



Rethinking family health benefits in financial services



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FAMILY BENEFITS:

A strategic advantage in financial services

Supporting working parents and growing families is no longer optional, it's a business imperative. For financial services firms in particular, where the competition for top talent is fierce and employees have high expectations for their benefits, family health support has become a critical area of focus.

Employees are making their need for these benefits clear: Two-thirds of employees say that they have switched or would consider switching jobs for better reproductive health benefits, and 81% of working parents say their employer should be doing more to support them as they balance work and raising children.

Yet even as organizations strive to do more, rising costs are straining budgets, with 93% of employers concerned about the rising cost of fertility care. Traditional health plans, while a necessary and meaningful part of a benefits strategy, often fall short in providing the comprehensive, proactive support employees need to thrive.

Forward-thinking financial services leaders recognize that the answer is to supplement existing health plan support with a solution that guides employees to the best care, proactively serving their specific needs. **By enhancing support for women's and family health, they're not only delivering better employee experiences but also unlocking measurable gains in retention, productivity, and cost management.**





Why financial services companies are under pressure to evolve their benefits

A NEW EMPLOYEE REALITY:

Working parents and families need more

Today's workforce looks very different from even a decade ago. Fertility journeys, including IVF, egg and sperm freezing, and adoption, are increasingly common. Dual-income households are [now the norm](#). Parenthood is [happening later](#), often after employees have established themselves in demanding careers. And those employees are facing [intense levels of stress and burnout](#), with the Surgeon General even [issuing a warning](#) on parental mental health.

At the same time, employee expectations are shifting dramatically. They expect their employers to support them as whole people, not just employees, and they increasingly view benefits like family health support as indicators of an employer's values and priorities. Maven's [recent research](#) shows that in the financial services sector, top employee priorities are:

- 01 Support for preparing to have a family
- 02 Maternity support
- 03 Fertility support for men and women
- 04 Mental health support

For financial services firms competing for top talent, this support matters. When employees feel cared for at home, they are more engaged, productive, and loyal at work. Our research revealed that 88% of employees reported being more productive during fertility treatment when they had supportive health benefits, and 96% of those receiving fertility support from their employer say they are more loyal because of it.

This care matters to the bottom line. Offering comprehensive, accessible family health benefits is quickly becoming table stakes for attracting and retaining high-performing finance professionals.

THE COST CHALLENGE:

Maternity and fertility costs are rising

The financial burden of building and growing a family has never been higher for employees and the companies that support them. [70% of employers](#) say the cost of fertility care has increased for their organization over the past three years, and [28% of employees](#) have incurred debt to cover healthcare costs.

Key cost drivers include:

Fertility treatments

The average cost of a single cycle of in vitro fertilization (IVF) is [\\$23,000](#), excluding fertility drugs, and many need more than one cycle to achieve pregnancy.

High-risk pregnancies

Conditions like [gestational diabetes](#) and [hypertension](#) are on the rise, leading to more complex, costly care needs.

Cesarean sections

The U.S. C-section rate remains high compared to [WHO recommendations](#) at nearly [33%](#) of all births, and C-sections cost more than vaginal deliveries. For those with employer-sponsored insurance, the average cost per vaginal birth nationally is [\\$12,235](#). In contrast, it is [\\$17,004](#) for a C-section birth.

NICU admissions

Premature or complicated births often lead to NICU admissions, with the median cost exceeding [\\$77,000](#).

Adding to the complexity, costs vary widely across health plans, geographies, and outcomes. For example, infertility diagnostic tests can vary greatly across states, spanning from around \$800 to nearly \$3,000. In addition, only [21 states](#) have mandates about private insurance coverage of infertility services, but who and what is covered still varies wildly.

Beyond the immediate medical bills, there are ripple effects to a lack of support when starting a family: [extended parental leave](#), [short-term disability claims](#), [absenteeism](#), [burnout](#) and [employee turnover](#).

THE STRATEGIC IMPERATIVE:

Retention, equity, and talent wars

The business case for modern family health benefits extends far beyond cost control. In the current financial services landscape, the ability to attract, retain, and engage high-performing employees hinges on how well companies meet their evolving life needs. [62% of women](#) with fertility benefits are more likely to remain in their job, and over half will also overlook any other shortcomings about their employer as a result of the benefit.

