



Egg Freezing: Staying Competitive in a Rapidly Evolving Benefits Market



Introduction

More and more companies are launching egg freezing benefits to keep up with the needs of today's diverse and continuously evolving workforce.

Women today are waiting longer than ever to have children, according to a 2014 report by the Centers for Disease Control and Prevention (CDC), and this trend is likely to continue.^[1] Healthline's 2017 "State of Fertility Report" indicates that 1 in 2 millennial men and women are "delaying starting a family," while, increasingly, older women—especially those between the ages of 40 and 44—are becoming mothers.^[2]

What's not changing, however, is the fact that women's fertility declines after the age of 35—and older women who do become pregnant still face an increased risk of fetal chromosomal abnormalities and miscarriage^[3]. Oocyte cryopreservation (egg freezing) provides a potential solution to these challenges, by allowing younger women to preserve their own unfertilized eggs for future use.

This report will provide some insight into why so many women are interested in freezing their eggs, as well as some of the ethical questions surrounding egg freezing. Finally, it will explain why offering egg freezing benefits is an inevitability for companies seeking to remain competitive and relevant in today's workforce, and how Maven's unique offering can help both women and their employers achieve the best possible results from egg freezing benefits.

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Ethical Questions Surrounding Egg Freezing

Initially recommended only for women facing infertility due to serious medical issues, like cancer, egg freezing has since become an option for women in many different circumstances. The American Society for Reproductive Medicine (ASRM) officially removed the “experimental” designation for egg freezing in 2012,^[4] and according to the most recent data from the Society for Assisted Reproductive Technology (SART), 6,207 women froze their eggs in 2015, up from 475 women in 2009.^[5]

In 2014, companies like Apple and Facebook drew media attention for launching egg freezing benefits, raising questions in some minds about whether doing so amounted to pressuring female employees to postpone starting families in favor of work.^[6] However, in a 2018 study of 150 American and Israeli women who had undergone one cycle of egg freezing, only 2 women named career planning as their primary motive. Most of the women were in their mid-to-late thirties, and already well established in their careers. These findings matched those of similar studies conducted in the U.S.^[7] and Britain.^{[8][9]} And a survey of 183 women who had undergone egg freezing in the U.S.A. revealed that the main reason (88%) for delaying childbirth was lack of a partner.^[10] These statistics disprove the idea that, if offered egg freezing benefits by their employers, women would feel pressured to choose their careers over parenthood. On the contrary, they would feel some relief of the pressure to find a life partner, and to perhaps have children before they felt ready.

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Some critics of egg freezing worry that this sense of relief is misleading.^[11] It's true that egg freezing is not a guarantee of having a child in the future-- especially for women who opt to freeze their eggs after the age of 35. The younger a woman is when she freezes her eggs, the better-- but unscrupulous egg freezing providers might not inform women in their late 30s or even 40s of their relatively slim chance of a successful pregnancy. The consequences of this false hope can be devastating. That's why it is essential for women to be well-informed about the process and about their own fertility, and to have the information they need to find a provider who is trustworthy.

The Reality of Egg Freezing for Today's User

Since the first live birth from egg freezing, three decades ago, the procedure's success rate has risen steadily^[12]. However, data about the outcome of egg freezing is scarce, since the majority (at least 85%) of women who have had their eggs frozen have not yet attempted to use them^[13]. This scarcity of reliable information has made it extremely difficult for many women to decide whether or not egg freezing is right for them, let alone choose from among different providers, which include fertility clinics and stand-alone clinics or studios.

At fertility clinics, egg freezing can work in tandem with other fertility treatment options, like IVF and egg donation-- both of which are becoming more common than ever before.^[14] Using younger, frozen eggs in IVF offers women a higher chance of pregnancy and reduces the risk of fetal loss and of genetic disorders^[15]. And the development of oocyte cryopreservation banks (similar to sperm banks), where recipients can choose eggs from a list of donors, has solved some of the challenges posed by traditional fresh egg donation cycles while reducing both costs and waiting time for egg donation.

