



2026 United Surrogacy Agency Fees

Agency Fee

\$24,000

Our Full-Service Package includes matching of a vetted gestational carrier candidate and full-service assistance through the IVF process, pregnancy and postpartum. Our vetting process includes third-party medical records acquisition, psychological evaluation, criminal background checks and one insurance review. United Surrogacy will guide parents and gestational carriers through the necessary legal, escrow, insurance, prenatal, and hospital assistance. We also offer interpersonal support whenever needed to ensure all parties are supported throughout the surrogacy journey. If a rematch is necessary for medical reasons as determined by the reproductive endocrinologist (RE) or obstetrician (OB), up to two rematches will be provided at no additional cost. Once a successful pregnancy is achieved, all rematch options will be forfeited. For dual journeys (when parents choose to work with more than one carrier simultaneously) or sibling journeys, a new agency contract and fee will apply, but at a discounted rate.

Payment Structure

- There are no fees for consultations or to join our active IP list. Wait times vary based on clinic criteria and individual preferences of both IPs and GCs.
- Our Agency fee is split equally into three payments of \$8000 and invoiced at the following milestones:
1st payment is due after a successful match occurs and the GC's medical records are accepted by your fertility clinic.
2nd payment is due after the GC completes medical clearance by your clinic.
Final payment is due after legal contracts are signed by all and legal clearance is obtained. Rematches will be given priority for matching. If a rematch is ever needed, all previous payments will roll over to the next match and subsequent payments will be due at the next milestone achieved.

Escrow Account Requirements

We require all agency contracts to utilize a third-party independent escrow account.

- Once the GC's records are approved by your clinic for medical screening, intended parents (IPs) must sign the Agency Retainer and **initially fund the escrow account with \$50,000** to cover medical screening travel, legal fees and agency fees.
- After legal clearance, IPs must **add 200% of the GC's base compensation** to the escrow and maintain a **minimum balance of \$15,000** throughout the pregnancy.
- **90 days before the estimated due date**, the escrow account will be evaluated, and final funding will be requested if necessary.
- The escrow account will remain open until **all legal and medical financial obligations are fulfilled**, generally six months after birth.



2026 Intended Parent Estimated Cost Worksheet

Agency Fees	\$24,000
Embryo creation, cycle medication and transfer fees paid to clinic	\$50,000+
Legal Contract and parentage proceedings fees	\$8000- \$10,000
Escrow fund set-up fee	\$1800-\$2000
GC Base compensation (based on experience)	\$55,000-75,000+
Health insurance premiums (based on 15 months)	\$5,000-\$20,000
Life Insurance premium for GC	\$500-\$800
Monthly Allowances to GC (based on 15 months)	\$4000- \$7,500
Additional GC fees (med start, transfer, clothing allowance, etc)	\$2000-\$3500
Travel cost for GC medical screening and embryo transfer	\$3,000 - \$5,000
Outside Monitoring fees for GCs not local to IP clinic	\$2000
Lost Wages to GC post birth (6-8 Weeks wages)	\$4000+
Support person lost wages during journey or post-birth (10 days wages)	\$1500+
OB and Hospital Labor and Delivery charges	\$4,000 - \$8,500+ varies
Infant insurance premiums, hospital charges, cash pay expenses	Varies
Passport assistance, housing and parentage costs for international clients	
Total Costs (vary due to many factors)	\$180,000 low estimate
	\$200,000 average

Escrow Deposits:

\$50k at match dedicated to medical screen travel and costs, legal clearance fees and agency fees

200% base compensation before starting medications for embryo transfer

Review at 30 weeks for final deposit if needed or if account goes below 15k minimum balance

Fee sheet lists incidental fees that may be required if special circumstances occur. Variables that add costs could include needing more than one transfer to achieve pregnancy, travel or monitoring fees for IVF cycle, embryo splitting/multiples, complications that require bed rest or invasive procedures, etc. Unfortunately, there is no set price to quote, rather information and estimates on fees to consider.



Compensation and Fee Package Sample

Surrogate Name:

