

CHEATSHEET

# Your guide to fertility and family-building benefits: what to cover and how to build them

Understanding the ins and outs of fertility and family building in the workplace



 MAVEN

# Fertility and family-building benefits are necessary in today's workplaces

In the battle to attract and retain diverse talent, fertility benefits are now table stakes. But with diverse employee needs and an abundance of vendors, it can be hard to know what direction to go—and how to actually make a difference.

We put together this cheatsheet to give you everything you need to know about fertility and family-building benefits so you can make informed decisions about your organization's family health benefits.



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# Why are so many companies investing in fertility and family-building benefits?

Having a family is an important life decision for many of your employees. But the ways they're starting families are changing—and there are no shortcuts on the path to parenthood. Fertility and family-building benefits are [now a staple in the health benefits ecosystem](#), and for good reason: they're a key differentiator for attracting talent, and crucial to supporting diversity, equity, and inclusion efforts.

## 70%

of millennials would change jobs to ensure they have fertility coverage

## 80%

of top-ranked workplaces offer reimbursement for fertility care

## 67%

of LGBTQIA+ people are planning to use fertility treatments, surrogacy, or adoption to expand their families

## Three reasons to invest in a fertility and family-planning benefit

### 01. Abundant need for family-building support

Fertility treatments encompass a variety of therapeutic and surgical methods that help people build their families, whether they're [one of the millions facing infertility](#) each year, a same-sex couple looking to conceive through surrogacy, or a single person looking to [preserve their fertility](#) for the future. Offering support through these journeys tangibly improves the quality of life for many of your employees who are reliant on their employer for healthcare.

### 02. Limited access to care

Fertility treatments [can be incredibly expensive](#), even when covered by employer-sponsored insurance. Access to fertility treatments and family-building programs also depends on your employees' locality, insurance, and [even the laws of their state or country](#). And despite the mounting demand, provider availability remains [stagnant](#), leading to a shortage of appointments and restricted time with providers.

What's more, the growing popularity of fertility treatment has given rise to a flood of misinformation - a recent Maven study found that [three in four women](#) believe a falsehood about their own fertility. This misinformation leads to heightened anxiety and individuals pursuing invasive, expensive treatment unnecessarily.

### 03. Company culture and values

Investing in family building shows you understand the diverse needs of all your employees, and that your support for their families doesn't depend on their means. But it's not just a demonstration of values—a recent study found that 61% of employees who received fertility coverage from an employer [felt more loyal and committed to their employer](#). Similarly, a recent Mercer study found that 40% of employers offering fertility benefits did so to [improve their DEI efforts](#).



## What is a fertility and family-building benefit, exactly?

A fertility and family-building benefit is a program that helps people build families. It can cover costs, reimbursements, and support for journeys including:

- In Vitro Fertilization (IVF)
- Intrauterine Insemination (IUI)
- Gestational surrogacy
- Egg and sperm preservation
- Adoption support
- Fertility-related leave

With so many fertility vendors available, it can be difficult to know how to design a benefit that is best for your employees. Some vendors focus on providing financial coverage for the most expensive aspects of fertility treatments like egg freezing and IVF, others offer a network of fertility clinics, and some offer care management throughout the entire family-building journey.

So how should you think about designing benefits? By starting with the ultimate goal: helping people build their families.



## PART II

# What to cover with your fertility benefit

To understand what fertility and family building benefits should cover, it's important to start with the concept of how this benefit relates to your employees' goals for their families. Fertility in and of itself means the ability to produce offspring through sexual reproduction. But the aim of a family building more broadly benefit is to help people build families who cannot conceive without assistance.

### Who does that include?

- Couples facing infertility
- Individuals looking to preserve fertility (e.g. egg and sperm freezing)
- Same-sex couples desiring to start a family
- Pre- and post-op trans people building families
- Single parents by choice

Each of these groups has unique needs that are not presently being met by the traditional healthcare system, whether due a lack of information, limited access, high costs, or discrimination.

## What kind of fertility and family-building support do your employees need?

Because fertility and family-building needs can be so diverse, the support must be inclusive and personalized. That means your programs need to account for their clinical, emotional, and financial health.

01. Clinical health
02. Emotional health
03. Financial health

“The vast majority of infertility care is actually really simple and inexpensive. We should start by optimizing preconception care, adjusting lifestyle factors, or timing ovulation.”

**DR. WAEL SALEM**  
Reproductive Endocrinologist  
CCRM, San Francisco



## 01. Clinical health

Fertility treatments can be invasive and physically demanding, including IVF cycles, egg harvesting, and implantations. Physical needs vary based on your employee's goals:

### Helping employees get pregnant without treatment

Spontaneous conception, or getting pregnant without assistance, isn't as easy as many make it seem. But due to low health literacy specific to fertility and misinformation about reproductive health, many of your employees may need support with conception. Having access to resources can help them optimize their natural fertility, like timing intercourse with ovulation, adjusting lifestyle factors like diet and exercise, or even avoiding using spermicidal lubricants during sex.

