



JOIN ARTIC TO GAIN CONTROL OF YOUR INSURANCE COSTS

*IntegraMed has spent 20 years working with some of the most prestigious fertility centers across the country. We know that a thriving fertility practice concentrates on a few core competencies – one of those is to **Manage the Business**. By consistently working to control malpractice risk, IntegraMed centers have achieved an excellent claims history. IntegraMed has helped our network take advantage of that record by forming a captive insurance company to reduce malpractice costs, smooth out rate fluctuations and improve practice profitability.*

ARTIC = Assisted Reproductive Technology Insurance Company, Ltd., a captive malpractice insurance company, (“captive” = owned by its members) formed in conjunction with practices in IntegraMed’s Network.

Take control of your malpractice insurance costs by joining ARTIC to get the comprehensive coverage you need:

The goal of lower malpractice insurance costs – Shareholders participate in underwriting, claims and investment decisions – without entirely relying on outsiders to be the final arbiters. By eliminating the ‘middle man’, practices participating in IntegraMed’s ARTIC have greater control and less cost.

Lower cost increases for malpractice insurance over time – Until now, insurers have grouped the Reproductive Endocrinology speciality with the broader and much riskier OB/Gyn population when assessing malpractice claims histories and analyzing the risks associated with these medical practices. By creating a new segment specifically for fertility specialists, we can leverage a much stronger claims history. Over the longer term, rate increases are expected to be significantly less when compared to commercial coverage.

Assured availability – Traditional insurance carriers can terminate their coverage. ARTIC, as a captive company, will always be available – so your practice is always protected.

Comprehensive malpractice coverage – ARTIC’s malpractice insurance meets the requirements of all hospitals and state regulatory bodies, just as with commercially available policies.

“During the last few years our malpractice insurance premiums have escalated tremendously, despite our excellent claims history. We have been looking for a way to try and control those costs. IntegraMed’s leadership in forming ARTIC provides the perfect vehicle.”

- Robert Stillman, MD Shady Grove Fertility Reproductive Science Center



Risk Management Program – IntegraMed Network practices have attained excellent claims history by consistently having their practice operations audited for risk and taking corrective action to continually limit exposure. Affiliates can access the same comprehensive program that will enable you to qualify for participation in ARTIC, or help you achieve reduced rates using other commercial insurance products. The IntegraMed Risk Management Program includes:

- **An annual audit** of your practice's existing risk management policies, procedures and processes. This multi-day review covers all aspects of risk related to patient care. Proven audit methodologies can uncover overlooked shortfalls in risk mitigation. Suggestions for improvement, when implemented, reduce the potential for claims, leading to lower premiums and/or lower increases.
- **Specific recommendations and tools** to introduce improved risk management to practice operations. Reproductive Endocrinology-specific consents, meeting agendas, patient satisfaction surveys and a format for incident and claim reporting and monitoring are a few of the tools that form a basis for improved risk management processes.
- **Ongoing auditing and review management** to insure your practice maintains its policies. A help desk for risk management questions, coupled with specific follow-up from the annual review provide the two-way communication needed for an effective risk management program.
- **Controlling risk leads to controlling premiums.** We can take the first step with you to control malpractice costs. IntegraMed's comprehensive risk management program was at the foundation of ARTIC's acceptance by re-insurers and can provide the basis for improved premiums from your insurer.

"Being part of ARTIC and using IntegraMed's Risk Management process – knowing that we are part of the decision-making process and that we are not being lumped together with OB/Gyn's for rate-setting purposes – gives us increased comfort and a strong advantage we wouldn't have otherwise."

- Aaron Lifchez, MD Fertility Centers of Illinois

Note: While ARTIC and IntegraMed's Risk Management Program work in concert, a practice can select to sign up for ARTIC and not use our Risk Management Program; however, the practice must have an ARTIC-approved risk management program in place.

Do I have to become a Partner in the IntegraMed Network to get ARTIC? No – practices that successfully implement our basic Affiliate products & services can apply for membership in ARTIC. Please see our information sheet: "Join IntegraMed", or contact IntegraMed for more details.

Want to learn more? For more information on how we can help you manage your malpractice insurance costs and exposure to risk, call 1.800.458.0044 or email john.hlywak@integramed.com.

Who are we? IntegraMed, Inc. (Nasdaq: INMD) has over 20 years' experience providing products and services to the fertility community. Fertility centers contracting with IntegraMed have access to a variety of products and services that will enable them to improve overall performance by increasing patient volume, providing superior care, increasing efficiency and achieving long term growth. For more information about joining the IntegraMed Network, please call 1.800.458.0044 or email don.wood@integramed.com.

Experience The IntegraMed Effect™