This support is especially important as financial services firms face growing scrutiny over gender representation, where [women are still underrepresented](#) at every stage of the corporate pipeline and face a pay gap, regardless of race and ethnicity.

Women are still [more likely](#) to shoulder primary caregiving responsibilities. Without adequate support, many [women struggle](#) to get their start in financial services, have to step back from leadership trajectories, or are forced to leave the sector entirely.

[66%](#)

of mothers have considered leaving the workforce due to the stress and cost of childcare.

[33%](#)

of moms feel that their desire or need to work, coupled with inadequate childcare support, contributes to most not wanting to have more children.

[66%](#)

are looking for or have taken a new job that offers better reproductive and family health benefits.

However, it isn't just female employees that are seeking more support from their employer. [84% of men](#) don't feel like their reproductive health needs are being met and [83%](#) don't know where to turn for male-specific reproductive support.

It has never been more important to support employees through these critical life stages. Doing so shows a commitment to building an inclusive workplace—one that values all family journeys as a way to maintain a competitive recruitment and retention edge.



Where traditional support falls short—and what's at stake

Fragmentation is costly

Building the right benefits package for your workforce can be challenging, as many organizations seek to fill gaps in care with a collection of apps and solutions. However, using multiple vendors often results in [disconnected care journeys and poorer outcomes for all.](#)

For example, basic fertility coverage may be included within an employee's health plan, but a lack of preconception care and emotional support can lead to potentially unnecessary fertility treatments and an adverse impact on mental health.

From a business perspective, fragmented care ultimately drives up costs and reduces ROI through a lack of utilization, increased admin, a disjointed picture of employee health data, and reduced employee productivity. [40% of HR leaders](#) cite a lack of utilization as a primary pain point when using multiple benefits solutions— but the same percentage say that comprehensive platforms improve employee engagement with benefits.

Standard support doesn't support holistic, comprehensive care

Traditional family health benefits often operate within a transactional model: they are designed to cover isolated medical procedures, not to guide employees through the full complexity of family-building, parenting, or caregiving journeys. While this structure may check the box, it leaves significant gaps in real-world care experiences.

This means that employees are often left to navigate complex and emotionally-charged health journeys on their own, without integrated resources to address mental health challenges, financial strain, or major life transitions.

The 'one-size-fits-all' nature of these benefits further compounds the issue. Standard plans are typically built for a narrow demographic, failing to account for the diverse needs of a modern workforce. Employees on non-traditional fertility paths, LGBTQIA+ parents, those navigating midlife health challenges like menopause, or caregivers balancing work and eldercare are frequently left unsupported.

Without holistic, personalized navigation, employees are more likely to experience fragmented care, which in turn can result in [delayed interventions](#) and [higher medical risks](#), leading to higher healthcare costs, lower productivity, and greater turnover.



The hidden costs of the status quo

At first glance, sticking with standard family health benefits may seem like a low-risk, low-effort decision. But beneath the surface, the hidden costs of an outdated support model are significant and growing.

Fragmented, transactional, delayed, or inadequate care leads to higher [adverse health outcomes](#). Without proactive education, personalized guidance, and emotional support, employees may be more likely to experience:

- 01 [Preterm births](#)
- 02 [NICU admissions](#)
- 03 [Unnecessary C-sections](#)
- 04 [Lower fertility treatment success rates](#)
- 05 [Complications from untreated mental health issues](#)

A lack of appropriate support also carries a substantial financial burden, with our [research](#) revealing that of those employees who pursued fertility treatment:

28%

incurred debt to cover healthcare costs

45%

delayed or forwent other financial priorities due to healthcare costs

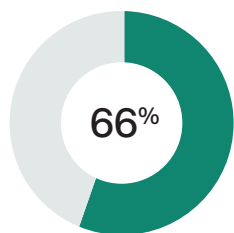
46%

received an unexpected medical bill or paid more than anticipated

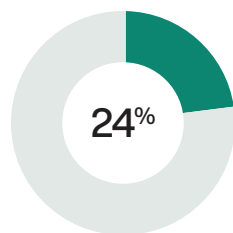
72%

had to wait longer than they wanted to get a medical appointment

Further, poor support also drives higher rates of absenteeism, presenteeism, and turnover. Employees managing complex family journeys without adequate care are more likely to miss work, disengage from their roles, or leave the organization entirely.



of employees who have pursued fertility treatment considered taking or took a new job for better reproductive and family health benefits



of employees have taken extended leave or career breaks

To improve employee health outcomes, drive business growth, and control rising costs, companies need a better way to support employees and families.





