# The State of Family Health Benefits

Bridging the gap between the family benefits employers offer and the support families need





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#### Methodology

The State of Family Health Benefits in 2022 Report was created based on findings from two surveys conducted from March 10 to March 28 by Momentive, a U.S. survey research firm.

The first survey collected responses online from a total of 1,669 adults over 18 years old. The results were filtered to those who listed their primary area of responsibility at work as HR/People Operations and indicated that they have the primary decision-making authority or share decision-making authority with others, resulting in 390 qualified respondents. The second survey collected responses online from a total of 3,472 adults over 18 years old. The results were filtered to those who reported they worked at companies with 250 or more employees, and were employed working full-time, employed working part-time, or on a leave of absence/maternity/paternity leave, resulting in 1,002 qualified respondents. Surveys were completed anonymously online using SurveyMonkey.

The adage "it takes a village to raise a child" still holds true today—and many parents want their employers to play a bigger role in that community. While most companies recognize the importance of supporting families, there's still a considerable gap between the support working parents need and the benefits companies offer.

To better understand this disconnect, Maven Clinic surveyed 300+ HR benefit decision-makers, as well as over 1,000 full-time employees who are starting or raising families, on the family benefits offered by their companies. Respondents spanned multiple industries across the U.S., including financial services, tech, healthcare, education, manufacturing, and more. Their responses highlight a disconnect between benefits offered and the care employees need, as well as the ways companies can address these gaps to help working parents thrive both at home and at work.

Family benefits play an outsized role in company culture and talent management

# 70%

of employers say they've seen higher rates of attrition among working parents due to COVID-19



# 67%

of LGBTQIA+ employees are expanding or planning to expand their families





of employees are expanding or planning to expand their families



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#### **II. THE NEED FOR COMPREHENSIVE FAMILY BENEFITS**

Even before the COVID-19 pandemic, robust and inclusive family benefits had started to become table stakes for many employees. The demand for benefits has only increased since, with over half of all employees surveyed and two-thirds of those identifying as LGBTQIA+ actively expanding or planning to expand their families.

As a result, companies dedicated to creating diverse, equitable, and inclusive cultures have begun to look for ways to better support all employees, regardless of their paths to and through parenthood. Employers are making progress, as many employers now offer some type of family benefit.

64% of companies offer parental leave

44% offer virtual care for pediatrics However, these offerings may not be enough. While the percentage of companies offering paid leave increased (<u>up from 55% in 2020</u>), leave is only one part of the foundational support parents need. Similarly, more parents are able to access virtual pediatric support, but fewer can turn to telehealth during pregnancy and postpartum, leaving large gaps in care during a vulnerable time in employees' lives. Finally, despite employee retention being <u>top of mind</u> for employers, surprisingly few offer coaching resources to help with the transition back to work.

Employers assume they're adequately meeting employees' needs, but support at and around critical milestones is still lacking.

