



Get the treatment you need,  
when you need it.  
Interest free payment options  
that suit you.



If you're thinking of starting another round of IVF but haven't had the time to budget for it, there's no need to compromise. We've partnered with Zip Money to help make fertility treatment more accessible. Zip Money is a reusable account that lets you have treatment now and pay later with 6 months interest free, no hidden fees or upfront payments, so it might be the right choice to help you get started sooner. You can choose a repayment schedule that suits your lifestyle - weekly, fortnightly or monthly. Patients must pay the total fee for their treatment cycle and an admin fee of 2.75% is applicable per transaction – applied at the time of invoicing.

Apply online via our website [www.geneanewcastle.com.au/costs/#payment](http://www.geneanewcastle.com.au/costs/#payment) and Zip will give you a decision on the spot (application fee applicable). Approved patients will receive a text message with a request to pre-authorise the total amount on the treatment quote plus 2.75% admin fee. Zip pays Genea on your behalf after your procedure and then you pay Zip back over time, with interest free terms.



## Accessing Your Superannuation for IVF Treatment

You may be able to withdraw some of your super on compassionate grounds for medical (IVF) treatment for you or a dependent.

The amount of super you can withdraw is limited to what you reasonably need. It is paid and taxed as a normal super lump sum. If you are under 60 years old, this is generally taxed between 17% and 22%. Your provider will automatically deduct the tax from your super account – the amount you receive from the release will not be affected and the proceeds will be deposited directly into your Bank account. Patients must pay the total fee for their treatment cycles.

You can apply for compassionate release of super in two ways:

1. Log into your myGov account: [www.my.gov.au](http://www.my.gov.au) Click on ATO Services/Super
2. Contact SuperCare on 1300665440 or go to: [www.mysupercare.com.au](http://www.mysupercare.com.au) to have your application processed. Please note fees apply for this service.