

A photograph of three women and a dog in a modern office setting. On the left, a woman with long brown hair and glasses, wearing a white button-down shirt and tan trousers, is sitting on a wooden stool and holding a smartphone. In the center, a woman with dark hair, wearing a grey blazer over a black top, is leaning over a large, fluffy golden retriever dog. On the right, a woman with dark hair in a bun and glasses, wearing a striped shirt and a black skirt, is standing and holding a white folder. The background features large windows with dark frames and a modern interior design.

EGG FREEZING COST GUIDE

WHAT COSTS TO EXPECT
AND WAYS TO HELP PAY
TO PROTECT YOUR
REPRODUCTIVE FUTURE





WE BELIEVE THAT
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There are so many reasons to consider freezing your eggs, and for many women, it's a very attractive option. There are no guarantees in medicine or in life, but the ability to give yourself a good chance to have a baby on your own terms and on your own timeline is potentially priceless. The process of freezing those eggs and that potential, however, does come with a cost. By the time you've researched fertility preservation and decided it's something you're seriously interested in, you're probably asking yourself how you're going to pay for it.

It's not easy mixing the subjects of fertility and money, but we think it's important to shake off the stigma and awkwardness and face this question head on. We believe that freezing your eggs is an option that should be more accessible and more affordable for more women, and we're committed to making that happen. Good education, transparent information, lower costs, and payment plans are all vital to democratizing egg freezing. In this guide, we'll walk you through the costs of freezing your eggs and help you explore some options for making it happen.



WHAT WILL IT COST TO FREEZE MY EGGS?

THE COST OF EGG FREEZING CAN VARY FROM CLINIC TO CLINIC, BUT THE AVERAGE IS SOMEWHERE AROUND \$10K PER CYCLE.

IT'S IMPORTANT TO KNOW THAT DEPENDING ON HOW MANY EGGS YOU ARE PLANNING TO FREEZE AND HOW MANY USABLE EGGS ARE RETRIEVED PER CYCLE, YOU MAY NEED MORE THAN ONE TO HIT YOUR TARGET.

YOU CAN USUALLY EXPECT THE COST OF A CYCLE TO INCLUDE:

- **TESTS AND MONITORING APPOINTMENTS**

At the beginning of the egg freezing process, you will need a series of blood tests and ultrasounds to check the function and overall health of your ovaries. These tests will determine whether you're a good candidate and help the fertility expert calibrate the right amount of fertility medication to stimulate your ovaries. Throughout the ovarian stimulation phase, there will be more appointments and tests to follow the growth and development of follicles and eggs.

- **EGG RETRIEVAL PROCEDURE**

When your follicles are sufficiently matured, you'll take a "trigger shot" in order to help the eggs finish maturing. About 35 to 36 hours later, you'll return to the clinic for the egg retrieval procedure, a short, 30-minute procedure performed under sedation comparable to the light anesthesia dentists use for wisdom teeth removal.

- **CRYOPRESERVATION**

Immediately after retrieval, the eggs are taken to a highly specialized fertility laboratory to be flash frozen using a technique called "vitrification." This process is also called oocyte cryopreservation, and it allows us to instantly cool the eggs to subzero temperatures without damage.

ARE THERE ANY OTHER COSTS I'LL NEED TO PLAN FOR?

There are some significant costs which are not usually included in the advertised price of an egg freezing cycle, which you'll need to factor in:

- **FERTILITY MEDICATIONS**

The medications used to stimulate your ovaries to mature extra eggs are prescribed by the fertility clinic doctor, but are fulfilled by outside pharmacies, so their cost is not usually included in quoted prices per cycle. These medications account for a large percentage of the total costs of freezing your eggs: depending on the type of medication used and the dosage, medication costs may be in the neighborhood of \$3,000-\$5,000. There are some rebate and discounting programs run directly by pharmaceutical companies, which can help trim the cost. Be sure to do some research to discover if you qualify, as the savings may be substantial.

- **ANESTHESIA/SURGERY CENTER**

During the egg retrieval procedure, you will be sedated by a trained anesthesiologist, who is often an outside provider and bills separately. A clinic with an on-staff anesthesiologist may or may not include their fee in the cycle cost.

- **STORAGE**

Once your eggs have been vitrified, they will need to be carefully stored until it's time to use them. Eggs can now remain frozen for about a decade without any appreciable quality loss, and storage fees are usually charged annually and are not included in the cycle cost.

A photograph of two women running away from the camera on a sandy beach. The woman on the left is wearing a black tank top and patterned pants, while the woman on the right is wearing a patterned crop top and denim shorts. They are both barefoot and their hair is blowing in the wind. The ocean is visible in the background.

WILL INSURANCE COVER EGG FREEZING?

Most insurance companies consider egg freezing to be an elective process and do not cover the costs. However, chances are quite good that your insurance plan could cover the consultation fees and testing for your ovarian reserve because these are usually considered diagnostic. This could mean a savings of several hundred dollars at least, so be sure to find out before you begin.

IS EGG FREEZING TAX DEDUCTIBLE?