Stand-alone egg freezing clinics or studios are also on the rise. These newer stand-alone options may be excellent but have less data behind them, making it extra difficult for women to choose between them without guidance. Navigating the experience can start to feel like an additional full time job for many women, even those whose employers do offer egg freezing as a benefit.

That's why, while most existing egg freezing benefits are limited to reimbursement under an employee's health plan, at Maven, we believe they need to include more than that. Our Care Coordinators are a crucial part of what we offer, serving as a personal guide to women who are

considering or going through the often confusing and complicated process of egg freezing. Maven also provides women with lists of clinics in their area (some of which offer preferred pricing and scheduling to Maven members), along with each clinic's success metrics, making it easier for women to find a provider they can trust.

And just as egg freezing benefits need to offer more than just reimbursement, we also believe that the experience of egg freezing shouldn't just be viewed as the procedure itself: women of all ages should be offered fertility assessments, and should be educated on understanding their fertility early on, rather than after it's almost too late. The availability and accessibility of information is a crucial aspect of women's empowerment and self-determination when it comes to fertility, and one that is too often overlooked.

Not all women who freeze their eggs will ultimately use them to become pregnant, and not all women who have the option of freezing their eggs will choose to do so. But as long as women are well informed about the process of egg freezing and its limitations, there is no reason not to support them and their ability to make this choice about their own bodies and futures.

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Why Offer Egg Freezing?: A Look Toward the Future

Progressive companies recognize that there are more different kinds of families, and more different ways to start a family, than ever before. They know that millennials—who make up nearly three-quarters of today’s workforce—are not only starting their families later than any previous generation, but that they are also twice as likely to be in LGBTQ couples. And when choosing between two jobs with comparable pay and responsibilities, a full 96% of millennials say that health benefits are the most important factor. Additionally, more than 50% say that they would take a lower salary to work for a company that shares their values—values that include gender equality, family, wellness, and diversity.

As a result, many companies are starting to offer fertility benefits, like IVF, to attract and retain top millennial talent—and to demonstrate their commitment to diversity and equality in the workplace. About 26% of U.S. companies offered IVF coverage in 2016.^[16] But while offering IVF as a benefit is, indeed, a way of supporting many employees, including those in LGBT relationships, many of these same companies do not yet offer egg freezing (only 3% of all U.S. companies did, in 2016^[17])—thereby excluding single women who hope to become mothers in the future.

And single women aren’t the only employees excluded by companies that don’t offer egg freezing benefits. Egg freezing is also an important fertility option for women with medical issues—not only cancer, but also endometriosis, autoimmune diseases, or genetic aberrations that can lead to low fertility or early menopause. It can also preserve fertility for individuals undergoing gender

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reassignment surgery. Clearly, from an inclusion and diversity standpoint, egg freezing benefits are a no-brainer.

What might come as more of a surprise, however, is that offering egg freezing along with other fertility benefits can save companies money. A cycle of egg freezing costs about \$11,000 per cycle, compared to over \$23,000 per cycle for IVF (out of pocket, on average, nationwide).^[18] And each patient is likely to do multiple cycles. But having younger (frozen) eggs available can make the process of IVF go much more smoothly. One study demonstrated that freezing eggs before age 35 and then using them at 40 actually decreased the total cost of a live birth by over \$15,000.^[19]

It's inevitable that in the future, egg freezing will become as common as fertility benefits are today, as a way for companies to attract and retain talent, save money, and foster an inclusive workspace. Women are becoming increasingly vocal about wanting this benefit, and because egg freezing benefits are still relatively rare, companies that offer them now can gain an even more competitive edge.

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Tech companies like Google, Snap, and Spotify have already joined Apple and Facebook in offering egg freezing along with other fertility benefits.^[20] However, in order to maximize the effects of offering egg freezing, benefits must go beyond reimbursement for the procedure itself. By helping women understand their fertility and plan for the future, and by guiding them through the complex world of egg freezing, Maven's unique benefit increases the likelihood that, if and when women do decide to freeze their eggs, they will be more likely to be satisfied with the outcome.

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