### Treating infertility

If an employee is facing infertility and lifestyle adjustments aren't helping them, they can benefit from access to experts that can help them understand what type of fertility treatment is right for them. While some patients may require IVF, IUI is successful for some and less invasive and costly. Not all fertility clinics are created equal, and having a trusted expert to guide them to high-quality clinics and appropriate treatment can help improve their chances of getting pregnant.

### Preserving future fertility

Depending on where your employees live and work, finding a provider or clinic may be a challenge. That search can be further complicated for trans individuals who need specialized, gender-affirming care. They'll need financial and logistical support in locating, accessing, and paying for services that may fall outside the scope of their insurance plan.



## 02. Emotional health

Emotional support throughout the family-building journey, regardless of the path to parenthood, is critical due to situations like:

### Prolonged infertility

Prolonged infertility can cause significant mental and emotional strain on your employees, triggering feelings of anger, shame, and desperation. Studies show that 40% of women seeking fertility treatments [struggle with anxiety and depression](#), and that people with infertility [face similar rates of anxiety](#) as people with cancer or heart disease.

### Adoption and surrogacy stressors

Adoption and surrogacy can be a lengthy, complex, and emotional process. Adoptions can take [over a year](#), during which potential adoptive parents deal with the challenges of finding and legally adopting a child. Surrogacy can also be stressful as parents search for a surrogate and navigate the [legal complexities](#) of the process. An experience with so many ups and downs can affect parents' mental health, leading them to need support as they start their surrogacy or adoption journeys.

### Failed fertility cycles/pregnancy loss

IVF treatments have an [average success rate of 20 to 35% per round](#), making it likely that most of your employees pursuing this route will undergo multiple rounds to become pregnant. Unfortunately, both the cost and failure rates rise with each successive round. And although [embryo transfer success rates are high](#), live birth rates hover around [54% for people under 35, dropping to just 4% above 42](#). Pregnancy loss, especially after the grueling IVF process, can be emotionally devastating.

### Reproductive anxiety

There is a lot of [misinformation about reproductive health and infertility](#) in the world today, propagated by social media, public personalities, and more. An untold number of people are spurred to pursue fertility treatments because of anxiety about their fertility, amplified by misinformation and fear-based messaging shared by many fertility vendors today.

### 03. Financial health

Fertility treatments of all kinds can be financially draining, especially when they're not covered by your insurance plan. Most health plans that do offer coverage only reimburse for fertility treatments with a diagnosis of infertility—which isn't applicable to same-sex couples, trans couples, or single-parents-by-choice.

#### Reimbursements for services not covered by insurance

Since fertility care can be exorbitantly expensive—a [single IVF cycle can cost more than \\$25k](#)—many employers choose to provide some form of allowance or reimbursement for services, either through their health plan or third party. But these services can be confusing for employees and difficult to administer—how do employees know what is considered an eligible expense? What if they receive a necessary treatment that isn't covered? What if they run out of coverage mid-way through treatment?

#### Financial coverage for adoption and surrogacy

For employees who choose a gestational carrier to conceive, or employees seeking adoption services, the financial barriers can be significant. Surrogacy can cost [upwards of \\$150,000](#) including medical and legal fees, and private adoption can cost [between \\$20k and \\$50k](#). And because of discrimination against LGBTQIA+ couples, getting secondary parentage rights for unmarried or domestic partners can add additional costs and legal complexity.



## There's no one-size-fits-all solution

As you can see, fertility and family-building as a concept is truly intersectional: success is contingent on so many different factors. To truly and genuinely support family-building in the workplace, it's crucial to understand that employees need a "one-size-fits-one" approach.

Many vendors on the market today offer solutions for individual aspects of fertility—financial coverage, at-home fertility testing kits, or mental health support. But point solutions alone only account for a few pieces of the puzzle. So how can you build a fertility benefit that is truly comprehensive and personalized?

# How to build a comprehensive and personalized fertility benefit

To provide comprehensive coverage for all your employees' family-building needs, it's crucial to think about it as a healthcare issue. To that end, you should strive to build around supporting employees so they can **bring home a healthy baby**. Your solutions, whether one or many, should strive to achieve this goal comprehensively and inclusively—meaning there's no gaps in care, and no one is left behind.

“Excellent fertility care starts with providing reliable, accessible information, dispelling misconceptions, contextualizing test results, and offering simple ways to improve the likelihood of getting pregnant. It should help determine when to seek help through a fertility clinic.”

