



Payment Options

ZIP MONEY

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 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 **three** ways:

ATO Services/Super	SuperCare	AccessMySuper
Log into your myGov account at: www.my.gov.au	1300 665 440 mysupercare.com.au Note: Fees Apply	1800 845 121 accessmysuper.com.au/ivf/genea Note: Fees Apply

* This document is provided as information only. We advise that you contact your financial advisor for advice and assistance if applying to access your super. Genea Newcastle staff are not specifically trained in matters relating to superannuation.