

## Costs associated with fertility treatment

Whatever fertility treatment you choose, there will be some out-of-pocket costs. Most expenses can be used as a medical deduction on your income tax – so keep track of receipts.

### **Treatment**

You will have to pay the physician or clinic for some fertility treatments. Before you request a treatment, make sure to ask what the costs are, and what payment options are available. Full payment may be required in advance.

### **Medical services**

In Saskatchewan, public insurance covers some of your care such as lab tests, visits to doctors, and sometimes ultrasound.

### **Medications**

Fertility medications are not covered by public insurance. If you have private insurance, talk to the insurer to find out what is covered. Not all insurers cover fertility medications, or there may be a cap or annual maximum. If your prescriptions are not covered, ask your insurance provider about flex options.

### **Travel/Time off**

You may want to ask your doctor how much time off work will be required once treatment starts, how often travel or time away from home is required, and if there are options for treatment closer to home.

### **Support**

Private insurance plans may cover counseling, massage or some complementary therapies such as acupuncture.

## **MAKING PEACE**

Going through fertility treatment takes both optimism and realism. Keep your hopes up! But be aware that even with all medical technology available, about one third of couples getting fertility treatment will never have a biological child.

If pregnancy does not happen for you, you will need to make peace with that as best you can.

### **Adoption**

Some couples consider other family-building options such as adoption. The Adoption Support Centre of Saskatchewan (ASCS) can provide more information about domestic and international adoption.

### **Fostering**

The Saskatchewan Association of Foster Families can provide more information to couples considering this option. Foster care is intended to be a short term arrangement; children are expected to return to their birth families. But foster parents can still be a significant influence in a child's life.

### **Living without children**

On-line and in-person support groups can assist you with this transition. You can survive, and thrive, with a new plan for your life.