patients with a valid OHIP card. Mount Sinai Fertility is one of the clinics chosen to deliver services funded through this program and has been allocated a fixed annual budget. Access to government-funded fertility services is available to eligible patients for all forms of infertility, including medical and non-medical infertility and is available to single or same-sex couples as well as to those who require a donor or surrogate.

Access to the program is not based on gender, sexual orientation or family status. For more information on OFP, visit www.ontario.ca/page/get-fertility-treatments

Under the Ontario Fertility Program, the government funding contributes to the following fertility treatments:

- [Intra-uterine insemination \(IUI\)](#) and [insemination with donor sperm \(DI\)](#)
- [One cycle of fertility preservation \(FP\)](#) for medical reasons per patient per lifetime
- One cycle of [in-vitro fertilization \(IVF\)](#) per patient per lifetime
- One additional cycle of IVF per lifetime if patient has acted or is acting as a surrogate

Each year Mount Sinai Fertility allocates its funding for a limited number of IUI, IVF, and FP treatments. Although government funding covers much of the costs of fertility treatment, it is important that patients recognize not all services are covered under the program. This brochure outlines cost that may be incurred by each treatment type.





Benefit From Your Benefits

Many employers and provinces offer a variety of benefits for infertility treatments. It is important to understand your individual benefits and how they apply to the medical procedures and to the fertility medications required. Please refer to the adjacent information to help you determine your specific benefits and allow you to financially plan your fertility treatment.

Adapted from Elford, K. The Canadian Journal of Infertility Awareness. Vol V. No. 15.

Fertility Medical Procedures:

- Before your treatment begins, pre-determine your coverage by asking your insurance company to provide you with a written explanation of your exact coverage.
- If you are not covered in full, you may find that components of the procedure, such as investigative tests, blood work and/or ultrasounds, are covered. Be sure to ask about your specific benefits including whether there is a treatment cycle number limit, total dollar value limit, lifetime limit, or yearly limit.
- Remember to also check if your medical plan has any 'flex' coverage that can be used to pay for medical procedures not covered by OHIP. Some employers also offer the ability to upgrade your insurance coverage by paying an extra monthly fee. Also check to see whether you have a Health Spending Account as an option through your insurance.

Fertility Treatment Medication:

- Coverage of medications can vary from complete coverage to partial or no coverage. Although you may have prescription coverage, fertility medications may not necessarily be covered in the same way.
- Before your treatment begins, pre-determine your coverage by asking your insurance company to provide you with a written explanation of your exact coverage.
- Insurance companies may require prior approval or preauthorization for medications. We can provide you with a list of our commonly used fertility medications with their Drug Identification Numbers (DINs). Once your fertility physician has determined your treatment plan, we can inform you of the specific medications you will need.
- If you have an annual limit for drug coverage, you might try claiming your limit towards the end of the year so that the balance may be eligible to be claimed in the following year.
- In some cases, coverage can be combined where both partners have different benefits.





Annual Administrative Fee

REFUND POLICY

Non refundable

This annual fee is applicable to patients going through either funded or unfunded IUI, IVF or FET cycles. Patients who transfer from an IUI treatment plan to an IVF treatment cycle within the same year are not required to pay the administrative fee twice. The administrative fee covers all fees related to getting you set up and supported throughout your treatment cycle. Please see below:

- Nursing Care and Education
 - Includes telephone advice during cycle monitoring & chart preparation
- Prescription Preparation
 - Prescriptions by telephone
- IVF Cycle Scheduling
- Medical Notes
- Complicated Forms/letters
- Chart Copies
- Use of the Patient Portal
- Fees associated with the use of Biometrics
- One counselling session with a social worker

Annual Administrative Fee – \$350





Intrauterine Insemination (IUI) & Donor Sperm Insemination (DI)

REFUND POLICY

Cycle cancelled prior to sperm processing:

- \$325 from the cycle monitoring fee for unfunded cycle
- \$650 for sperm processing fee for both funded and unfunded cycles

No sperm recoverable after processing:

- \$325 from the cycle monitoring fee for unfunded cycle
- No refund for sperm processing fee for both funded and unfunded cycles

Every insemination cycle consists of two separate fees. One fee covers cycle monitoring and the insemination procedure. The other is a lab fee for sperm preparation. Government funding covers the costs of cycle monitoring and insemination, but it does not cover lab fees.