38%

offer virtual care for pregnancy and postpartum

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26%

offer coaching resources to help parents transition back to work

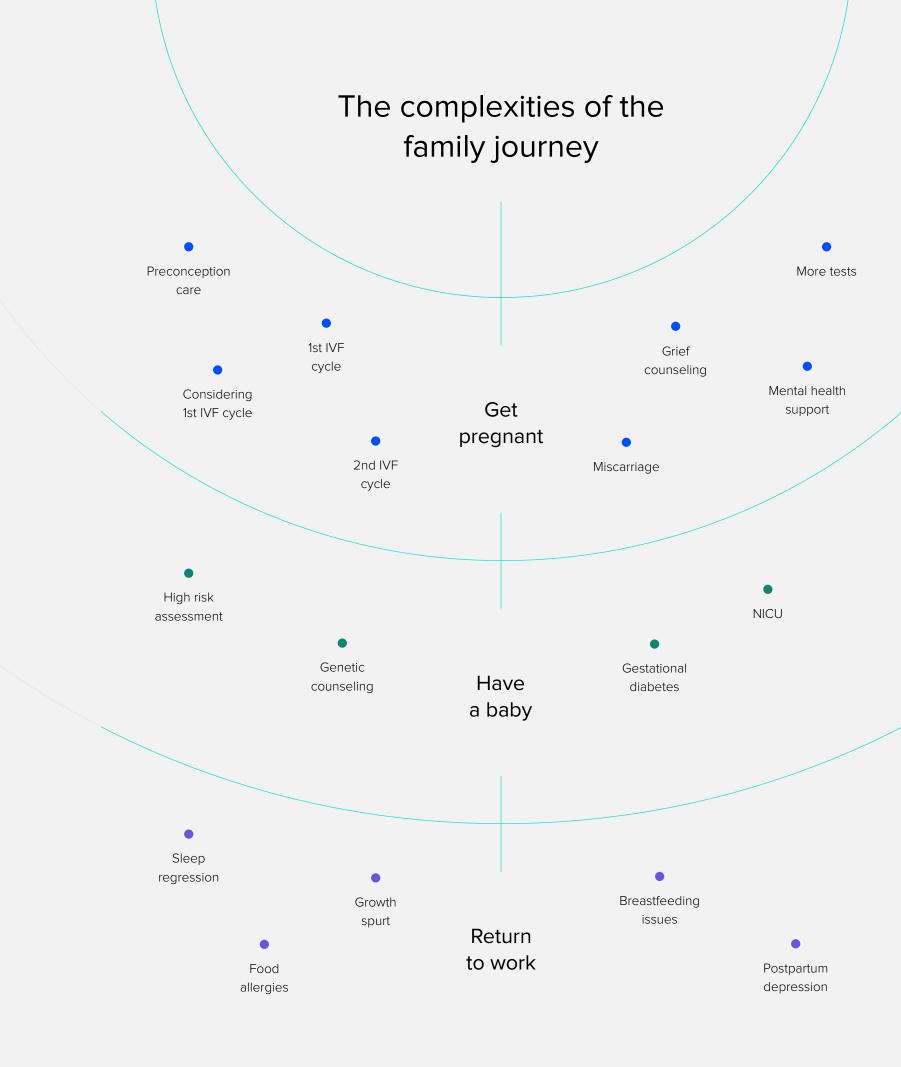
### Navigating family benefits is challenging for employers, given the many paths to and through parenthood

Despite increased uptake of family benefits, meeting the changing needs of today's families remains a challenge for employers. The COVID-19 pandemic and its effects have exacerbated the struggles working parents face when raising families, including skyrocketing rates of burnout and decreased access to childcare.

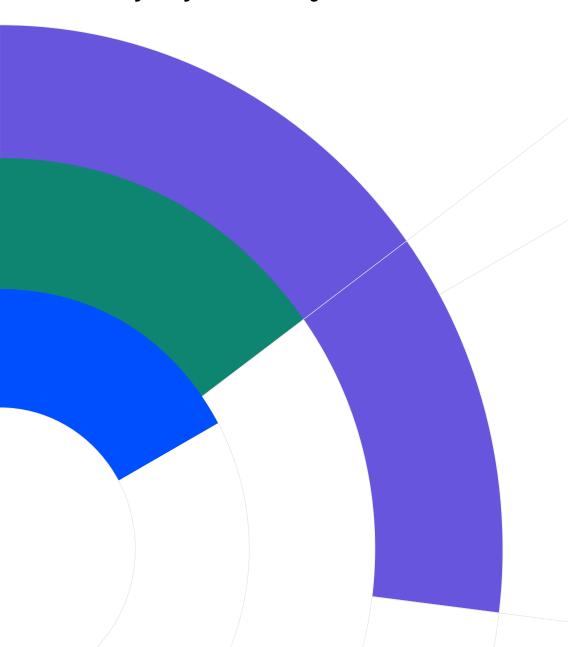
Beyond pandemic-related issues, systemic challenges in traditional healthcare have pushed the need for more comprehensive family benefits into the spotlight. Despite advances in technology and medicine, the U.S. currently has the highest maternal mortality and morbidity rates of any developed country. And these rates have been steadily rising since 1999 due to increased healthcare costs and reduced access to care. These gaps in care—the health needs that aren't being met by the traditional healthcare system—can have devastating results on the health of birthing parents and babies.

Finally, the sheer complexity of family journeys today requires employers to understand the many paths to and through parenthood and offer more diverse and inclusive family benefits to support employees. Many family benefits only focus on three areas of the family journey: getting pregnant, having a baby, and returning to work. In reality, the journey is infinitely more nuanced.