What are modern family health benefits—and why do they matter now?

Moving beyond traditional coverage

Traditional health plans were designed around a narrower, more uniform vision of family health: standard maternity care, a few covered fertility procedures, and pediatric check-ups. But today's workforce and today's families often fall outside of this cookie-cutter offering.

Modern family health benefits go far beyond transactional insurance coverage. They offer personalized, holistic support across every stage of the reproductive and family health journey, delivering care that meets employees where they are, clinically, emotionally, and financially.

They are rooted in inclusion and support all family structures, regardless of their path to and through parenthood. And they ensure consistent, high-quality care across diverse geographies, recognizing the needs of both local and globally dispersed workforces.

What's included in modern family health benefits:

● Preconception and fertility support

A modern family health benefits strategy begins with comprehensive support at the earliest stages of an employee's family planning journey. This includes two key components: preconception care and fertility and family-building support.

Preconception care is proactive support designed to help individuals optimize their health and fertility before trying to conceive. It may involve guidance on nutrition, lifestyle changes, reproductive health education, and screening for underlying health conditions that could affect fertility. This type of care empowers employees with the tools and knowledge to improve their chances of a healthy pregnancy, without treatment in some cases.

Fertility and family-building support, on the other hand, provides inclusive pathways for employees who need medical or assisted support to grow their families. This can include access to treatments such as IVF, IUI, and egg or sperm freezing, as well as support for adoption and surrogacy. A truly inclusive approach ensures these benefits are available to all employees, regardless of gender, sexual orientation, relationship status, or family structure.

Together, these elements ensure employees are supported across the full spectrum of their reproductive journeys, with access to care that reflects the diverse ways families are formed today.

● Mental health support

Building a family can be an incredibly taxing journey. Mental health support should be woven throughout every stage. Modern benefits integrate virtual access to counselors and therapists who specialize in areas such as fertility stress, pregnancy anxiety, postpartum depression, and caregiver burnout and more.

Impactful benefits recognize that emotional well-being is inseparable from physical well-being and addresses the mental health impacts of experiences like infertility diagnoses, miscarriage, and postpartum adjustment.

● Pregnancy and postpartum care

Holistic pregnancy and postpartum care includes personalized, comprehensive support before, during, and after childbirth. Employees have on-demand access to virtual OB-GYNs, midwives, lactation consultants, and doulas, along with education and support tools for birth planning, postpartum recovery, breastfeeding, and navigating the critical return-to-work transition.

● Pediatrics

Pediatric care ensures that employees feel supported long after the newborn stage. On-demand virtual access to pediatricians, sleep coaches, speech therapists, and physical therapists empowers working parents to manage newborn health concerns, child milestones, sleep challenges, and more. In addition, an extensive library of medically-reviewed articles, on-demand classes and community forums mean that parents can learn more on topics tailored to them and their child.

● Menopause and midlife health

Often overlooked in traditional benefits packages, midlife health care is an essential component of modern family health benefits. Support for menopause and midlife transitions includes access to OB-GYNs, nurse practitioners, and other specialists for tailored education on symptom management and strategies to support mental and physical well-being during this pivotal life stage.



WHAT MAKE BENEFITS EFFECTIVE:

The four pillars of impact

As financial services companies evolve their benefits strategies, it's not enough to simply offer more options. To truly drive better outcomes for employees and the business, modern family health benefits must be designed around four essential pillars: accessibility, holistic support, personalization, and measurable results.

01 ACCESSIBILITY

Accessibility ensures that care is always within reach, no matter where or when employees need it. Around-the-clock virtual care options allow individuals to connect with trusted providers at any time, reducing delays in care and supporting urgent needs after hours or across time zones. Research shows that **72% of employees** say access to virtual healthcare makes it easier for them to work in-person.

Equally important is localized support, which ensures that care is not only available, but also relevant and resonant. Localized services provide access to culturally sensitive care, delivered in an employee's preferred language and tailored to the unique health needs of different communities. This is especially critical in family-building pathways, where personal, cultural, and legal considerations intersect.

