

FLORA

At A Glance

FLORA Fertility Insurance **Future-Focused Coverage You Own**

- **Lifetime Coverage Maximum:** \$50,000
- **Annual Coverage Maximum:** \$10,000
- **Deductible:** 10% on all claims
- **Coverage Waiting Period:** 12 months before any claims are eligible to be made.
- **Eligible Providers:** Any licensed medical provider approved to practice in reproductive medicine (U.S.-based, unless otherwise approved).
- **Covered Services:** Fertility treatments (must have valid medical codes), including diagnostics, medications, IUI, IVF, and medically necessary egg freezing.
- **Claims Process:**
 - Insured pays clinic/provider.
 - Submit receipts + treatment codes + medical documentation.
 - Reimbursement processed within ~45 days.
- **Right to Review Records:** FLORA may access medical records to validate claims.
- **Policyholder Rights:**
 - Cancel anytime—coverage ends when payments stop.
 - Non-transferable.

(Issued by Trisura Specialty Insurance Company. Distributed by Flora Fertility Insurance Services LLC, Surplus Lines License #3003567082.)

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Why Choose FLORA?

FLORA Fertility Insurance **For The Next Generation Of Parents**

Fertility challenges affect 1 in 6 people — yet most cannot afford treatment. With FLORA, you gain peace of mind, knowing future fertility care can be covered without debt or last-minute financial stress.

Key Benefits:

- Individually owned and portable — your coverage moves with you, regardless of your employer status.
- Affordable monthly premiums (~\$15-\$75+ depending on age & lifestyle; may be higher with pre-existing conditions).
- Covers the real costs of fertility care, including IUI and IVF.
- Accessible community benefits and perks through The Gen F Society.

Who It's For:

- Women ages 20-34 being proactive about their future family options (coverage lasts up to age 44).
- Those without a current infertility diagnosis.
- Women looking to safeguard their health and financial future.

Why do we ask about BMI, alcohol, drugs and other lifestyle factors? Research shows these factors can affect fertility outcomes. We know they're personal and may change over time, which is why our models are updated as medical evidence evolves. Honest answers help us provide the most accurate and fair assessment possible.

Apply today at heyflora.com!

Coverage is subject to underwriting and policy terms. Not all procedures are covered, and elective egg freezing is excluded.