

We wish our funds were unlimited and that we could provide assistance to everyone who needed it. However we do have to make difficult choices in awarding grants and loans and not all applicants will receive funding. We also know that people reach out to Hasidah at various places in their fertility journey. Some are planning ahead and considering options and others are ready to proceed and are looking for immediate assistance.

The information shared here is done so to be helpful and not to deter you from reaching out to speak with us. We are always happy to talk with you. Making space for you to speak about your situation, providing support and connecting you to additional resources are the cornerstones of Hasidah's work. Sometimes Hasidah is unable to provide funding, but we are always here to listen and to help you on your journey.

What treatments do you fund?

Hasidah provides funding for IVF and related treatments such as ICSI and PGD (when medically necessary). Hasidah will fund IVF cycles that use donor gametes. Hasidah's goal is not to fund fertility treatment. Hasidah's goal is to build Jewish families by removing financial barriers to treatment with a reasonable likelihood of success. Except in the rare instance when the treatment may be unsafe for mother or baby, our inability to fund is not a statement against your choice. We deeply respect the choices people make and have faith in our medical community to provide ethically appropriate recommendations and treatment. Please choose to pursue the treatment that you feel is best for you. However, we do not fund treatment if it has a low likelihood of success.

Do you fund Frozen Embryo Transfers (FET)?

Only if it is part of the IVF.

Can I apply for past IVF expenses?

Hasidah only provides funding for treatments before they have started.

Will I receive the grant money directly?

Our grants are made payable to clinics, laboratories and pharmacies only.

How much funding is typically awarded?

Each case is considered individually based on treatment costs and applicant's financial situation. Hasidah typically funds between \$5,000 – and \$15,000, averaging in the middle. All applicants will be required to make a personal contribution to the cost of treatment.

What are the financial criteria for applicants?

We do not have strict income criteria, rather we consider a range of situations from those with greater financial need leaning towards grants, and those with more

financial means but still in need of assistance leaning towards loans. Below are some of the questions we consider when reviewing applications:

- If treatment is successful, will household have financial means to sustain a family? (We do take the geographic variability of cost of living into account.)
- Does the household have stable employment, adequate living arrangements and appropriate health insurance?
- What is the applicant's level of debt relative to income? Do they have the capacity to repay a loan?
- Have the applicants already spent money on previous fertility treatments?
- Are the treatment costs low, average or high? (Research does not link higher costs to better outcomes. Hasidah funds based on national averages of costs.)

Am I able to go to whatever clinic I want?

You may use any clinic that reports their results to the Society for Assisted Reproductive Technologies (SART – www.SART.org)

What are the medical criteria?

Applicants must meet the American Society for Reproductive Medicine (ASRM) definition of Infertility (i.e. blocked tubes, unexplained infertility, endometriosis, PCOS, male factor, female factor, etc.) or have other appropriate situation that requires use of Assisted Reproductive Technologies (e.g. cancer treatment, genetic carriers, etc.). A reproductive endocrinologist must certify that the applicant is an appropriate candidate for IVF.

Hasidah utilizes a healthcare review committee that considers if candidates have a reasonable likelihood of success. The following are considered indications of lower likelihood of success and are therefore typically not funded:

- Woman over age 40 and using her own eggs.
- Woman with elevated BMI. (Poses risks to mother and baby. A BMI over 40 is considered unsafe.)
- Multiple prior IVF attempts with no success at SART clinic with reasonable success rates.
- Smoking.

Additionally:

- Full Jewish genetic screening - We cannot encourage this strongly enough! Please go to www.jscreen.org for more information.
- Tests of ovarian reserve and applicant's overall mental and physical health will also be considered.

Do you fund same sex couples? Single parents?

Our goal is to build Jewish families. If you are in need of IVF to build your Jewish family, can sustain that family, and have financial need then we are here to support you.

Are there personal/Jewish criteria for applicants?

Judaism must be the sole religion practiced in the home. The application committee reviews many applications and we will not have the chance to meet you in person. In the application you will have the opportunity to share your fertility story and your vision for your Jewish family. We are deeply invested in our clients and want to see how their vision for a Jewish family can help us reach ours. Additionally, all applicants may be subject to a criminal background check.

What if I already have a child/children?

Applicants with no children will be given priority.

What information is requested in the application?

The application asks for personal, financial and medical information. You will be asked to write about your fertility story and your vision of your Jewish family. You will also need to submit a medical form from your doctor and supporting financial data.

What is the timing of the application process?

Hasidah typically has two funding cycles per year. The deadline for submissions is usually around five weeks after the cycle begins. After applications are received, it takes another month for application review process to be completed. All applicants are then notified whether or not Hasidah was able to provide funding for their application.

Who sees my application?

A healthcare review committee, a financial review committee and an application review committee review Hasidah applications. Everyone involved takes their role very seriously, appreciates the sensitivity of application information and is bound by confidentiality.

Why is there an application fee?

We understand that applicants are requesting financial assistance. However, Hasidah operates with limited staff and additional resources are needed to process applications. Since we do not know how many applications we will receive, this fee helps us manage the varying costs associated with application processing.

How do I get more information or an application?

We know that the process leading to IVF can be difficult and that there are many questions along the way. We are happy to speak with you, provide support and discuss our funding opportunities. Please complete a contact form here on the



website or call Hasidah at 415.323.3226 to speak with someone. During applications cycles, the application files are available on the Hasidah website.

Do you have any advice for applicants?

Please be sure that your answers are thorough and easily understood. We cannot research application information and will be unable to fund requests that are not complete. Be careful when determining what funding you are requesting. We know people want to ask for as much as possible, but we will be considering many applicants.