



**SURROGACY
IN CANADA ONLINE**





Surrogacy in Canada Online Guide Book
Quick Reference for your Journey

Table of Contents

Introduction

Types of Surrogacy

Becoming a Surrogate

Your Support System & Surrogacy

The Surrogacy Process

Considerations

Surrogacy Acronyms

Expenses & Reimbursement

Costs

Contact Us



Introduction

Since 2001 Surrogacy in Canada Online has provided information, referral and support to Canadians involved with third party reproduction.

Surrogacy in Canada is a legal and very successful alternative for those who have had difficulty or need assistance creating a family of their own. A great experience depends on trust, good communication and respect for all the parties that can be involved. Intimate and emotional, this journey should be well researched and prepared for. It can be a very rewarding experience for surrogates and is often the only option for intended parents to have their own genetically related child.

At Surrogacy in Canada Online, we believe every person has a right to become a parent via third party reproduction regardless of their ethnic origin, religion, age, marital status, gender or sexual orientation. The most important thing for us is to make your journey the best that it can be... and that is possible with the right match and proper support. We work with hundreds of intended parents and surrogates each year and are honoured to assist you on your journey!

Our passion is to assist intended parents and surrogates every step of this life-changing process, acting as both a resource for information and a support system. We want to help make this journey as stress free and enjoyable as it can and should be. Your relationship with us, and our commitment to you, doesn't end when you've found your match. We are here with you every step of the way, ensuring all of your needs are met from the moment you start working with us, until the day you bring home your baby.

Wishing you the best of luck with your surrogacy journey!



Types of Surrogacy

Surrogacy is generally broken down into two different types, gestational surrogacy and traditional surrogacy, and two types of surrogates, “gestational surrogates” and “traditional surrogates”.

Gestational surrogates are also referred to as “gestational carriers” and traditional surrogates are also referred to as “straight surrogates”. Intended parents via surrogacy are also called prospective or commissioning parents. Gestational Surrogacy is the most common type of surrogacy arrangement in Canada.

Did you now there are 7 different types of surrogacy arrangements in total?

1 Gestational Surrogacy (GS):

When the intended mother is not be able to carry a baby to term (due to hysterectomy, diabetes, cancer, etc.) her egg and the intended father’s sperm are used to create an embryo (via IVF) that is implanted into and carried by the surrogate. With this method, the child born is genetically related to its parents and the surrogate has no genetic relation.

2 Traditional Surrogacy (TS):

This involves artificially inseminating a surrogate with the intended father’s sperm via IUI, IVF or home insemination. With this method, the child born is genetically related to the father and the surrogate.

3 Traditional Surrogacy & Donor Sperm (TS/DS):

This involves artificially inseminating a surrogate with donor sperm via IUI, IVF or home insemination. With this method, the child born is genetically related to sperm donor and the surrogate.

4 Gestational Surrogacy & Egg Donation (GS/ED):

If there is no intended mother or the intended mother is unable to produce eggs, the surrogate carries the embryo developed from a donor egg that has been fertilized by sperm from the intended father. With this method, the child born is genetically related to the intended father and the surrogate has no genetic relation.

5 Gestational Surrogacy & Donor Sperm (GS/DS):

If there is no intended father or the intended father is unable to produce sperm, the surrogate carries an embryo developed from the intended mother’s egg (who is unable to carry a pregnancy herself) and donor sperm. With this method, the child born is genetically related to the intended mother and the surrogate has no genetic relation.

6 Gestational Surrogacy & Egg/Sperm Donation (GS/ED/DS):

When the intended parents are unable to produce either sperm, egg, or embryo, the surrogate can carry an embryo created from a donated egg/sperm. With this method, the child born is not genetically related to the intended parents and the surrogate also has no genetic relation.

