



Fertility Insurance

For The Next
Generation Of Parents

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What's in here?



Understand what fertility insurance actually is



Learn how it can support your future plans



Ways we support you throughout your entire journey

The logo for FLORA, featuring the word "FLORA" in a bold, black, sans-serif font, set against a white rectangular background that is slightly tilted and placed within a light blue rounded square.

FLORA

Live and love on your own timeline with fertility insurance.

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Fertility Anxiety Is On The Rise

1 in 6 people are impacted by infertility, and the cost of treatment can reach over \$50,000—yet only 2% of those who need it access care. FLORA is here to change that.

Our yearly renewable fertility insurance is individually owned, proactively bought, and built for life transitions. **For as little as \$15/month, we help you protect your ability to build a family later**, whether or not your job comes with benefits.

More than 50% of young women are worried about their future fertility before they've even started trying to conceive. But what happens when your career path isn't linear, your employer doesn't offer coverage, or you want kids... just not right now? FLORA is a portable safety net that moves with you—across jobs, relationships, and life stages—offering financial support for future treatments like IUI, IVF, and fertility meds when and if you need them.

We're redefining what fertility coverage looks like for a new era: community-funded, expert-supported, and rooted in choice and control.

Completely owned and controlled by you.

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YOU CAREER CONDO BABY

Live and love on your own timeline,
with fertility insurance.

FLORA[®]

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FLORA

Protect your future, on your terms.

Explore your options with FLORA and take the first step toward fertility freedom—we're here for you!

Why You Should Care

Fertility treatment can cost upwards of \$50,000 out of pocket.

Most traditional insurance doesn't cover it—and loans or credit cards rack up interest fast. With FLORA, you're covered for the real costs of fertility care, without the financial shock. It's proactive protection for one of life's biggest decisions.

Turn family planning into a financial win.

Instead of facing massive bills later, FLORA users invest a small monthly premium toward their future. If and when needed, you'll save tens of thousands in treatment costs — and those savings can be reallocated into high-yield savings, long-term investments, or your child's future. Why drain your resources trying to conceive when you'll need them most after your child is born?

Fertility planning = life planning.

Whether kids are part of your long-term plan or still a question mark, having coverage gives you freedom. It's one less thing to worry about as you focus on your career, your goals, and living fully—without the pressure of a ticking clock.

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Helpful Definitions You Should Know

Premium: Think of this as **your monthly subscription for future fertility coverage.** It's the amount you pay to keep your plan active. With FLORA, premiums start as low as \$15/month (average \$40/month)—and in return, you'll have up to \$50,000 in coverage available if you ever need fertility treatment. Unlike credit cards or loans (common but costly ways to pay for fertility care), your FLORA premium helps you avoid overwhelming interest and debt down the road.

Deductible: This is the **portion you're responsible for paying out of pocket before your coverage kicks in.** With FLORA, that's just 10%. For comparison, many dental plans have deductibles closer to 20%. We've designed ours to be straightforward and manageable.

Coverage: This refers to the **specific fertility-related services and treatments your FLORA plan will help pay for**—like medications, diagnostic tests, IUI, and IVF. Your policy will clearly outline what's included, so there are no surprises when you need support.

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☐ **Take stock of your current financial reality.**

If you needed fertility treatment in the future—and had no insurance or benefits—could you cover the cost out of pocket? Treatments like IVF can easily exceed \$20,000, and success isn't guaranteed. Would you be comfortable asking your family for help? Would you want them to take on debt to support your dream of becoming a parent?

☐ **Understand the new “Big 3” of Gen Z financial planning.**

Traditionally, young adults and their families save or bear the cost of three major life events:

- College or post-secondary education
- A down payment on a home
- Now, increasingly: the cost of fertility treatment

☐ **Consider insurance options like FLORA—early.**

The younger you are when you sign up, the lower your monthly rate for the life of the policy—and the more peace of mind you'll have. Locking in coverage now means you'll have more flexibility down the line, whether or not you end up needing it. Think of it as giving your future self options, freedom, and less financial stress.

Q: Isn't fertility insurance only for people trying to have a baby now?

A: Nope! It's future-you insurance. Whether kids are in the 3-year or 10-year plan, starting now = more freedom later.

Your To-Do List



See if you're a fit for FLORA

Check your eligibility for coverage in just a few clicks!



Set aside a small part of your monthly budget for your fertility benefits

Premiums are typically \$15-\$50/month—it's less than what you'd spend on a Coachella ticket over the course of a year. Prioritize your future family like any other financial goal.



Read one article or guide from FLORA

Start with something simple—like fertility timelines or hormone basics. One post at a time builds real confidence.



Talk to a friend about fertility planning

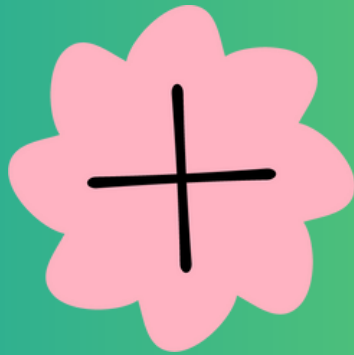
You're not the only one thinking about this. Start the convo—normalizing future planning makes it feel way less overwhelming. Fertility anxiety is real and it deserves a voice.



Get family involved

Not sure if you can pay for this just yet? Family members are often willing to help cover the monthly premiums because they understand the risks. (You might have even been born because your parents went through treatment!)

You've got this!



You've got this!