Access to local specialists means employees can receive expert advice that accounts for regional nuances, such as variations in medical guidelines, care availability, and even legal regulations—for example, differing IVF coverage across different states or countries. By offering both global reach and local relevance, accessible care becomes a cornerstone of an inclusive and equitable benefits strategy.

02 HOLISTIC SUPPORT

Healthcare shouldn't be limited to just clinical treatment, so modern family health benefits shouldn't be either. The most effective benefits are holistic, recognizing the emotional and financial needs of employees across fertility, pregnancy, parenting, and midlife health in addition to necessary their clinical support requirements.

By offering emotional counseling, financial reimbursement or navigation tools, and proactive clinical care in one coordinated experience, companies can help employees feel truly supported, not just treated.

03 PERSONALIZED CARE

Personalized care moves beyond one-size-fits-all approaches to deliver services that are culturally competent, life-stage specific, and tailored to each individual's unique reproductive health journey. This care model is designed to provide support that reflects the identity, circumstances, and goals of each individual, driving better health outcomes and improving engagement with care.

From fertility paths that honor LGBTQIA+ experiences to menopause support designed for midlife women balancing leadership roles and caregiving responsibilities, personalization ensures benefits resonate meaningfully across diverse employee populations.

04 MEASURABLE RESULTS

Finally, measurable results are critical for demonstrating business value. Modern family health benefits must track engagement, utilization, and health outcomes, translating employee support into quantifiable ROI. These help not only to validate the investment but also drive continuous improvement, ensuring benefits evolve with employee needs.



How family health benefits drive real business value

When companies invest in modern family health benefits, the return extends far beyond employee satisfaction. Comprehensive support also directly influences key business outcomes.

92% of working parents report feeling burnt out, but family health benefits can help employees balance work and parenting responsibilities in a way that better works for them. This positive impact seeps into the work performance and long-term stability of the workforce.

By providing holistic family health benefits, companies enable employees to stay more engaged and productive throughout critical life stages. 88% of Maven fertility members reported being more productive at work during treatment thanks to the emotional, educational, and clinical support they received, and 70% of Maven maternity members said they experienced greater workplace productivity.

Modern family health benefits also play a powerful role in retention strategies. Among Maven members, 96% of those undergoing fertility treatments reported feeling more loyal to their employer because of the benefits provided.

Each of these improved outcomes directly translates to significant cost savings for employers, reinforcing that investment in family health benefits is not just a compassionate people-focused decision, but a financially strategic one.



88% of Maven fertility members reported being more productive *from the support they received.*

Meet Maven

Today's workforce expects more from their health benefits. They want care that's inclusive, personalized, and built to support every stage of life. Yet, too often, traditional healthcare and benefits fall short: coverage gaps, limited local resources, impersonal care models, and siloed support can leave employees feeling overwhelmed and underserved, especially when navigating complex reproductive and family health needs.

Great reproductive and family health benefits take a holistic approach, focusing on care that's accessible, measurable and tailored to individual needs. That's where Maven comes in.

Maven Clinic is the [world's largest virtual clinic](#) for women and families, built on the understanding that every employee's health journey is unique and their care must be just as individualized. Through a seamless digital experience, Maven delivers comprehensive clinical, emotional, and financial support across the reproductive and family health pathways, from fertility and pregnancy to parenting, menopause, and beyond.

Designed to integrate with existing employer benefit programs, Maven offers flexible, accessible care options that meet the diverse needs of employers and employees. Our members are connected to specialized care teams and curated resources tailored to their specific life stage, geography, and family-building path, bridging the critical gaps left by traditional in-person systems.

THREE KEY AREAS OF SUPPORT

Maven's personalized model

01 CLINICAL SUPPORT

Members have 24/7 access to virtual specialists, continuous care coordination, and referrals to high-quality, in-person providers through Maven's trusted partner network. For those navigating high-risk pregnancies, Maven offers specialized support by pairing members with Care Coaches and clinical teams who are experts in managing specific risk factors, ensuring safer, healthier outcomes throughout pregnancy and postpartum.

02 EMOTIONAL SUPPORT

Dedicated Care Advocates guide members through every step of their health journey, connecting them to resources that foster confidence, resilience, and well-being. Classes, forums, and community groups offer opportunities for connection, education, and peer support during both joyful and vulnerable moments.