7 Gestational Surrogacy & Donor Embryo (GS/DE):

When the intended parents are unable to produce either sperm, egg, or embryo, the surrogate can carry a donated embryo (often from other couples who have completed IVF that have unused embryos). With this method, the child born is not genetically related to the intended parents and the surrogate also has no genetic relation.



Becoming a Surrogate

First of all... THANK YOU! If you have made the decision to become a surrogate or are thinking about becoming a surrogate, you have the opportunity to help in a way that only few women can. The choice to help someone who has struggled with building their family can be one of the most rewarding experiences of your life.

"Helping one person might not change the world, but it could change the world for one person."

Why Become a Surrogate?

- ♡ **You get to give one of the greatest gifts anyone can ever give... the gift of life!** Having a child changes a person from the moment their child comes into the world. We are filled with an indescribable amount of love for this new little person who just came into our lives. Parenthood is marked with tiny milestones, from their first giggle, first tooth, first step and first word and these things are just a few in the incredible list of treasures that make the journey so rewarding. Being a surrogate means that you have helped someone else to experience these treasures. That's one of the greatest gifts a person can give to another.
- ♡ **You'll form a lifelong bond, a connection that is like no other.** The surrogacy process creates a life-long relationship and second family between the surrogate, intended parent(s) and child. There is no other bond in the world like the one between a surrogate, intended parent(s) and the baby that unites them.
- ♡ **Gain a sense of pride and accomplishment that you take with you the rest of your life.** Intended parents would never have the opportunity to have a child if it weren't for you becoming a surrogate. You can take great pride in this amazing act of kindness. It's an amazing feeling to know you've helped create a family!
- ♡ **Set a good example for your children and community.** Show your children and community the unselfish act of kindness of helping another family.
- ♡ **You are making a profound impact.** Someone is becoming a parent and will experience the love a child because of you! You're changing the world one family at a time.



Your Support System & Surrogacy

Surrogacy is a beautiful, emotional, and demanding journey, but you don't have to do it alone. One of the most valuable resources you can have throughout the surrogacy process is a network of good friends, family members, and other supportive people to lean on.

Your surrogacy experience is not limited to you alone. Your pregnancy will likely also have an impact on the people closest to you, including your significant other, your children, close friends and family members. The people who care about you will be sensitive to your challenges and will want to help you overcome them any way they can. With these people at your side, your pregnancy and surrogacy experience can be much more positive and less stressful.

A good support system can provide valuable support, guidance and help throughout your pregnancy. Here are two of the main ways your support system might benefit you:

Offering emotional support: During pregnancy, every woman experiences moments of stress, frustration and doubt, along with dozens of other feelings. On difficult days, it is incredibly valuable to have supportive friends and family members to reach out to.

Providing practical assistance: At times, you may be physically exhausted and mentally drained — it can be difficult to keep up with all of your day-to-day responsibilities while also juggling a pregnancy, along with the additional challenges and demands of surrogacy. Your surrogacy support system can help you with some of your daily tasks, whether it's running an errand, babysitting during an appointment, or offering to cook a meal when you just don't feel up to it.



Who to Include in Your Surrogacy Support System

As you think about who to include, choose people who are close to you, who understand and support your decision to become a surrogate, and who acknowledge and respect your feelings. Your support system might include:

- Your partner
- Your parents or siblings
- Extended family members
- Close friends
- The intended parents
- Counselors
- Others in the surrogacy community
- Your surrogacy agency

Whoever you choose to include, ensure that they are helpful and that they have your best interests at heart. With the support of people you love, you will always have others to help you overcome the challenges of surrogacy — as well as share in its celebrations.

If you have a partner, it is important that they are as informed about the process as you are, because they will be a big part of your journey. Not only are they required to go through medical and psychological screening and sign legal contracts, they will also be there supporting you throughout your surrogacy journey. Be open and honest with your partner. Explain why you want to be a surrogate and why it is so important to you. Just like with any pregnancy, there are associated risks. It's normal for partners to worry as they care about your well-being. Explaining to them your understanding of the process, and the capabilities of your own body, will help them see that this isn't as scary as they may have thought. In any case, ensure your partner is 100% on board before you connect with intended parents. In many cases, partners become very close with the intended parents as well. Everyone takes part in creating families through surrogacy.

