

# Anticipated Program Expenses for Gestational Surrogacy

(Some of the stated fees are estimates and subject to change)

Description of Services	Cost
First Portion of Agency Fee (with retainer agreement)	\$18,500
Second Portion of Agency Fee (upon match)	\$18,500
Gestational Surrogate Compensation <i>*Note: The attached surrogate compensation reflect a recommended package, however, each Gestational Surrogate reserves the right to request compensation appropriate to her individual circumstances.</i>	\$60,000-\$80,000 <i>See Attached*</i>
Surrogate Screening + Medical Billing Administration	\$5,200
Rematch Fee (if necessary)	\$7,500
ART Risk Solutions Claims Management	\$2150-\$3150
ART Risk Medical Monitoring Administration Fee	\$1,000
Medical Monitoring as Ordered by Your IVF Physician (This is an approximate cost, and if there is more than one transfer attempt or hospital needs to be used for monitoring, this amount may increase)	\$3,000
<b>Legal</b>	
1. Gestational Surrogacy Agreement	
2. Attorney for Gestational Surrogate for review of Gestational Surrogacy	
3. Egg donor contract if needed	
4. Agreement for Legal Parentage Proceedings	\$10,000
Legal Fees (estimated)	
NOTE ALL LEGAL FEES ARE BILLED SEPARATELY VIA YOUR ESCROW ACCOUNT, AND ARE IN ADDITION TO THE AGENCY FEE CHARGED BY WORLDWIDE SURROGACY	
<b>Escrow</b>	
Escrow Management Fee for SeedTrust (One-time fee for the entire duration of the administration and management of escrow funds)	\$2,000
<b>Recommended:</b>	
New Life or ART Risk Maternity Back-Up Plan Deposit (estimated)	\$2,000-\$3,000
Newborn insurance (international intended parents) **YOU MUST MAKE ARRANGEMENTS FOR NEWBORN INSURANCE. PLEASE SEE PAGE 5	approx \$10,000

# Financial Considerations and Program Procedures

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## BASE COMPENSATION

\$60,000 - \$70,000 (First time Gestational Carrier)

\$65,000 - \$80,000 (Experienced Gestational Carrier)

Note: These are estimates and subject to change based on Gestational Carrier's insurance and experience and requests.

## ADDITIONAL COMPENSATION

### Travel Expenses (if applicable)

- Airfare for Gestational Carrier (GC) and GC's Companion
- Rental car
- Hotel accommodations
- Transportation (taxi, Uber, car service)
- Food and incidentals when traveling: Up to \$150.00 non-accountable per day for GC and GC's Companion (\$75.00 per day if traveling without companion)
- Mileage at Federal reimbursement rate for round-trips totaling over 50 miles

Maternity Clothes: \$1000.00 for singleton pregnancy; Additional \$500.00 for multiple pregnancy  
(no receipts required)

### Monthly Allowance

\$350 per month for local travel expenses for routine appointments, pre-natal vitamins etc.

Housekeeping & Childcare: Note: A limit on these expenses is included in the Gestational Surrogacy Agreement

- Housekeeping during periods of physician-ordered bed rest and for two weeks post-birth at the rate of \$150.00 per week
- Childcare during periods of physician-ordered bed rest, surrogacy-related travel (i.e. testing/transfer trip etc.), and during GC's hospitalization for the birth at the rate up to \$150 per 24 hour period of care.

### Lost Wages:

- Gestational Carrier's lost wages for physician-ordered bedrest or work restriction, days off for pre-cycle testing and embryo transfer if traveling out-of-town, hospitalization for the birth, invasive procedure and/or court proceedings related to the surrogacy and post birth for six (6) weeks post vaginal delivery and eight (8) weeks post c-section delivery.
- Gestational Carrier's Spouse's lost wages for testing or transfer trip, delivery day and day GC is released from the hospital, court proceedings related to the surrogacy and if the GC must undergo an invasive procedure.