Base compensation: Baby heartbeat is detectable about one month after transfer, around 7 weeks gestation. If the transfer is successful, base compensation is divided into eight equal payments starting at 8 weeks and continuing every 4 weeks as long as baby continues to grow. Surrogates will be paid in its entirety if the baby is born after 34 weeks gestation (for a single pregnancy) and 32 weeks' gestation (for a multiple pregnancy). If there is a miscarriage or still birth, no payment is ever expected to be repaid as you are compensated for your time being pregnant, not for a healthy outcome.	Average \$55-65K for first time carriers and \$70+k for experienced carriers, GC sets their own compensation
Monthly Allowance After signing legal contracts, gestational carriers receive an allowance per month that does not require receipts to help pay for their lost wages, childcare, gas or time to attend local appointments. It begins the first of the month following contract signing and ends the first of the month after birth or at the termination of the surrogacy contract. It does not include the time off needed for embryo transfer or appointments requiring travel.	\$300/month
Additional Monthly Allowance Starting with the 28th week of pregnancy, gestational carriers will receive an additional monthly non-accountable allowance to cover their choice of housekeeping, chiropractic care, massage, additional childcare, doula services, or whatever best supports the GC during that third trimester. Additional allowance may be prorated and stops at birth..	\$200/month
Multiples Fee The amount is for each additional fetus the gestational carrier is carrying. This fee will be added to the base compensation fee starting with the second base compensation disbursement in seven equal installments.	\$10,000/fetus
Medication Start Fee To be paid upon the commencement of cycling meds for each transfer cycle, excluding birth control.	\$500
Transfer Fee To be paid at the time of each transfer of an embryo(s) to the gestational carrier, does not cover lost wages.	\$1,500
Dropped Cycle Fee This fee is to be paid if the intended parents or clinic cancels the cycle without medical recommendation or the cycle is canceled after the start of progesterone due to no fault of the gestational carrier.	\$500
Mock Cycle Fee This fee will be paid for any mock cycle performed in addition to the start med fee.	\$500
Maternity Clothing Allowance Gestational Carrier will receive an allowance for maternity clothing on the first of the month following the 12th week of pregnancy (by gestation).	\$500/single \$750/multiple
Minimally Invasive Procedure Fee If the gestational carrier undergoes a minimally invasive procedure (Endometrial Receptivity Assay, Cytotec-induced miscarriage or natural miscarriage) she is eligible to receive this fee.	\$750/procedure
Invasive Procedure Fee If the gestational carrier undergoes an invasive procedure (D&C, ectopic pregnancy, selective reduction, cerclage, amniocentesis, any procedure under general anesthesia) this fee will be due. If a minimally invasive fee has been paid out for same situation and escalates to a more invasive procedure, only the difference of fees should be paid.	\$1,500/procedure
Loss of Organs Fee This amount to be paid in the event the carrier loses one or more reproductive organs directly related to a pregnancy complication. Insurance options are available for this but not mandatory.	\$6000/loss of uterus \$3000 partial
C-Section Fee If gestational carrier undergoes a C-section for the birth of the baby, she will receive this fee to cover pain and suffering and unaccountable childcare or housekeeping expenses.	\$5,000
Surrogate Lost Wages 1) In the event of lost wages for medical screen appointment or transfer and ordered days or rest day(s) post-transfer, regardless of location of clinic, carrier will receive lost wages. 2) In the event of physician ordering bed rest or reduced activity, the carrier is to be paid lost wages. 3) Lost wages are to be paid for time missed from work for the post-birth recovery period; 6 weeks for a vaginal delivery and 8 weeks for a c-section delivery; regardless of outcome.	Current gross wages will be verified by paystubs

Spouse/Partner Lost Wages Lost wages for spouse/partner limited to ten (10) days or 80 hours during the surrogate journey. Hours reset each transfer if applicable.	Current wages will be verified by paystubs
Bedrest In the event of physician ordered bedrest or work restriction, the surrogate will receive this fee to cover childcare and housekeeping.	\$300/week
Breastmilk Compensation This fee to be paid if the surrogate is willing to pump breast milk for the baby after birth and the IP requests to receive breast milk. Providing colostrum in the hospital alone will not be compensated. If pumping continues outside the hospital, weekly schedule will begin from birth date for compensation. IP agrees to provide GC two week notice to wean or compensate an extra two weeks if notice is not provided. GC will provide weekly pump log for compensation or opt for flat fee. Monthly allowance shall continue during active pumping phase.	\$1.00 per ounce or \$250 per week, whichever is greater, plus supplies, shipping costs. Monthly allowance continues with pumping schedule.
Life Insurance Premiums Intended parents will provide a life insurance plan coverage of a minimum 500k paid to the GC's choice beneficiary. Plan will be payable before GC starts cycle medications and will need to be in place through 3 months postpartum. If a non viable pregnancy or loss occurs, IP can request a prorated refund 3 months postpartum or 3 months post termination of contract.	
Travel Costs Travel costs will be paid for any overnight travel for medical screening, transfer or medical procedures. If companion required by RE, travel costs will be paid for said companion. Mileage will be paid in the event the gestational carrier needs to travel more than 75 miles roundtrip from home for appointments. Mileage will only be paid for the number of miles exceeding 75 miles. Food per diem will be prorated for day trips.	Mileage: \$.70/mile or current IRS rate Childcare: \$200/day for overnight care Food: \$75 per person/day Airfare, hotel, and ground transportation at actual cost.
Health Insurance Premiums This section outlines the gestational carrier's (GC) current insurance and its coverage for surrogacy-related maternity care. United will review the plan language and paste verbatim language here for IP to review. United will provide one professional plan review, after match, if coverage is unclear. Additional reviews of plan will be at the intended parents' (IPs) expense. If the GC has a "friendly" plan through her or her spouse's employer, she is expected to pay her own premiums, while IPs cover out-of-pocket costs until the plan's maximum is met. That max out-of-pocket amount will be listed, and the full plan booklet is available upon request. IPs should be prepared to fund a temporary marketplace "overlap" policy until the friendly plan is confirmed to have no exclusions or liens. If the GC's existing plan does not cover surrogacy, IPs will pay for a new policy until cleared by OB after delivery and any out-of-pocket expenses. Gap plans may be used for interim coverage until marketplace plans take effect. If a Marketplace plan is placed for a GC candidate by the Agency during Open Enrollment and IP matches after plan takes effect, IP will reimburse Agency for plan premiums starting at the beginning of plan enrollment. This will be disclosed on the fee sheet.	If GC personal plan is found be friendly, GC will pay plan premium and IP will pay out of pocket expenses to include lien if applicable. IP will need to pay for an overlap plan during OE for a marketplace plan until verification of plan for the new year. If GC policy does not include surrogacy maternity benefits, IP will pay premiums for plan purchased for journey to include 2 months postpartum or until GC is cleared by OB to resume activities.

All parties will sign presented Compensation and Fee sheet after match to ensure agreement. Copies to be provided to legal teams during the contract phase.