You know your child(ren) best. Teaching them about surrogacy, and why it is so important, is going to look different for every family. You would be surprised how much children actually understand when you're just clear and honest with them. Tell them about why you want to become a surrogate, tell them about your intended parents and specifically why they can't have a baby. Tell your child(ren) about why they are so important in your life and how you want others to be able to experience the joy of having children.

Often children are very excited and proud and want to share this with others, sometimes complete strangers. After a couple months there will be physical evidence (your growing belly) of your surrogacy journey and people will ask about your pregnancy. Ensure that when you share information with your child(ren), that you are clear about what you want shared with your community and what is private.



The Surrogacy Process

1 Research

Is surrogacy for you? Research as much as possible! There are many Facebook groups, online forums, books, videos, news articles, and people to reach out to that can be great resources for information. Do some of your own investigating to find out whether or not this is the right path for you and your family. We believe you will find the surrogacy communities in Canada very welcoming and helpful.

2 Meeting & Matching

This is such an exciting part of the journey. It's very normal to feel nervous, just remember that the surrogate/intended parent(s) want you to like them as much as you want them to like you. Just be yourself! Ensure to communicate the best way to reach one another. The most common ways that people connect are via email, text, video (Zoom/Whatsapp/Facetime) and Facebook Messenger.

During the matching process intended parents and surrogates should interview each other to see if they are a good match for a surrogacy arrangement. It is important to not rush the matching process because you are eager to get started. Rushing can cause you to find yourself in a situation where you are compromising your feelings and beliefs. Be sure you are all on the same page with the important considerations of a surrogacy arrangement.

3 Medical / Psychological Assessment

Once matched, the first step is to travel to the IVF clinic for medical screening. This typically involves a one day trip with all travelling expenses paid for by the intended parents. If a surrogate has a partner, the clinic will also require that they are screened through blood tests as well (this can also be done locally with a family doctor). A psychological assessment will also be arranged, this is typically a 1-2 hour video consult.

4 Legal

After completing medical and psychological screening, the next step is to sign the legal surrogacy agreement. Intended parents and surrogates will have their own separate lawyers/legal representation. It is recommended surrogates finalize a will and life insurance policy (before any attempts at pregnancy). Once contracts are finalized and signed, you will move into the medical phase of the journey to get pregnant. *Please note IVF clinics require your legal surrogacy agreement to be in place and receive a legal clearance letter before starting ivf medications.



The Surrogacy Process

5 Cycling & Getting Pregnant

Each IVF clinic is different and will have its own protocols. For gestational surrogacy, the IVF clinic will instruct the surrogate with taking hormonal medication to prepare her body to accept the embryo(s). This medication may include daily hormone injections and is discontinued by the 10-12th week of pregnancy. Surrogates will travel to the IVF clinic for ultrasounds (to check the uterine lining) and the embryo transfer procedure.

For traditional surrogacy, surrogates may either undergo the IVF process to create embryos or do home inseminations. (Traditional surrogacy makes up less than 1% of surrogacy arrangements).

6 Pregnancy

Once pregnant, surrogates will see their own doctor/obstetrician/midwife and if possible, the intended parents will accompany her at these appointments. Whether you choose to do a gender reveal party, maternity photos or baby shower, enjoy your pregnancy together!

7 Birth & Post Partum

Surrogates can choose to give birth in a hospital, clinic/centre or homebirth. You and your surrogate may want to enlist the aid of a doula and/or birth photographer at this time. Get ready to meet baby!

After the birth, many surrogates are also happy to provide breastmilk to their intended parents and baby if possible. Surrogates and intended parents are together with the baby for the majority of time before being released from the hospital. This is an opportunity for the surrogate and her family to share this special time meeting the intended parents and baby. How your relationship will continue is up to all of you. Although saying goodbye can be hard after becoming a part of each other's families, remember that it's not so much goodbye, but, "see you later"!

