



MY *fertility* STORY

IN THE KNOW



What No One Tells You
About Fertility



UNDERSTANDING FERTILITY

Conceiving a baby isn't easy. It requires precise timing, the right hormones, and near-perfect reproductive function—in fact, the process is so delicate that a healthy, 30-year-old woman only has a 20% chance of conceiving each month, with her chances declining quickly with age.

If you are having fertility challenges, you are not alone: **one couple in every eight has difficulty conceiving.**

This means there are many people with fertility issues, and there are many specialists working to make their dreams of conception a reality.

While you've reached a detour on your journey, there are many options available to help you achieve pregnancy. As you take these next steps toward treatment, the information in this brochure will help you be “in the know” about what to expect at your first visits with a fertility doctor, as well as the treatment and payment options available for infertility.

DID YOU KNOW

6.7 million women face fertility challenges in the United States

YOUR FIRST APPOINTMENTS

Seeing a fertility doctor can feel overwhelming, but if you've been trying to conceive for a while, talking to a professional can help you feel more in control.

DURING YOUR FIRST VISITS, YOUR DOCTOR WILL WORK TO DETERMINE THE CAUSE OF YOUR CHALLENGES THROUGH:

- + **Discussions** about your medical history, lifestyle, and sexual practices
- + **Physical examinations** of your body and reproductive organs
- + **Ultrasounds** to observe the condition of your uterus and ovaries
- + **Blood and urine tests** to check for disease and measure hormone levels

Depending on your case, your doctor may also order additional fertility tests to better understand how your reproductive system is functioning.

QUESTIONS FOR YOUR DOCTOR

It's a good idea to organize your thoughts before each appointment to ensure you get the most out of your visits. Prepare questions in advance, and remember not to be shy—if you don't understand your doctor's answers, don't hesitate to ask for a better explanation.



*Want guidance on what to ask your doctor?
Visit [Fertility.com](https://www.fertility.com) or scan the QR code*

WAYS TO TREAT INFERTILITY

Once your initial evaluation and any advanced fertility tests are complete, your doctor may wish to begin treatment. Though you might feel apprehensive, know that 90% of infertile couples can be treated with common therapies like medication or surgery. For others, in-vitro fertilization may be a successful treatment option.

INITIAL TREATMENTS



Surgery to correct problems that may be interfering with conception



OI to help mature eggs develop and be released during ovulation; often used in conjunction with IUI



IUI, the insertion of sperm directly into the uterus near the time of ovulation

OI: ovulation induction. | IUI: intrauterine insemination.

ALL ABOUT ASSISTED REPRODUCTIVE TECHNOLOGIES

Assisted reproductive technologies are highly advanced treatment options that bring eggs and sperm together without sexual intercourse. IVF accounts for 99% of these procedures, but may be done in conjunction with other procedures depending on the fertility problems present.

ADVANCED TREATMENTS

- **IVF**, the fertilization of eggs with sperm in a laboratory to create embryos, which can then be transferred into the uterus
- **ICSI**, the injection of a single sperm into each egg during IVF
- **Assisted hatching**, the creation of a small hole in an embryo membrane to help increase the chance of implantation inside the uterus
- **PGT**, the screening of an embryo for genetic disorders before transfer to the uterus
- **Third-party reproduction**, the use of donated eggs, sperm, or embryos



Success rates and risk factors vary between treatments and patients—*be sure to talk to your doctor about your options before moving forward.*

DID YOU KNOW

8 million IVF babies have been born worldwide over the past 40 years



Visit [Fertility.com](https://www.fertility.com) or scan the QR code for what to expect during treatment

IVF: in-vitro fertilization. | ICSI: intracytoplasmic sperm injection. | PGT: preimplantation genetic testing.

PAYING FOR FERTILITY TREATMENT

The cost of fertility services can vary widely, depending on your clinic, the medications used, and your insurance coverage. The good news is that there are many ways to help make treatment more financially accessible.

INSURANCE COVERAGE

If you've heard that insurance doesn't usually cover infertility treatments, that's changing. Many companies are recognizing the importance of fertility assistance and choosing plans that include treatment benefits.

SAVINGS PROGRAMS

Some fertility drug manufacturers offer savings programs to help make treatment more affordable. Program information can usually be found on the drug manufacturer's website.

FINANCING OPTIONS

From nonprofit organizations to your personal assets, there are many options available to help you finance treatment.

- \$ CLINIC PAYMENT PLANS
- \$ INFERTILITY LOAN PROGRAMS
- \$ GRANTS AND SCHOLARSHIPS
- \$ EMPLOYER MEDICAL ACCOUNTS
- \$ HOME EQUITY LOANS AND TAX DEDUCTIONS

GETTING THROUGH THE STRESS

Trying to start a family can be stressful—especially if you're having trouble getting or staying pregnant. You may find yourself feeling depressed, anxious, or isolated.

USE THESE TIPS TO HELP GET YOU THROUGH THE TOUGH TIMES:

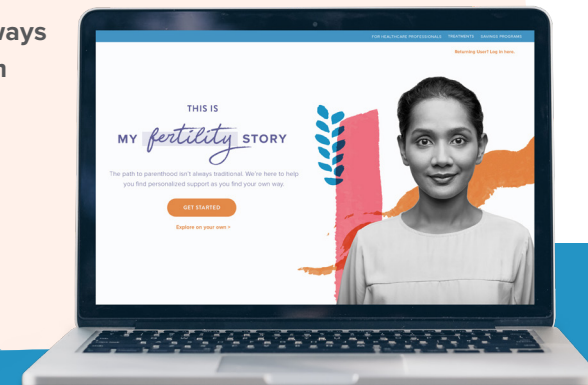


- **Take control** by educating yourself and asking your doctor questions
- Find a way to blow off steam and **release stress**
- **Have the difficult conversation about your feelings** with your partner, family, and friends
- **Get support** from groups, counselors, or organizations

MY FERTILITY STORY IS AVAILABLE 24/7

Helpful information is always accessible at [Fertility.com](https://www.fertility.com)

Find family-building resources, guides to prepare for appointments, and stories from others like you.



Visit [Fertility.com](https://www.fertility.com) or scan the QR code for **more ways to afford fertility treatment**



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more support on your path to parenthood*

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