

# IN VITRO FERTILIZATION

## Closer than ever to making your dream a reality!

Thank you for trusting Panama Fertility to accompany you on this journey. Our commitment is to provide the medical, emotional, and financial care you need to make your dream of bringing your baby home a reality.

## Our experience speaks for itself

Together, we will create a personalized medical plan based on your individual needs, to offer you the best possible solution and help you bring your baby home.



**Over 10,000 healthy babies at home**, thanks to our personalized treatments.



### **97% Success Rate:**

**9 out of 10 couples** who come to our center achieve their dream of having a baby at home, and **1 out of every 2 babies born through assisted reproduction in the region** is part of our Panama Fertility family.



### **Over 30 Years of Experience:**

With specialists trained at top hospitals in the United States and backed internationally by world-renowned medical institutions, we are the most experienced fertility center in the region, with the highest number of successful cases.

# Timeline

**Learn about the stages your In Vitro Fertilization (IVF) treatment will go through.**



## Ovarian Stimulation (8–12 days)

Administration of hormonal medications and monitoring through ultrasounds.



## Egg Retrieval

Eggs are retrieved under sedation. A semen sample is also collected on the same day.



## Fertilization and Embryo Culture (3–5 days)

In vitro fertilization is performed, and embryos are cultured until the blastocyst stage.



## Embryo Transfer

One or more embryos are transferred into the uterus.



## Pregnancy Test (10 days later)

A blood test is performed to confirm pregnancy.

Some stages may vary slightly depending on the clinical case and individual response to treatment. Additionally, further studies, hormonal tests, genetic evaluations, or complementary treatments—such as endometrial preparation prior to a frozen embryo transfer—may be required, which are not reflected in this general timeline.

# Financial Proposal

Here is our personalized proposal tailored to your needs.

Servicio	Precio
IVF	\$3999.00
Monitoring	\$250
Total	<b>\$4,249</b>

\*In Vitro Fertilization Includes:

Egg retrieval, anesthesiologist, ICSI, embryo culture, and fresh embryo transfer.

\*Monitoring includes: medical consultations online.

## 1. General Conditions

All packages include only the procedures specifically described in the selected treatment plan.

Medications are not included in the packages. The estimated cost of medications is approximately \$2,000 to \$3,000 but this may vary depending on the patient's response and medical indications.

## 2. Additional Services and Fees

If PGT-A or a Frozen Embryo Transfer is required, a specific payment schedule will apply.

Annual embryo storage is billed starting from the date of cryopreservation.

Embryo transport to another clinic has a cost of \$250.

## 3. Payment Timeline

- Fresh IVF Cycle:
- Monitoring and the IVF package must be paid before starting treatment.
- IVF with PGT-A or Frozen Embryo Transfer:
  - Before starting: Monitoring + IVF package
  - After blastocyst development (Day 5): PGT-A payment
  - Before beginning endometrial preparation: Payment for frozen embryo transfer + endometrial monitoring

#### 4. Cancellation and Refund Policies

- If no eggs are retrieved during the aspiration, a fixed fee of \$1,000 will be charged and the remainder of the package will be refunded.
- In the event of a canceled egg retrieval, monitoring for the following cycle must still be paid.
- No full or partial refunds will be issued if no embryos are obtained or no embryo transfer is performed.
- No refunds will be provided for voluntary cancellations once the treatment has begun.

#### 5. Additional Services

Descripción	precio
<b>Frozen Embryo Transfer (FET)</b> – Cost for the first year. From the second year on, the cost is \$1,499 per transfer.	\$999
<b>Endometrial Monitoring for Transfer</b> – Includes all ultrasounds and hormone tests during the preparation cycle in Panama.	\$650
<b>PGT-A (embryo biopsy)</b> – Charged per embryo to be tested. PGT-A lab fee – Paid directly to the genetic lab. \$200 setup + \$200 per embryo.	\$200 Per Embryo
<b>Zymot (sperm selection)</b> – Filtering technology to select sperm with better motility and morphology.	\$200
<b>Frozen Embryo Storage</b> – Billed annually from the date of first embryo freezing	\$400 Per Year
<b>Embryo Transport</b> – Applies when transferring embryos to another clinic or lab.	\$250
<b>Sperm Freezing</b> – Includes initial semen collection and preservation. Monthly storage: \$40.	\$200
<b>Donor Eggs</b> – Includes donor assignment and retrieval of 6 to 8 mature oocytes.	\$4,000
<b>Donor Sperm (approximate)</b> – Based on provider and type of sample requested.	\$1,500
<b>Consultations at Panama Fertility</b> – Medical follow-ups and fertility evaluations.	\$100
<b>Hormonal Tests</b> – Estradiol, progesterone, and others performed at Panama Fertility.	\$50 each
<b>Consultations at Panama Fertility</b> – For medical evaluations during treatment here in Panama.	\$100
<b>Hormonal Blood Tests</b> – Estradiol, progesterone, and others.	\$50 each hormone