Typically a week after birth surrogates will sign off any right to parentage and the intended parents become the legal parents of the baby. This is the last big step that everyone takes, thus concluding your surrogacy journey together.



Considerations

With every surrogacy arrangement, good communication is crucial. Your expectations and preferences are going to help you to match with someone who shares the same wants/needs and values. Having clear boundaries will make this a mutually respectful and beautiful relationship. Here are some of the most important factors to consider and be in agreement before proceeding together...

- **For Surrogates... what type of Intended Parent(s) would you like to carry for?** (Single, heterosexual, same sex, local/international intended parent(s), those who do or do not already have a child etc.)
- **For Intended Parents... what type of Surrogate are you looking for?** (Traditional/gestational, location, marital status, lifestyle etc.)
- **Time frame for beginning/completing surrogacy.**
- **Number of transfers/time commitment** (most surrogacy arrangements include 3 embryo transfer attempts).
- **Number of embryos to be transferred** (this can range from 1-3).
- **How many babies are you willing to carry?** (Singleton, Twins, Triplets, High Order Multiples)
- **Disclosure** (when to share with friends/family).
- **Sharing your journey** (online blogs, websites, facebook, media etc.)
- **Religious/Spiritual/Moral Beliefs**
- **Vaccines** (vaccines during pregnancy such as flu shots).
- **Medications** (medication for nausea relief).
- **Diet** (such as food requests/restrictions).
- **Activity** (such as fitness/jogging, horse back riding...)
- **Expenses & Reimbursement**
- **Selective Fetal Reduction** (in the event of high order multiples such as twins/triplets+).
- **Prenatal Testing** (chromosomal abnormalities/neural tube defects etc.)
- **Termination** (or continuation of pregnancy if there is an abnormality).
- **Disability/Illness/Birth Injury** (for intended parents to be prepared to care for disabled/sick/injured child).
- **Failed Transfers, Miscarriages & Pregnancy Loss** (IVF pregnancies can end in loss... is this something you understand and feel you can handle emotionally?)
- **Prematurity** (for intended parents are you prepared to stay in the NICU to care for your premature infant?)
- **Life Insurance Policy & Will**
- **Contact** (Desired amount of contact during the pregnancy and after the birth).
- **Obstetrical Care** (during pregnancy with midwife/obstetrician/doula)
- **Bedrest** (IVF pregnancies are high risk - is their support in place for the surrogate & her family during this time?)
- **Hospital Birth/Home Birth/Birth Plan**
- **Breastmilk** (Induced Lactation, Donor Milk or Surrogate Provided Breastmilk via Pumping)
- **Sibling Journey**



Additional things to consider for Surrogates...

- Sometimes the process can take a year or longer depending on timing of legal agreements, finding an egg donor, failed transfers, etc. Can you commit to the intended parent(s) for that length of time?
- Are you able to attend ultrasounds, blood work and out of town medical appointments?
- A pregnancy with IVF can, on occasion, be high risk. Do you have support to go on bed rest if needed?
- A pregnancy with IVF can, on occasion, end in a miscarriage or an ectopic pregnancy and this can result in needing a D&C or surgery. Is this something you understand and can handle emotionally?
- If you are not done having your own family have you considered that you may not be able to have children after your surrogacy journey is completed?

Surrogacy really does require a large level of caring and commitment on your part and everyone will be counting on you to do all you can to make the cycle a success. For you, the benefit will be the satisfaction of knowing you have tried to help someone who might otherwise not be able to have a child.

The gift you offer to give is beyond measure and there is nothing more satisfactory than delivering a beautiful healthy baby, and placing the baby in the arms of your intended parent(s).

Additional things to consider for Intended Parents...

