

2026

# The women's health benefits gap: Why Canadian employees aren't using what their employers offer

Maven's 2026 research shows that while Canadian employers are building broader benefits portfolios, employees lack awareness of what's available.

Canadian employees with reproductive health needs are navigating them alone.

Employers are actually growing their investment in women's and family health benefits, as 61% of HR leaders report offering **maternity support**, and 59% offer **fertility benefits**.

But only 18% of Canadian employees with reproductive health needs say they're being met, according to Maven's [Global State of Women's and Family Health Benefits report](#). Only 26% used any reproductive or family health benefit in the past year.

Closing the gap between what's been built and what employees can reach is the defining problem for Canadian HR leaders today.

"The opportunity now is to move beyond coverage alone and offer trusted, evidence-based guidance."

NEEL SHAH, CHIEF MEDICAL OFFICER, MAVEN



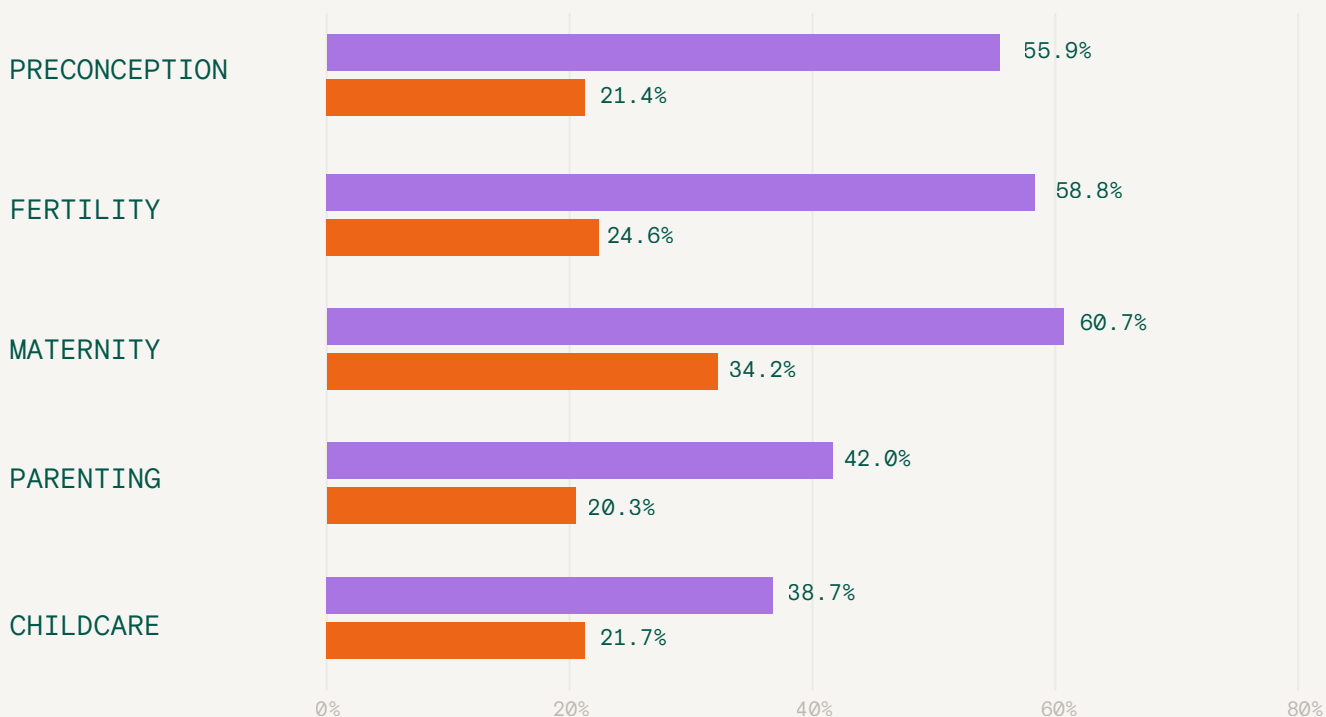
01

## Bigger portfolios, bigger blind spots

Canadian employers are adding benefits faster than employees can find them. 62.5% of HR leaders expect to work with more vendors over the next two to three years — but the categories already showing the widest awareness gaps are the ones a bigger vendor footprint will only complicate further.



### What HR offers vs. What employees know exists



Canadian HR leaders feel the operational strain already: contracting and procurement is ranked as the top challenge by 39% of HR leaders, and managing employee experience follows close behind at 34%. Adding more vendors without solving discoverability will deepen both problems at once.