Because the traditional healthcare system isn't addressing the full range of employees' needs, the burden falls on employers to fill these gaps in care. As a result, some have introduced a patchwork of point solutions, like fertility treatment reimbursement or a childcare stipend. However, many of these solutions are only focused on the big milestones of starting and raising a family, ignoring many of the nuanced areas where employees may need the most support.



When employees don't feel supported, it impacts their ability to start and raise families—and their loyalty to their job



27%

of employees at nonsupportive companies felt equipped to take care of their new dependent

### 17%

left their jobs because they wanted to find a better fit on their path to and through parenthood

## 15%

delayed starting a family because their employer doesn't offer them enough support The combined effect of gaps in healthcare, patchwork point solutions, and the COVID-19 pandemic deeply impacts employees, leaving them unsupported and less loyal to their employer. In fact, over 70% of employers say they've seen higher rates of attrition among working parents due to COVID-19.

But the implications go far beyond the workplace. As the lines between employee's work and personal lives continue to blur, company benefits impact home life more than ever before, including how and when employees start and raise families. Close to one in six employees report they have delayed starting a family because their family benefits don't offer enough support, and only a quarter of employees at non-supportive companies say they felt equipped to take care of their children.

Employees are looking for companies to acknowledge and respect their lives outside of work—not through values on a slide or speeches at meetings, but with tangible benefits that provide the means to confidently and comfortably care for themselves and their families. Companies need to offer benefits that care for employees' physical, emotional, and financial needs for their unique path to and through parenthood.

Employees at non-supportive companies are less likely to grow their families than those at supportive companies

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#### III. THE SUPPORT EMPLOYEES ACTUALLY WANT

Employees need more help across all aspects of the family journey

57% Planning to expand their families

57% of employees are expanding or planning to expand their families

### but only 24%

of companies offer access to preconception care

44% want help starting a family

> 44% of employees want help with starting a family, whether they felt their companies were supportive or not

72%

RATE THEIR FAMILY BENEFITS AS 'COMPREHENSIVE'

**OR 'ALL-INCLUSIVE'** 

31% want fertility benefits

31% of employees want fertility benefits

27% want adoption and surrogacy benefits

72% of large employers rate their family benefits as 'comprehensive' or 'all-inclusive'

but only 29% of large employers offer fertility benefits

and only 27% offer preconception benefits



FERTILITY AND FAMILY BUILDING



want efits doptior

36% want company to reimburse fertility expenses

36% of LGBTQIA+ employees wish their company offered reimbursement for fertility expenses **III. THE SUPPORT EMPLOYEES ACTUALLY WANT** 

# 84%

THINK THEIR FAMILY-**BUILDING BENEFITS SUPPORT EMPLOYEES 'WELL' OR** 'EXTREMELY WELL'



COACHING WOULD HAVE HELPED

26%

84% of employers think their family-building benefits support employees 'well' or 'extremely well'

but 60% of employees have left or considered leaving a job because of inadequate family benefits

41% WANT HELP AFTER GIVING BIRTH

41% want help after giving birth or bringing their child home

43% of employees say that return-towork coaching would have helped them feel more equipped after giving birth

but only 26% of employers offer such resources

53% WANT HELP BALANCING

PARENTHOOD



## 36%

WANT PREGNANCY SUPPORT

#### MATERNITY AND INFANT

### 36% want support through pregnancy

#### RETURN TO WORK

53% of employees want help balancing parenthood with the demands of their job

Imagine a dad with a newborn baby. He's recently returned to work after parental leave and his baby is experiencing sleep regression. He's awake at 3 a.m. knowing he has to work the next day, but his baby prevents him from getting the rest he needs to bring his best self to work. What support is available to him at that moment? Does he have to wait several weeks to get appointments with a pediatrician, or does your company offer him a way to get the resources he needs immediately during that sleepless night?

For employees, scenarios like this occur daily, and if companies only offer traditional healthcare benefits or a point solution, employees won't get help when they most need it.