- It can sometimes take multiple transfers to achieve a pregnancy, how many transfer procedures would you be willing to undergo?
- Do you feel comfortable sharing personal information about yourself?
- Do you have time to be a part of the journey with your surrogate?
- Are you able to attend ultrasounds, bloodwork and out of town medical appointments?
- Is your surrogate comfortable with you being in the room during the birth? In the event of a csection, hospital protocol often only allows one support person in the OR. Will you be respectful towards your surrogate's decision of requesting her support person?
- Do you have a solid support system for your journey? People that can help and understand?



Surrogacy Acronyms

Commonly used abbreviations found on online message boards.

2WW = 2 Week Wait

ART = Assisted Reproductive Technology

BCP = Birth Control Pills

BFN = Big Fat Negative

BFP = Big Fat Positive

BW = Bloodwork

CD = Cycle day - The first day of your period is cycle day 1

DE = Donor Egg

DPO = Days Post Ovulation

DPR = Days Post-Retrieval

DP3DT = Days Post 3-Day Transfer

DP5DT = Days Post 5-Day Transfer

DPT = Days Post Transfer

ED = Egg donor/donation

EDD = Estimated Due Date

ET = Embryo Transfer

FET = Frozen Embryo Transfer

GC = Gestational Carrier

GS = Gestational Surrogate

HCG = Human Chorionic Gonadotropin

HPT = Home Pregnancy Test

IF = Intended Father

IM = Intended Mother

IP/IP's = Intended Parent/Parents

IVF = In Vitro Fertilization

IUI = Intrauterine Insemination

PGD = Pre-implantation Genetic Diagnosis

PGS = Pre-implantation Genetic Screening

PGT-A = Pre-implantation Genetic Testing for Aneuploidies

PIO = Progesterone in Oil

RE = Reproductive Endocrinologist

ER = Retrieval (Egg)

SM = Surrogate Mother

TS = Traditional Surrogate

TTC = Trying To Conceive



Expenses & Reimbursement

The Assisted Human Reproduction Act (AHR Act) passed in 2004 is currently the legislation that governs third party reproduction in Canada. Surrogacy is legal in Canada, however, compensated or commercial (for fee/profit) surrogacy is prohibited.

Compensated or commercial surrogacy is common throughout the United States, but a surrogate in Canada cannot receive a fee or compensation for carrying a child. This form of non-compensated surrogacy is called “altruistic surrogacy”. The AHR Act was designed to protect and promote the health, safety, dignity, and rights of Canadians who use or are born of AHR technology.

Although surrogates cannot be paid for the act of carrying a baby, they can be reimbursed for expenses they incur during this process. Health Canada has not outlined in detail what is considered an expense and what isn't; only that it must be related to the surrogacy/pregnancy process. Not all individuals interpret what's considered a reimbursable expense the same way, and you may even find different interpretations among other surrogates/intended parents, and surrogacy professionals (including doctors and lawyers).

Generally, if a surrogate is financially out of pocket for any reason related to the surrogacy process, it's considered an expense. A surrogate (and her family) should not take a financial loss while helping intended parents to create their family. The average total reimbursement amount for surrogates in Canada ranges from \$18,000-\$35,000 (this includes pre-pregnancy, pregnancy and post partum).

There are often variations with expenses as it depends on all parties location, whether or not a surrogate claims lost wages (and wage amount), and/or the possibility of pregnancy/birth complications (such as bedrest).

**Please note that the following information is not an exact list but an example to help guide you to understand what are considered reasonable surrogacy expenses. Intended Parents are required to keep records for reimbursements for up to 6 years (surrogates do not need to keep records).*

- Lost wages for surrogate (and partner/support person) at appointments
- Lost wages during pregnancy
- Lost wages during post partum (up to 6weeks)
- EI (Employment Insurance) maternity coverage top up (up to 15weeks)
- Childcare costs for appointments or during pregnancy/post partum (bedrest/recovery).
- Medications, pregnancy tests, vitamins, medical supplies.
- Travel (including tax/rental car/airfare), gas/mileage, parking, tolls, meals
- Accommodations – hotel for surrogate (and partner/support person) for clinic trips.
- Communication – cell phone, internet costs, printing, etc.