Patients can expect to pay \$650 for each **Funded** IUI cycle and an administration fee of \$350 annually. Once the patient has utilized their maximum two yearly funded IUI or DI cycles. Patients can expect to pay \$1,375 for an **Unfunded** cycle. Medication costs for IUI/DI cycle can range between \$0 and \$1000. Patients who transfer sperm into the clinic will also incur a fee for transferring the sample into our lab. Storage fees apply only after six months of storage.

Intrauterine Insemination (IUI) and Donor Sperm Insemination (DI) Fees	Funded	Unfunded
Administration Fee (annual)	\$350	\$350
IUI/DI including cycle monitoring and insemination	Covered	\$725
Sperm Processing for insemination by the MSF lab	\$650	\$650
Transfer of donor sperm into the MSF lab (1st unit in shipment)	\$150	\$150
Transfer of additional donor sperm units within same shipment (per unit)	\$50	\$50





In-Vitro Fertilization (IVF)

REFUND POLICY FOR UNFUNDED IVF CYCLES

Cycle cancelled by patient before start of cycle

Refund full amount, less admin fee

Cycle cancelled during drug stimulation

Refund \$6,750

Egg retrieval with no eggs

Refund \$4,500

No fertilization

Refund \$900

The Ontario Fertility Program covers one cycle of IVF for eligible patients. To be eligible, patients must have a valid OHIP card and be under the age of 43 years at the time of treatment. As demand for funded IVF exceeds the annual budget available, patients are placed on a wait list, which ranges in duration. Once you are placed on the list, we will advise you of the approximate wait time. While on the wait list, patients may still proceed with a self-pay IVF cycle or other treatments as directed by your fertility care team.

As a general guideline, patients undergoing a **Funded** IVF cycle can expect to pay \$830, which includes an annual administration fee of \$350 and storage fees for any additional embryos created. This does not include the cost of medication. Patients undergoing an **Unfunded** cycle can expect to pay at least \$10,580 per cycle, excluding the cost of medications. For both unfunded and funded cycles, costs do not include specialized andrology services or genetic testing. Medication costs can range between \$3,000 and \$6,500.

In-Vitro Fertilization (IVF) Fees	Funded	Unfunded
<input type="checkbox"/> Administration Fee (annual)	\$350	\$350
<input type="checkbox"/> In Vitro Fertilization (IVF) Cycle Fee	Covered	\$9,000
<input type="checkbox"/> Embryo Freezing and Storage for the up to 1 year	\$480	\$1,230





In-Vitro Fertilization (IVF)

REFUND POLICY FOR UNFUNDED IVF CYCLES

Cycle cancelled by patient before start of cycle
Refund full amount, less admin fee

Cycle cancelled during drug stimulation
Refund \$6,750

Egg retrieval with no eggs
Refund \$4,500

No fertilization
Refund \$900

Assisted Reproduction Using an Egg Donor or Gestational Carrier

Funded

Unfunded

Treatment fees when using a gestational carrier vary depending on individual circumstances. Patients who select donor eggs can obtain pricing through the approved donor egg bank.

<input type="checkbox"/> Administration Fee (annual)	\$350	\$350
<input type="checkbox"/> Medical Assessment for Gestational Carrier	\$1,100	\$1,100
<input type="checkbox"/> In Vitro Fertilization (IVF) Cycle Fee for Egg Donor	Covered	\$12,000
<input type="checkbox"/> Embryo Freezing and Storage for up to 1 year	\$480	\$1,230
<input type="checkbox"/> Mock Cycle - if required	\$500	\$500

See following page for additional services that may be ordered as part of your IVF cycle



Andrology Services for IVF

REFUND POLICY FOR ANDROLOGY SERVICES

No sperm frozen/stored
Storage fees refunded



Fertilization of Eggs Using Intracytoplasmic Sperm Injection (ICSI)

Funded

Unfunded

Some patients may require an additional lab technique called ICSI whereby a single sperm is injected into the egg in order to cause fertilization.