## DR. WAEL SALEM

Reproductive Endocrinologist  
CCRM, San Francisco



## Types of fertility solutions on the market today

Although there are many vendors available today, there are generally a few buckets to choose from:

### Expense management

Some fertility benefit vendors offer expense management or administration for fertility coverage, so that your employees can easily identify what their options are and how they can pay for them. Some also include access to low-cost or discounted pharmacy programs. Their goals include improving access to fertility care for all employee populations and reducing healthcare costs for both the company and the employee.

### On-demand/D2C testing

On-demand/D2C vendors offer employees direct access to fertility care, tests, or treatments at home or in person. These can include services like fertility tracking wearables, ovulation trackers, or at-home hormone or sperm tests. Some offer concierge services or telehealth to follow up on results, while others offer educational content or access to partner clinics for next steps. Their goals include providing discreet access to fertility education to empower your employees to make informed decisions.

### Inclusive end-to-end fertility and family-building benefit

Inclusive family-building benefits cover the entire spectrum of needs from preconception, fertility treatments, adoption, and surrogacy. Some vendors extend their support beyond family-building into maternity and postpartum care. This is achieved through a combination of care management through telehealth and care advocacy, expense management, and a network of trusted fertility clinics and adoption/surrogacy agencies. The goal of an inclusive benefit is to provide employees with a one-stop-shop for their family-building needs, regardless of their path to parenthood.



# Components of a successful fertility & family-building benefit

With so many vendors to choose from and so many services to provide, use these tips to ground yourself in what your fertility benefit should deliver.

## Intuitive expense management

Managing fertility and family-building expenses can be complex for employers and employees alike. Benefit vendors should offer easy expense management for all parties. For employees, they should be able to view upcoming expenses, manage payment, and submit receipts for reimbursement in one easy-to-navigate platform. Employers should have a view into employee claims and expenses, but also have the day-to-day claims management burden minimized as the vendor handles the majority of administrative work.

## Inclusive coverage for all paths to parenthood

Because fertility and family-building is so intersectional, your benefits should be able to provide meaningful support for all your employees' needs. Access to specialists, mental health support, reimbursement management, and evidence-based content and virtual classes all contribute to the bigger health picture. Employees should be able to access the same level and quality of services, regardless of where they're located.

## Steerage to high-quality clinics

While digital platforms can provide wraparound support, employees still need to visit clinics in-person for treatment and services. A fertility & family-benefits partner should have a trusted network of high-quality fertility clinics that they can refer employees to when pursuing services.

## Holistic care management

One of the biggest challenges any benefits administrator faces is engagement: encouraging people to use and take advantage of the services at their disposal. A care manager guides your employees through their journey as a trusted advisor, recommending services, offering advice, and steering them towards the right care at the right time.

## Evidence-based care model

An evidence-based care model focuses on fertility as a part of the greater family-building journey, aligning clinical, emotional, and financial needs to deliver outcomes. This type of care model is value-based, meaning it measures success in families built and supported rather than services rendered.



# Telehealth and virtual fertility care

In the age of hybrid and remote work, virtual care is more important than ever. Supporting distributed and global teams with equitable care demands digital components. Your family-building benefit should focus on complementing and enhancing care that's available locally to your employees, no matter where in the world they are. And connecting employees with in-person clinics isn't enough to influence outcomes—they also need clinical, emotional, and financial support outside of their doctor's offices. The qualities in the section above apply to any digital solution, but there are some additional considerations for a telehealth solution:

## Size and breadth of provider network

A telehealth network should have a network of providers that is sufficiently wide and deep to meet the whole-person needs of your employees. Providers should be available at convenient times for appointments, speak the local language of your employees, and offer a wide variety of services including care advocacy, clinical guidance, coaching resources for personal and professional needs, and integrated mental health support.

## Engagement and utilization

Another thing to consider— how engaged are users?. The right benefit should be able to help you drive enrollments and ongoing engagement with their platform to ensure your employees are taking advantage of their available resources.

## Ease of use and localization

A fertility & family-benefits solution should be easy to use and available on all platforms, including phones and computers. The platform should also be able to provide locally nuanced care and content to your employees so they can receive [culturally-concordant care](#).



# Wrapping up: Next steps

Building an inclusive, evidence-based fertility & family-building benefit will give your employees the support they need, while lowering healthcare costs related to fertility care and management. Likewise, it will improve your employee's loyalty to your company, and lead to better productivity at work and healthier families at home.

As you look for ways to offer comprehensive fertility & family-building support to your employees, Maven Clinic is here to help. We're the leading global women's and family healthcare company designed to deliver compassionate, equitable, and high-quality care through all family stages. Our innovative, 24/7 platform combined with our contracted Maven Performance Network Clinics offer members access to the clinical, emotional, and financial support they need to build their families and thrive. We take a member-centric approach to fill gaps in care and drive better outcomes with our clients.

To find out how Maven can support the fertility and family-building needs of your employees, [request a demo today](#).