- Legal
- Groceries
- Maternity clothing
- Pregnancy Supplies/Feminine Hygiene – pregnancy pillow, hygiene products etc.
- Health & Fitness – pool membership, Aqua-Fit, chiropractor, massage, etc.
- Snow removal/Lawn care/Animal care
- Bedrest – full coverage for lost wages, childcare, housekeeping, meal prep/food delivery.
- Breastmilk – pump purchase/rental, milk storage bags, shipping costs.
- Life insurance policy (\$500,000 - \$1,000,000 coverage)
- Doula

Declaration Form: Reimbursement of Expenditures

Under Canadian Law surrogates must “request” their reimbursement from their Intended Parents. The Canadian government has created an official expense form – however, you do not have to use this exact official form when requesting reimbursement. Any method (email/text/spreadsheet) is allowed as long as you include the date, reason and total for the expense being requested.

Example of acceptable format for requesting reimbursement

DATE	EXPENSE	DETAIL	AMOUNT
	Grocery Expenses	4.3 weeks @ \$300.00/week	\$1,290.00
	Prepared Food Expenses	4.3 weeks @ \$150.00/week	\$645.00
	Lost Wages	4 appointments @ \$120.00/day	\$480
	Travel Companion Meals	2 appointments @ \$30.00/day	\$60.00
	Travel Companion Lost Wages	2 appointments @ \$150.00/day	\$300.00
	Childcare Expenses	4 appointments @ \$100.00/day	\$400.00
	Communication Costs	Phone/Internet	\$50
	Vitamins/Feminine Hygiene	2 months/cycles	\$50
		TOTAL	\$3,275.00
		TOTAL REIMBURSED	\$3,275.00



Costs

Here is a general breakdown of the costs intended parents can anticipate on a surrogacy journey. Please keep in mind that these costs are only an estimation and depend on a variety of factors that are unique to everyone. Costs can differ widely if intended parents decide to utilize an egg donor, or an international clinic/agency, etc.

Costs for Gestational Surrogacy	Range	Your Journey Costs
Frozen Transfer Cycle/IVF Cycle (This is subject to clinic fees, number of cycles, genetic screening etc. Low end is for those who already have frozen embryos.)	\$10,000-\$20,000	
Medical Assessment	\$800-\$1,500	
Psychological Assessment	\$500-\$1,000	
Surrogate Reimbursement	\$18,000-\$35,000	
Legal Fees	\$8,000-\$10,000	
Life Insurance Policy	\$300-\$500	
Declaration of Parentage (not required in all provinces such as ON, BC, NS)	\$4,000-\$6,000	
Newborn Medical Insurance (recommended for non-Canadian residents)	\$0-\$14,000	
Agency Fee (optional)	\$0-\$20,000	
Total Average Cost:	\$41,600-\$108,000	

* Additional costs can include egg donation, intended parents travel (airfare, accommodations, etc.)

* Some IVF cycles are partially covered under provincial health plans.



Contact Us

We would love to hear from you! Feel free to contact us anytime with any comments, questions or concerns you may have about surrogacy in Canada.

Surrogacy in Canada Online
c/o Sally Rhoads-Heinrich
82200 Harlock Line
RR1 Londesborough, Ontario
N0M 2H0, Canada

Twitter: @surrogacycanada

YouTube: www.youtube.com/surrogacycanada

Instagram: @surrogacycanadaonline

Phone: (519) 527-2404

Email: sally@surrogacy.ca

Website: www.surrogacy.ca

Pinterest: www.pinterest.com/surrogacycanada

Facebook: www.facebook.com/surrogacyincanada

TikTok: @surrogacycanada

