

The better
way to pay
for IVF

GONIA

REQUEST A QUOTE AT [GIAFAMILY.COM](https://www.giafamily.com)

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Going through treatment with a Gaia Plan

Pay a protection fee to start a cycle of IVF

Gaia covers you for up to 3 cycles of IVF, each including all procedures, monitoring and medication. You'll pay a protection fee every time you wish to start a new cycle.



Protection fee can be paid over 10 months, interest-free.

Focus on your treatment worry-free

We pay your clinic so you'll never have to see a single bill. Also, we fix your costs upfront so you'll always know exactly how much to repay Gaia when you have a child or if you decide to stop your treatment.



We don't charge interest during your treatment and pregnancy, saving you thousands compared to a traditional loan.

When you have a child, repay for the cycles you've had

Once you have a child, repay for the fixed costs of the cycles you've had. You can choose to repay as one lump sum or in monthly instalments over a maximum of 8 years.



If you choose to repay monthly, interest will apply. Your interest rate is fixed upfront, before you start your plan. There are no prepayment penalties.

Get protection if you don't have a child

If you don't have a child at the end of 3 cycles, you won't have to repay your treatment costs. You're also covered if your plans change: if you decide to stop after 1 or 2 cycles, we'll discount your cycle costs.



In most cases (subject to eligibility):
After 1 cycle, get 25% discount of 1 fixed cycle cost.
After 2 cycles, get 50% discount of 2 fixed cycle cost.
After 3 cycles, you won't pay any of your cycle costs.



Our Member support team is at hand to help you every step of the way through whatsapp, phone calls or email.

You'll also get access to a community of experts and fellow members, including 6 sessions of counselling, a session with an independent embryologist, nutritional support, events and peer support groups.



“I just showed up to my appointments. Everything was taken care of and that meant so much. I feel really proud to be a Gaia Member.”

Alice Gaia Member

How we compare

	Gaia	Loans	Multicycle packages	Refund packages
Fixed treatment costs with medication	✓	✗	✗	✗
Reduced upfront cost	✓	✓	✗	✗
No treatment or medication costs if no child after 3 cycles	✓	✗	✗	✓
Discount if you stop after 1 or 2 cycles	✓	✗	✗	✗
Only pay for the cycles you complete	✓	✓	✗	✗
Membership support and community	✓	✗	✗	✗

Become a Gaia Member in 3 steps

01

Request a quote

Complete our short questionnaire to get a quote for your clinic at gaiafamily.com

02

Complete our final checks

Complete a credit check to get your personal interest rate. And upload your treatment summary to finalise your Gaia Plan.

03

Start your treatment

Schedule a call with the Gaia team to chat through any questions you have and pay your protection fee to start.