# Anticipated Expenses for Surrogacy and Egg Donation in Canada

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\*The Fine Print: Carbert Waite can only provide estimated costs based on our clients' experiences.

For actual costs the Clinic, Agency or provider of the services must be contacted

Item	Approximate Cost in CDN Dollars
*(assumes Embryo Creation is required)	Canadian Clinic: \$30,000 to \$55,000 <u>Guarantee</u> <u>program</u> U.S. Clinic: Can be more expensive
<ol> <li>Variables:</li> <li>Canadian vs. U.S. Clinic</li> <li>Egg Retrieval Package included or not</li> <li>Multiple transfers included or not</li> <li>Very important to understand Clinic policies and cost sheets</li> </ol>	If already have Embryos and use a Canadian Clinic considerably less expensive  \$2000 in shipping costs + \$5,000 to \$7,000 per transfer



Item	Approximate Cost in CDN Dollars
EGG DONOR EXPENSES	\$12,000 to \$15,000
This estimate INCLUDES:	
<ul><li>Donor reimbursable expenses</li><li>Donor Agency fees</li><li>Legal fees</li></ul>	
SURROGACY AGENCY	\$15,000 to \$17,000
<ul><li>Consulting</li><li>Receipt Management Fees</li></ul>	



Item	Approximate Cost in CDN Dollars
SURROGATE'S CAPPED REIMBURSABLE EXPENSES	\$20,000 to \$30,000 after pregnancy confirmed
Variables:	Additional Expenses
<ul><li>Experienced or not</li><li>Agency</li></ul>	<ul> <li>Bedrest (variable)</li> <li>Up to 6 weeks post birth net wage loss</li> <li>Legal fees (\$1500)</li> <li>Travel to clinic (see below)</li> </ul>
HEALTH INSURANCE FOR YOUR NEWBORN	\$5,200 base policy + possible additional \$3,300 if NICU required  * Less than 25% of one day in NICU



Item	Approximate Cost in CDN Dollars
<ul> <li>Surrogate Travel</li> <li>Screening Appointments</li> <li>Transfers</li> <li>Assumes purchase of travel medical insurance</li> <li>Assumes companion travel (requirement for partners to be screened)</li> </ul>	If flights required \$2,500 to 5,000 per trip  If flights not required considerably less



Item	Approximate Cost in CDN Dollars
<ul><li>MISCELLANEOUS</li><li>Life Insurance</li><li>Will</li><li>Maternity clothes</li></ul>	\$600 per year \$1,000 \$750 allowance
LEGAL FEES  Always ask your lawyer about fixed	Surrogacy Contract: \$3,500 Surrogate's Lawyer: \$1,500
fee guarantees – if the first contract fails will they do the second at no cost?	Egg Donation Contract: \$1,750 split between two lawyers
Does their fee include staying involved throughout the process?	Parentage Process: \$2,500 to \$5,000 (depends on whether Court Order required and province in which baby is born)



Item	Approximate Cost in Canadian Dollars
BEDREST	
Wage Loss	\$0 to \$1,000 per week
Variable depending on nature of illness	
Surrogates are expected to apply for government Employment Insurance (55% of gross wage)	
BUT self-employed surrogates (e.g.: day home providers) do not qualify for Employment Insurance because don't pay in	
Post-Birth – Surrogates qualify for maternity benefits in Canada (55% of gross wage if they pay into Employment Insurance)	
Childcare	
Childcare expenses if surrogate cannot complete normal childcare tasks	\$200 to \$400 per week

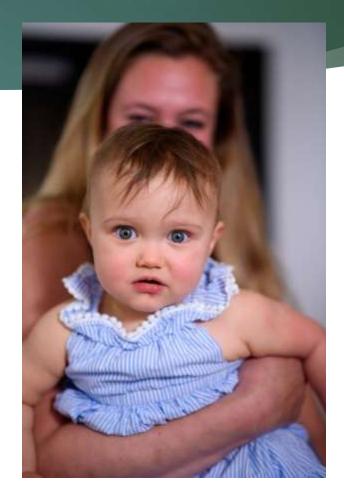


Item	Approximate Cost in Canadian Dollars
WORST CASE	\$2,000 - \$3,500 per event
<ul><li>C-section</li><li>Twins</li><li>Loss of reproductive organs</li></ul>	
YOUR CANADIAN TRAVEL	Variable
ACCOMMODATION IN CANADA	21 – 27 days assuming healthy baby



# What the Costs add up to:









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