Generally, there are some stringent restrictions on whether you can deduct egg freezing related medical expenses on your taxes. Currently*, you only qualify for deduction if:

- You are diagnosed with infertility
- The egg storage is short term and temporary
- The total cost exceeds 10% of your gross income
- You itemize your deductions

** Since U.S. tax laws are constantly changing, it's important to check with your tax advisor.*

HOW CAN I AFFORD TO FREEZE MY EGGS?

Once you've decided that egg freezing is the right option for you, the next hurdle is deciding how to pay for it. The reality is that for most women, the ideal time to freeze eggs is also a phase of life where the significant "startup costs" of adulthood are really kicking in. Making student loan payments, purchasing a new car, getting married, saving up for a down payment on a first home: there are a lot of competing demands on your money. Prioritizing fertility preservation isn't always easy. Even five or six years ago, the costs meant that egg freezing was out of reach for the average woman, but things are changing quickly. Technology is improving and costs are falling.

• FLEXIBLE SAVINGS ACCOUNTS

Your FSA may be an option for some of the expenses related to egg freezing: there is some debate about which related tests, medications, and procedures qualify as "medically necessary" if you do not have a diagnosis of infertility. However, if your insurance does not cover the pre-procedure expenses such as initial consultation, blood tests, ultrasounds, STD tests, etc., you may be able to use your untaxed FSA funds to pay for this part of the process, potentially saving you a significant amount.

• EMPLOYEE BENEFITS

It's not common yet, but some employers are now offering fertility coverage (often including egg freezing) as a benefit. It is a way to champion equality in the workplace, making it easier for young women to focus on their careers in the early stages when the groundwork of success is laid. So far, tech companies such as Apple, Facebook, Intel, and Microsoft have made headlines for being thought leaders in this area, but many big law firms and financial institutions have also begun to offer this benefit. As freezing your eggs becomes more and more common, there's hope that other major employers might follow suit. It is certainly worth checking to see whether your company can help.

• FAMILY SUPPORT

Fertility preservation can be a very private decision, and not everyone feels like sharing their plans with their family. However, if you are comfortable with the idea, you may find that parents and family members are more than happy to contribute to an "egg freezing fund" in lieu of birthday or Christmas presents, or just because future grandchildren are a high priority. When costs are shared, freezing your eggs becomes a lot more affordable. An added bonus: there can be tax benefits here. Parents can each make tax-exempt gifts of as much as \$14,000 a year, and fertility clinic bills can be paid directly by family members without incurring a gift tax.

• PAYMENT PLANS AND FINANCING

Some women choose to take out loans or finance their egg freezing with credit cards. With smart management, this can be an extremely effective way to spread the upfront cost of egg freezing over a more manageable period of time. Some fertility clinics now offer egg freezing installment plans, with surprisingly affordable monthly payments.



ARE THERE ANY FINANCIAL BENEFITS TO EGG FREEZING?

Aside from the peace of mind you get from taking control of your fertility and giving yourself the best possible chance of conceiving when you're ready, freezing your eggs can also be a smart financial choice. It's not easy to calculate the possible fiscal benefits of being able to focus on your education and career during those crucial early years, but there are some numbers we can crunch with more accuracy. Women who are planning to wait until their late 30s or early 40s to become pregnant have a much higher chance of needing medical assistance to conceive.

By banking your eggs when they are at their healthiest, you may end up needing fewer cycles of IVF to get pregnant: the success rates for younger eggs is much higher. A recent study published in the journal *Fertility and Sterility* looked at all the associated costs of egg preservation, storage, and IVF and found that a woman who freezes her eggs when she is 35 and uses them when she is 40 will save an average of \$15,000. There are many factors involved here, such as your individual medical and fertility history, as well as the age at which you freeze your eggs and your age when you decide to use them, so you'll want to discuss your situation with your doctor. Still, it is something worth thinking about.

A close-up, low-angle shot of a woman with blonde hair, wearing a white lab coat and clear safety goggles with blue frames. She is looking intently through the eyepiece of a large, professional-grade microscope. The background is a soft, out-of-focus laboratory setting with green and white tones. A purple rectangular box with a white border is overlaid on the right side of the image, containing white text.

WHY CHOOSE
SCRC
FOR FERTILITY
PRESERVATION?