<input type="checkbox"/> ICSI	Covered	\$1,500
<input type="checkbox"/> ICSI with PESA/TESA Sperm	Covered	\$1,800
<input type="checkbox"/> ICSI with Surgically Retrieved Sperm (MicroTESE)	\$800	\$2,300

Our physicians work closely with urologists at Mount Sinai Hospital. Typically, an urologist is required when sperm cannot be found through ejaculate and therefore sperm must be obtained through a surgical procedure.

Andrology Service Fees

Funded

Unfunded

<input type="checkbox"/> Sperm Processing and Banking (includes 1 year of storage)	\$780	\$780
<input type="checkbox"/> Sperm Extraction at Mount Sinai Fertility (PESA/TESA) Facility Fee and Urologist Fee*	Covered	\$1,250
<input type="checkbox"/> Surgical Sperm Retrieval at Mount Sinai Hospital (MicroTESE) Facility Fee*	Billed by Hospital	Billed by Hospital
<input type="checkbox"/> Surgical Sperm Retrieval at Mount Sinai Hospital (MicroTESE) Urologist Fee*	Billed by Urologist	Billed by Urologist

* Does not include the sperm processing fee or banking fee





Frozen Embryo Transfer

(FET)

REFUND POLICY

FOR UNFUNDED EMBRYO TRANSFER CYCLES

Cycle cancelled prior to embryo thaw:

- Refund \$1,875

Thaw, with no embryo transfer:

- Refund \$375

In some cases, patients may have excess embryos after an IVF cycle or they may not be able to complete a fresh embryo transfer after their egg retrieval. In these cases, embryos are frozen and stored to be transferred at a later date. For patients whose embryos were produced from a funded IVF cycle, all subsequent frozen transfers are covered by government funding. The fee includes cycle monitoring, thawing and transfer.

Frozen Embryo Transfer Fees	Funded	Unfunded
<input type="checkbox"/> Frozen Embryo Transfer	Covered	\$2,500





Genetic Testing

Mount Sinai Fertility offers genetic testing for patients at various stages of their fertility journey. MSF offers genetic testing of embryos in partnership with an external lab. In addition to the costs of an IVF cycle, patients will pay a fee to MSF for the embryo biopsy and storage. The external lab will also charge a fee to run genetic testing on your embryos. Fees vary depending on the test and are available in their brochure.

REFUND POLICY FOR GENETIC TESTING

Full refund provided if services not performed

Genetic Counselling: Our counsellors ensure you are well informed before and after completing genetic testing. A consultation with one of our genetic counsellors is \$250.

Carrier Screening: Carrier screening can provide information about your risk of having a child with a genetic condition. Costs of carrier screening can range depending on the lab used and scope of the test. In general, you should not pay more than \$700 for one individual and \$1,200 for a couple.

Pre-implantation Genetic Testing of Embryos: MSF offers genetic testing of embryos in partnership with a reference lab. Prior to moving forward with genetic testing, you will need to meet with one of our genetic counsellors who will explain the tests as well as inform you of the test results once received. In general, genetic testing of embryos can be broken down into 3 types: PGT-A, PGT-SR and PGT-M. Please see the following page for information on multi-cycle pricing.

Genetic Testing Fees	Genetic Testing 1-5 embryos*	Genetic Testing additional embryos*	Embryo Biopsy	Embryo Storage
<input type="checkbox"/> PGT-A (Test for Chromosomal Aneuploidy)	Paid to reference lab		\$2,500	\$480
<input type="checkbox"/> PGT-SR (Test for Unbalanced Chromosomal Rearrangements)	Paid to reference lab		\$2,500	\$480
<input type="checkbox"/> PGT-M (Test for Single Gene Conditions)	Paid to reference lab		\$2,500	\$480

**Fees for genetic testing of embryos are paid directly to the reference lab and exclude transportation. See the reference lab fee brochure.*



IVF & PGT Multi-Cycle Program



Multi-Cycle IVF with PGT-A and PGT-SR Program: Both the reference lab and MSF offer a reduced rate to those who undergo more than one PGT cycle. Patients must opt in to multi-cycle PGT program within 60 days of the date that their initial results are reported. **Highlights of the program include:**

- PGT-A for up to 8 embryos within 9 months of initial results
- Fee for each additional embryo tested to be paid to the reference lab
- Reduced fees for subsequent IVF and PGT cycles as described below:

Multi-cycle PGT Program	Funded	Unfunded
<input type="checkbox"/> 1st IVF cycle	Covered	\$9,000
<input type="checkbox"/> Subsequent unfunded IVF Cycle*	\$8,520	\$8,520
<input type="checkbox"/> 1st Embryo Biopsy	\$2,500	\$2,500
<input type="checkbox"/> Subsequent Embryo Biopsy	\$2,000	\$2,000
<input type="checkbox"/> Genetic Testing Fees	Paid to reference lab	
<input type="checkbox"/> Embryo Storage-annual** (up to 3 freezes within 12 months of initial PGT results)	\$480	\$480

*Subsequent cycles must be completed within 9 months of the initial PGT results

**Please refer to Storage page for more information on cryopreservation fees





Fertility Preservation For Medical Need

REFUND POLICY

Cycle cancelled by patient before start of cycle

Refund full amount, less admin fee

Cycle cancelled during drug stimulation (poor response)

Refund 75% of cycle cost

Egg retrieval with no eggs

Refund 50% of cycle cost

No fertilization

Refund \$900

This does not include fertilization in the future

Fertility preservation is available for patients who require it for medical need. Funding is available to those individuals undergoing medical treatment which may impair their fertility.

Fertility Preservation for Medical Need Fees	Funded	Unfunded
<input type="checkbox"/> Egg Freezing Cycle - including 1 year of storage*	\$300	\$5,800
<input type="checkbox"/> IVF Cycle with Embryo Freezing - including 1 year of storage*	\$2,800	\$6,300
<input type="checkbox"/> Sperm Banking - First Sample - including 1 year of storage*	\$300	\$600
<input type="checkbox"/> Sperm Banking - Subsequent Samples within 14 days of the 1st sample	\$150	\$150

*Please refer to the storage section for more information.





Fertility Preservation by Choice

REFUND POLICY

Cycle cancelled by patient before start of cycle

Refund full amount, less admin fee

Cycle cancelled during drug stimulation (poor response)

Refund 75% of cycle cost

Egg retrieval with no eggs

Refund 50% of cycle cost

Mount Sinai Fertility offers Fertility Preservation services to those who choose to preserve their fertility as they may not be ready to start a family or for personal reasons. Mount Sinai Fertility has reduced the financial burden by offering a multi-cycle egg freezing program which allows for reduced fees for subsequent egg freezing cycles completed within 12 months.

Fertility Preservation for Non-Medical Need	Funded	Unfunded
<input type="checkbox"/> Administration Fee (For Egg Freezing only)	Not Available	\$350
<input type="checkbox"/> Egg Freezing - 1st Cycle (includes 1 year of storage)*	Not Available	\$7,080
<input type="checkbox"/> Egg Freezing - 2nd cycle within 12 months of 1st cycle	Not Available	\$6,220
<input type="checkbox"/> Egg Freezing - 3rd cycle within 12 months of 1st cycle	Not Available	\$6,000
<input type="checkbox"/> Egg-Thaw Embryo Transfer Cycle with ICSI for additional embryos created (includes 1 yr of storage)	Not Available	\$6,980
<input type="checkbox"/> Sperm Banking - First Sample (includes 1 yr of storage)*	Not Available	\$780
<input type="checkbox"/> Sperm Banking - Subsequent Samples within 14 days of the 1st sample	Not Available	\$150

*Please see storage section for more information.





Additional Services

- > Counselling
- > Storage of Eggs, Sperm, and Embryos
- > Medications
- > Additional tests
- > Fee Policy





Counselling

Mount Sinai Fertility offers counselling sessions with a Social Worker to help you through your journey. Patients using a donor or gestational carrier are required to have a counselling appointment prior to proceeding with treatment.

Counselling	Cost
<input type="checkbox"/> Counselling for IVF Support – 1st Session	Included
<input type="checkbox"/> Counselling for IVF Support – Subsequent Sessions	\$85
<input type="checkbox"/> Counselling for Anonymous Sperm Donation / Anonymous Egg Donation	\$250
<input type="checkbox"/> Counselling for Known Sperm Donation / Gestational Carrier / Known Egg Donor	\$450





Storage of Eggs, Sperm, and Embryos

Keeping your eggs, sperm, and embryos safe and secure for future use is a priority for MSF. We monitor your specimens 24/7 and have back-up systems in place should an emergency arise.