#### What this means for HR leaders:

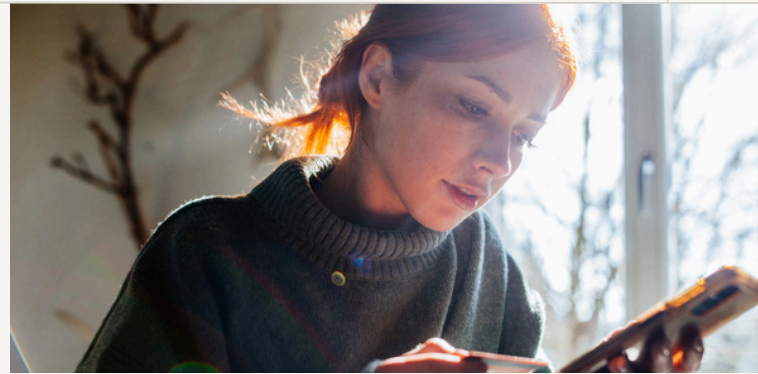
Before expanding your benefits portfolio further, audit whether employees can find what's already being offered. This isn't a coverage problem — it's a visibility problem, and adding more vendors won't fix the issue.

02

## Wait times turn "available" into "inaccessible"

Even when Canadian employees know a benefit exists, reaching it is its own barrier. A quarter of employees delayed or skipped reproductive healthcare in the past year, citing difficulty around scheduling and accessing appointments. On-site employees were also more likely to delay their care compared to fully remote workers (27% vs. 20%), pointing to the importance of virtual healthcare options.

Long wait times compound an access problem that touches the vast majority of the workforce, and employees are clear that virtual options would help them access care. Employers need to listen.



### What this means for HR leaders:

Specialist wait times are a structural constraint in Canada's healthcare system. Virtual care that operates independently of public system bottlenecks can shorten the distance between an employee's need and the support that addresses it.

03

## Investment in maternity benefits is arriving too late

Canadian employers are responding to high-risk pregnancy with real investment: expanding maternity care coordination, adding mental health support for expectant parents, and growing preconception care offerings. The programs exist. But only 4.7% of Canadian employees correctly identified all the conditions that can make a pregnancy high-risk — and awareness drops sharply for some of the most clinically significant factors. For example, just 19.5% recognize IVF as a risk factor, and only 8.1% recognize surrogacy.

### • Awareness of high-risk pregnancy factors:

|                                     |       |                        |
|-------------------------------------|-------|------------------------|
| SURROGACY                           | 8.1%  | <div><div></div></div> |
| IVF                                 | 19.5% | <div><div></div></div> |
| TWINS OR TRIPLETS                   | 41.7% | <div><div></div></div> |
| PREGNANCY RELATED HEALTH CONDITIONS | 70.9% | <div><div></div></div> |

When employees don't understand their own risk profile, they don't seek early support — and the care coordination employers have built never gets used until complications are already underway. The result shows up in return-to-work data: only 32% of Canadian HR leaders report that all or almost all employees return to work after parental leave.



Early, unsupported high-risk pregnancies mean longer recoveries, more complications, and more employees who don't come back on the timeline employers planned for.

### • Percentage of employees who return to work after parental leave by country:

|        |       |                        |
|--------|-------|------------------------|
| US     | 33.9% | <div><div></div></div> |
| INDIA  | 33.1% | <div><div></div></div> |
| CANADA | 32.3% | <div><div></div></div> |
| UK     | 29.5% | <div><div></div></div> |

### What this means for HR leaders:

Maternity benefits deliver the most value at the earliest stage of pregnancy — before complications develop, not after. Pregnancy risk education isn't a nice-to-have alongside maternity care coordination. It's what makes maternity care coordination work.



04

## Underused benefits are a retention risk that compounds over time

Only 55% of Canadian employees say their benefits influence their decision to stay — lower than other markets surveyed. Just 26% used a reproductive or family health benefit in the past year. 16% have already considered changing jobs for better benefits, and another 35% say they might in the future as their needs change.

The benefits employees say matter most — mental health (55%), paid parental leave (43%), childcare (39%) — are different from the categories with the widest awareness gaps. That mismatch means Canadian employers may be investing most heavily in benefits employees are least likely to discover, while the ones employees actively want stay buried behind a navigation problem no amount of additional coverage will solve.

### What this means for HR leaders:

Retention depends on employees experiencing the benefit, not just the benefit existing. If attraction and retention is the top priority — and for Canadian HR leaders, it is — closing the awareness gap on the benefits employees say they want should outrank adding new ones.



Maven partners with employers to deliver women's and family health benefits that employees can find, trust, and use — combining clinical expertise, proactive navigation, and on-demand support across every stage of the health journey.



To learn more about how Maven can support your employees, [contact us today](#).