You have a lot of options when you decide to freeze your eggs, and choosing the right clinic for you can take a lot of research. This is a big decision which can have a far-reaching impact on your future. These are the reasons why you can feel great about choosing SCRC for egg freezing

- **WORLD-CLASS CARE: A PROFOUNDLY COMMITTED AND HIGHLY QUALIFIED TEAM OF EXPERTS**

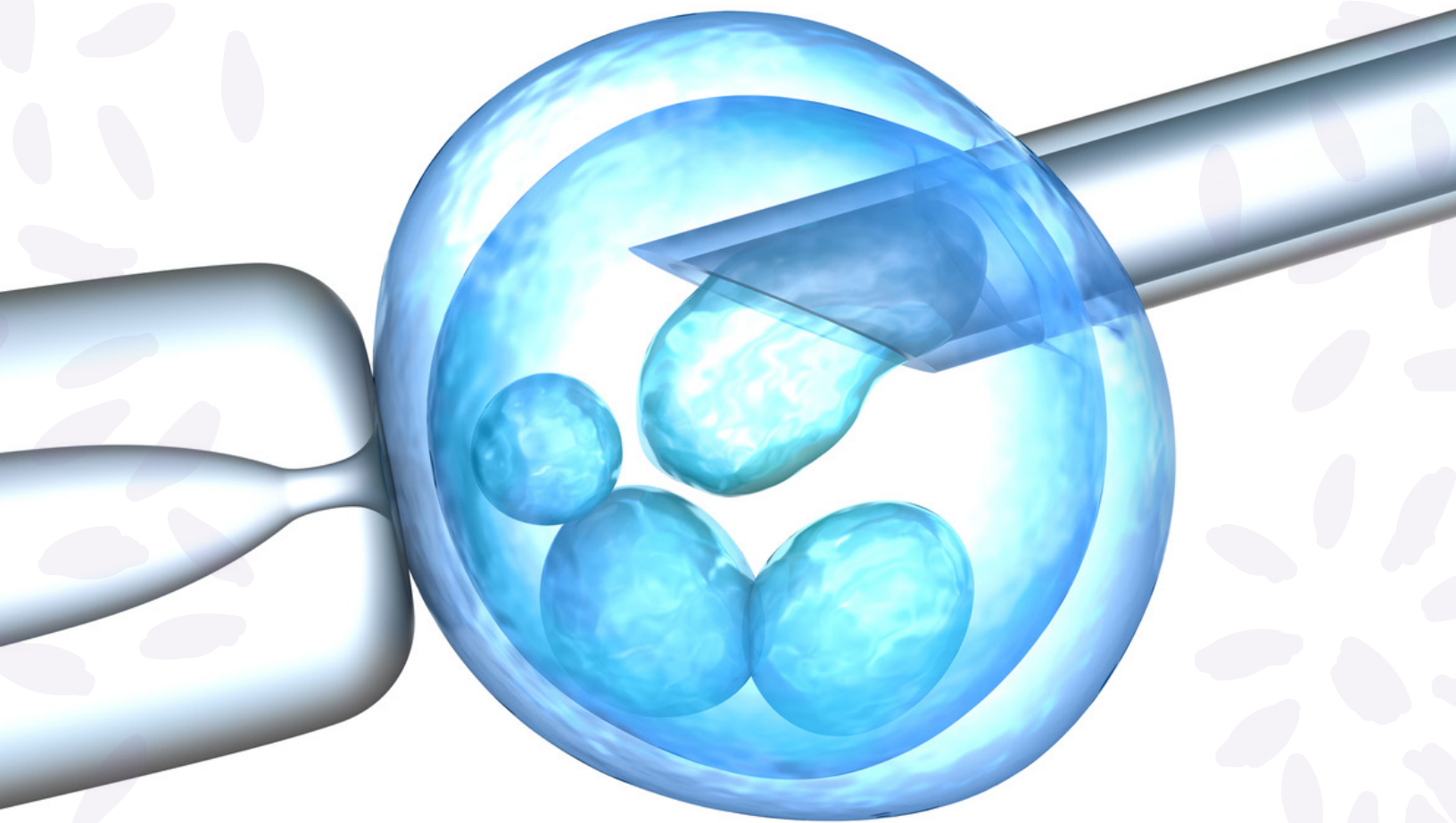
Everyone involved in the egg freezing process at SCRC are practicing at the very top of their fields. Our doctors and embryologists hold multiple board certifications, regularly present and publish original research, lecture on reproductive endocrinology to medical students and peers, and have won many honors and awards. This demonstrated commitment to ongoing excellence means that you and your future fertility are in the best possible hands.

- **A STATE OF THE ART LABORATORY: THE VERY HIGHEST STANDARD OF PRACTICE AND TECHNOLOGY**

The quality of the lab where your eggs undergo vitrification and are stored for the years between now and the day you decide to use them is a critical factor. Egg freezing isn't a guarantee, but it does offer options for the future. Success rates can be affected by many different things, but egg quality is paramount, and the way eggs are handled, frozen, and stored in the lab can drastically affect their quality. At SCRC, every step taken in our ART lab is determined by strict protocols which have been carefully designed according to the latest research. Every material which comes into contact with your eggs has been extensively tested in biological systems for safety.

- EGG FREEZING WITHIN REACH:
AFFORDABLE PAYMENT PLANS

The best care on earth does not have to cost the earth. We believe so strongly that egg freezing should be within reach of every woman who wants it that we now offer payment plans for fertility preservation starting as low as \$181/month.





READY TO START YOUR EGG FREEZING JOURNEY?

MEET WITH A FERTILITY SPECIALIST
TO LEARN ABOUT YOUR OPTIONS

TALK TO US

QUESTIONS?

877-775-0320

