



ABOUT FLORA

FLORA Fertility is the first personally-owned fertility insurance policy designed to cover diagnostics, medications, IUI and IVF treatments, if and when you need it.

Built for women aged 20–34, our policies start as low as \$15/month, with up to \$50,000 in lifetime coverage to age 45.

Underwriting is based on lifestyle and health data to reflect real-world risk, allowing for early, accessible, stand-alone coverage. FLORA gives patients the opportunity to own their reproductive health outcomes.

WHY THIS MATTERS

Fertility is a critical part of long-term health and life planning. Yet conversations around reproductive timelines and coverage options often begin too late, after difficulty conceiving has already occurred.

Introducing fertility insurance earlier allows patients to:

- Understand their reproductive risk profile and available support.
- Offset the potential of future treatments for a fraction of the cost.
- Approach fertility care from a place of preparedness, not crisis.

For physicians, it's an opportunity to strengthen preventative care, expand education, and support patients through every stage of their reproductive journey.

A NEW STANDARD IN FERTILITY PLANNING

Affordable, personally-owned fertility insurance designed for the modern patient.



WHY PROVIDERS PARTNER WITH FLORA

- Offer patients a practical, proactive step toward future family planning.
- Strengthen continuity of care by addressing fertility risk before it becomes a diagnosis.
- Create opportunities for deeper, values-based patient conversations.



FERTILITY BY THE NUMBERS

- 1 in 6 people experience infertility (World Health Organization, 2023).
- Average out-of-pocket fertility treatment costs can exceed \$50,000.
- Only 2% of those affected currently access treatment.
- Over 50% of Gen Z women report “fertility anxiety” yet most have no coverage or plan.

FLORA was built to offer early, affordable, personally-owned fertility coverage that supports the next generation of patients before fertility challenges arise.

**Fertility Coverage For
The Next Generation
Of Parents**



HOW IT WORKS

Once patients learn about FLORA and appear to be a good fit, they can apply for a policy directly through heyflora.com.

If approved, they gain access to future fertility coverage that they personally own and control.

FLORA manages all aspects of policy administration, claims, and compliance. For HCPs, the process is straightforward: introduce the option and direct patients to the FLORA website – no selling, underwriting, or licensing required by clinics.

CONTACT US

 hello@heyflora.com

 heyflora.com

 [@heyflorahealth](https://heyflorahealth)