	Annual Fee	3-year Bundle	5-year Bundle
<input type="checkbox"/> Storage of reproductive material	\$480	\$1,200	\$1,920
<input type="checkbox"/> Storage of reproductive material for oncology and medical need	\$300	\$800	\$1,200

Patients who store their reproductive material are responsible for paying an annual storage fee due in the anniversary month in which their specimens were originally stored. A storage fee applies for each batch of specimens stored, unless otherwise stated in the fee schedule. Storage fees are non-refundable and cannot be prorated. In order to store reproductive material at Mount Sinai Fertility, we require that our patients:

- Sign the appropriate consent form to freeze reproductive material.
- Show valid Provincial Health Card (government ID may substitute in some cases) prior to storage.
- Inform Mount Sinai Fertility of any changes in name, address, telephone number or credit card information during the period of storage.
- Provide MSF with a credit card number and expiry date to allow for the automatic renewal of annual storage fees. Credit card information is kept in a secure system. In this case, patients will receive invoices one month prior to the renewal date and will be provided with options should they wish to discontinue storage.
- Inform Mount Sinai Fertility of their intention to terminate storage. Once notified, we will send an **"Agreement to Terminate Storage"** which must be signed and returned to Mount Sinai Fertility. Fees will continue to apply until the termination form is received.



Medications & Additional Tests

REFUND POLICY

Medication cannot be returned once purchased and is non-refundable.

Medications

Medications are an important part of fertility treatments and can be a significant part of fertility treatment costs. Fertility Medications can be picked up at our downtown location during business hours. The cost of medications will vary depending on the type of treatment and where medications are purchased. Some insurance companies will cover a portion of fertility medications. Contact your insurance provider for more information. Below is a guideline of estimated medication costs per treatment type. Below is an estimate of medication costs per treatment type.

	Fees
<input type="checkbox"/> Intercourse cycle	\$0 - \$300
<input type="checkbox"/> Intrauterine Insemination (IUI) or Donor Insemination (DI)	\$0 - \$1,000
<input type="checkbox"/> IVF or Egg Freezing	\$3,000 to \$6,000
<input type="checkbox"/> Frozen Embryo Transfer	\$300 - \$1,000

Additional Tests

Endometrial Receptivity (ERA): For patients who have had recurrent implantation failure, an endometrial receptivity test may be ordered by your physician. The test is analyzed by an outside lab and provides information on the receptivity of your uterine lining in a cycle similar to what would be ordered for an embryo transfer cycle.

The fee for this test is approximately \$795 and is collected by the external lab.

Anti-Mullerian Hormone (AMH): This is a blood test which can be performed at Mount Sinai Fertility. Studies suggest that the concentration of AMH measured in blood is a marker for number of follicles and eggs remaining the ovary. This test can help the fertility care team plan your treatment.

The fee for this test when performed at Mount Sinai Fertility is \$75.





Fee Policy

FINANCING OPTIONS

Financing options are available.

Please speak to our Billing Coordinator at MSFBilling@sinaihealthsystem.ca

1. Full payment of fees is due prior to start of cycle or treatment.
2. Payment may be made by Visa, MasterCard, or Interac. MSF does not accept cash or personal cheques.
3. Credit Card or Interac payments can be made at any of our locations. Payments can also be made over the phone or through our online payment portal at mountsinaifertility.com by clicking "Pay Invoice".
4. All fees are in Canadian Dollars.
5. Prices do not include medication costs.
6. Two business days' notice is required to cancel an appointment – there will be a charge for each missed appointment.
7. Fees are subject to change without notice.

iFinance Medicaid Patient Financing

Medicaid offers affordable monthly payment options to patients of Mount Sinai Fertility. Advantages of financing through Medicaid:

- No down payment required
- No collateral
- High approval rate
- Competitive interest rates
- No early payment penalty

With a very simple and quick application process, applying for financing is as simple as filling out an application! Patients can get a response within the same business day.

Medicaid offers flexible re-payment plans; patients can pay off their loans earlier without incurring any penalties. Financing can be done for a portion of the procedure or the entire amount. Medicaid's professional and experienced staff are available 7 days a week to assist you and they are committed to helping patients obtain financing for the treatments they need.

Obtain more information or visit their website to fill out an application:

www.medicard.com