## ADDITIONAL FEES INCLUDED IN THE AGREEMENT

- Multiples Fee - \$10,000.00 (per multiple)
- Embryo Transfer - \$1,000.00 (per embryo transfer)
- Medication Start Fee - \$500.00
- C-Section - \$5,000.00
- Selective Reduction/Termination - \$2,000.00
- Invasive Procedure not listed here - \$500.00- \$1000.00 (per procedure)
- Canceled Cycle - \$500.00 (per embryo transfer)
- Mock Cycle (if applicable) - \$500.00-\$750.00 (depending if an ERA Biopsy is required by physician)
- Loss of Reproductive Organs -Partial - \$5,000.00 Full Loss - \$10,000
- Life Insurance Policy (\$500,000-\$750,000) - Actual cost
- Psychological Counseling and Support During Pregnancy/Post-Birth - Up to \$1,000.00
- \$500.00 payable to GC upon the signing of the GC Agreement
- \$500.00 payable to GC upon attendance at clinic and passing the medical clinic screening
- Breast Milk - \$350 (per week) Supplies at actual cost





## Important Notice

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Most of the charges and expenses outlined above are estimates provided to help you understand the financial commitment associated with a successful gestational surrogacy journey. Please note that actual costs may vary and will ultimately be governed by the terms of your specific Gestational Surrogacy Agreement with your gestational surrogate. We will make every effort to keep you informed of all expenses as they arise and, whenever possible, to anticipate and communicate potential costs in advance.

# Financial Considerations and Program Procedures

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## Expenses and Procedures

It is not possible to precisely calculate the total cost of a gestational surrogacy journey in advance. However, we make every effort to thoughtfully estimate and anticipate expenses to help clients understand the overall financial commitment. Costs may vary based on several factors, including the gestational surrogate's compensation, medical insurance coverage, and medical expenses incurred at the IVF clinic.

## Medical Clinic Costs

All IVF-related procedures, egg donor services (if applicable), and medications must be obtained directly through the IVF clinic. Please note that payments due to your IVF clinic cannot be paid from escrow funds. Alternative payment arrangements must be made directly with the clinic.

Additional medical monitoring costs may be incurred for the gestational carrier during the "cycling" phase leading up to embryo transfer, as prescribed by the clinic. These monitoring expenses are not covered under the gestational surrogate's medical insurance policy.

The gestational surrogate's insurance may not be utilized until a pregnancy has been medically confirmed and she has been released to obstetrical care.

## Legal

Worldwide Surrogacy Specialists will assist the Intended Parent(s) in securing qualified legal counsel to complete the Gestational Surrogacy Agreement, as well as any required pre-birth or post-birth orders (to establish parental rights and determine the names listed on the birth certificate). If applicable, this may also include termination of parental rights or adoption proceedings in the state where the gestational carrier resides.

## Escrow Management

Worldwide Surrogacy Specialists coordinates escrow services through SeedTrust. The previously outlined escrow management fees apply. Use of an escrow agent is mandatory for all gestational surrogacy arrangements facilitated through our agency.

Clients may elect to use an independent escrow management company, provided the company's name and policies are submitted to us for review. Any independently selected escrow provider must fully comply with the requirements of the gestational carrier agreement and the policies of Worldwide Surrogacy Specialists.

Fees associated with wire transfers and credit card processing are the responsibility of the clients and are paid from clients' escrow funds.



## Insurance Information

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If your gestational surrogate has maternity insurance, Worldwide Surrogacy Specialists will coordinate a review of the policy and share any relevant information available. However, insurance coverage for gestational surrogacy can be complex and is often not clearly addressed in policy language or insurer correspondence.

For this reason, our program strongly encourages Intended Parents to secure additional protection by obtaining the Back-Up Plan through New Life Agency, arranging a contingency plan through ART Risk Solutions, and/or consulting directly with ART Risk Solutions for guidance. These organizations offer supplemental insurance options and certain forms of surrogacy-related coverage for maternity and newborn care.

Worldwide Surrogacy Specialists and The Ferrara Law Group, PC do not represent or guarantee that the gestational surrogate's insurance policy will provide coverage for prenatal care, maternity services, or newborn medical treatment.

In addition, a life insurance policy for the gestational surrogate must be obtained prior to the commencement of the embryo transfer cycle. Worldwide Surrogacy Specialists will coordinate the timing and procurement of this policy to ensure coverage is in place before any medical treatment begins.

Intended Parents are responsible for securing health insurance coverage for their baby at birth. In most cases, parents who already have health insurance may add their newborn to their existing policy upon birth.

### IMPORTANT NOTE REGARDING NEWBORN INSURANCE:

International Intended Parents: If you are traveling to the United States from abroad to have your child or children through gestational surrogacy, you must secure health insurance coverage for your newborn baby or babies at the time of birth. Multiple-gestation pregnancies, including twins, carry significantly higher medical risks and substantially increase the likelihood of medical expenses that may not be covered by insurance unless separate newborn insurance policies are obtained.

Worldwide Surrogacy Specialists strongly recommends single-embryo transfer whenever possible, as singleton pregnancies significantly reduce both medical and financial risks. WSS further recommends that Intended Parents explore newborn insurance options through the resources referenced above to ensure appropriate coverage is in place.