### In the survey, employees' three most-requested areas of support were:

01	when starting a family or adding new family members
02	coming home with a new baby
03	returning to work after leave and balancing work with parenthood

Employers that offer truly comprehensive support for families throughout the entire journey will ultimately thrive

### Employees' most requested benefits: Fertility benefits 01 Adoption or surrogacy benefits 02 03 Preconception and family planning care 04 Caregiver leave 05 Virtual family care

#### HOW ARE EMPLOYERS VETTING FAMILY BENEFITS SOLUTIONS?

Cost and alignment with company values are the most important factors when companies choose a family benefit

87% of employers say employee feedback is important or extremely important when choosing benefits

78% say that improved employee retention and attraction are how they determine the success of a benefit

While employees want support every step of the way, survey respondents homed in on five areas of family health in particular: fertility benefits, adoption/surrogacy benefits, preconception and family planning care, caregiver leave, and virtual family care. Providing a comprehensive family benefits solution with these components can ultimately create the kind of employee loyalty companies seek.

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#### IV. TOP FOUR WAYS EMPLOYERS CAN SUPPORT EMPLOYEES

### How employers can support employees' needs:

#### 01 FERTILITY BENEFITS AND ADOPTION/SURROGACY BENEFITS

People building families with assisted reproductive technology or through adoption face a different set of challenges and complex systems, and these issues disproportionately affect LGBTQIA+ employees. Fertility treatments, adoption, and surrogacy can be very costly, difficult to navigate without support, and mentally taxing. Benefits in these areas should provide:

- Personalized and clinically-appropriate care that aims to achieve a successful pregnancy, rather than simply encouraging fertility treatments
- On-demand support and virtual appointments with fertility awareness educators, reproductive endocrinologists, adoption/surrogacy coaches, and mental health specialists
- Access to a vetted network of high-quality fertility clinics in their area
- Reimbursements for fertility, adoption, and surrogacy expenses, shared through an easy-to-navigate reimbursement tracker



#### 02 PRECONCEPTION AND FAMILY-PLANNING CARE

The health of parents affects the health of their baby, and preconception care—managing and addressing risk before they try to have a baby-can improve outcomes and reduce costs. Providing preconception care is one of the simplest, most costeffective ways that employers can improve fertility outcomes and support the overall health of their employees. Preconception care may look like:

- Access to personalized guidance and educational resources for general health and wellness
- Virtual appointments with providers who can offer family-planning assistance and recommend vitamins and supplements to support conception
- Connections to fertility awareness educators and midwives, who can help employees better understand how to maximize their natural fertility



#### 03 CAREGIVER LEAVE

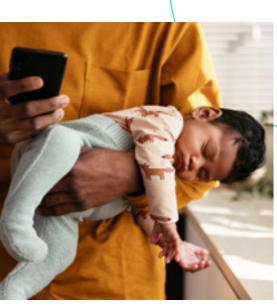
Employees want to bring their whole selves to work, and they simply can't do that if they don't have access to childcare or are caring for a sick child. Providing adequate paid leave—both after bringing home a new baby and throughout parenthood—gives your employees essential time to bond with their child, adjust to life as parents, or care for their child's needs full-time. Many companies have started to extend paid leave eligibility beyond parents as well, offering leave to those caring for aging parents or other family members who may need extra support.

#### 04 VIRTUAL FAMILY CARE

When starting and raising families, employees need ongoing support or have questions that can't wait for a doctor's appointment. And those looking for specialized care—like pediatricians, reproductive endocrinologists, or adoption coaches—may have to travel a significant distance for in-person appointments. Virtual care can remove the barriers of traditional office hours or location-based care, ensuring that employees have convenient, equitable access to a range of specialists, no matter where they live.







# Improving family health benefits with Maven Clinic

From preconception to parenthood, employees need more help than what they're getting through the healthcare system and the traditional approach to family benefits alone. While there are point solutions on the market for specific needs across the different stages of starting and raising a family, companies risk creating a complicated benefits ecosystem that people may not engage with, and might still not fill in all the gaps.

Instead, leading companies are starting to offer a comprehensive benefits ecosystem that spans the entire journey. With an integrated solution, employees can receive the care and education they need in their path to and through parenthood, so they can thrive at home and at work.

Maven Clinic is the complete digital family health platform for leaders seeking to provide more inclusive, cost-effective care for their employees as they start, grow, and care for their families. By offering employees individual care navigation, personalized care teams, and evidence-based care management programs, Maven delivers employees the right care when they need it, from preconception and fertility to pregnancy, postpartum, and parenting.

To learn more about how Maven provides quality, inclusive care while improving health outcomes, increasing return-to-work rates, and reducing costs, visit us at mavenclinic.com.

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