03 FINANCIAL SUPPORT

Maven simplifies reimbursement management and claims integration, offering transparent pricing and streamlined processes for both employees and HR teams. By removing financial barriers and increasing cost transparency, Maven empowers employees to access the care they need, when they need it.

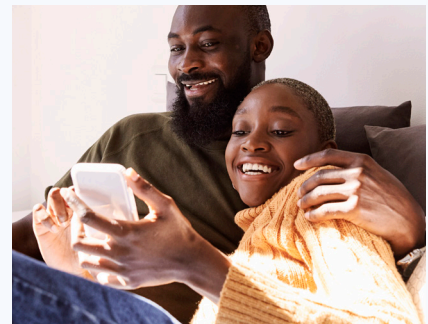
The Maven model is intrinsic to each of our four core programs:

● Fertility & Family Building

Support for all paths to parenthood, including preconception care, fertility preservation, IVF, IUI, adoption, and surrogacy. Members have 24/7 access to virtual specialists and fertility coaches, with personalized guidance to improve outcomes and reduce reliance on costly interventions.

FROM A MAVEN MEMBER

“We are certain that your team’s recommendations and support played a significant role in helping us get pregnant without the help of IVF treatment. We tried to conceive naturally and through IVF for six years, and my wife got pregnant after only 4 months of joining Maven. We had amazing emotional support and saved around £30,000 that we were going to spend on IVF.”



● Maternity & Newborn Care

Continuous care from pregnancy through postpartum and return to work. Members connect with OB-GYNs, doulas, mental health providers, and career coaches, with specialized support for high-risk pregnancies and postpartum recovery.

FROM A MAVEN MEMBER

“Maven has been an absolute lifeline for me throughout my pregnancy and postpartum experience. Every step of the way I had knowledgeable experts available to speak with on very short notice right at my fingertips. I will only consider employers who use Maven moving forward in my career because it says so much about the corporate values.”



● Parenting & Pediatrics

On-demand access to pediatricians, parenting coaches, and child development experts to support families from infancy through early childhood, helping working parents manage care needs and reduce stress.

FROM A MAVEN MEMBER

“I tell everyone who will listen that Maven has been one of my biggest supports transitioning to motherhood. Without it, my fast answers came from Google and expert advice had to wait until I was able to see a doctor in person. And those doctors may not be the specialists I needed. Maven has been an invaluable resource that not only puts my mind at ease, but also gives me confidence. It makes me a better mother.”



● Menopause & Midlife Health

Personalized, holistic support for managing menopause and midlife transitions, including access to menopause-trained specialists, mental health providers, and tailored care plans to maintain health and career momentum.

FROM A MAVEN MEMBER

“My in-person doctors are great, but they can’t compete with the entire team I can meet with on Maven. I’ve met with a Wellness Coach, Physical Support coach, OB-GYN, Career Coach, Naturopath and many more. My daughter calls them my ‘entourage’ during my Taylor Swift Menopause era.”



How Maven's end-to-end platform delivers a measurable return on investment

Designed to integrate, not replace

Maven is built to work alongside existing health plans and benefits ecosystems, not replace them. Rather than adding complexity, Maven simplifies and strengthens an employer's overall benefits strategy by filling the critical gaps traditional health plans often leave behind.

For HR and benefits leaders, implementation is straightforward and supported every step of the way. Maven's dedicated team ensures a smooth launch and effortless integration with existing vendors and programs.

FROM A MAVEN CLIENT

"The implementation went smoothly, and our Maven representatives were available, supporting, responsive, and proactive at every step. Since launching Maven, I have only heard great feedback from employees."

Claudie Gauvreau-Daoust
Benefits Director at Morgan Stanley Canada

Morgan Stanley

In addition, Maven replaces the need to manage multiple point solutions with one cohesive platform that spans the full reproductive and family health journey. Whether an employee is pursuing adoption, navigating fertility treatments, recovering postpartum, or entering menopause, Maven provides continuity of care and a consistent experience, all through one virtual front door.

FROM A MAVEN CLIENT

“We needed a partner that provided a holistic approach and integrated well with our other medical benefits. And we only wanted one partner; we didn’t want to have to go to multiple benefits providers to address all of these various needs—adoption, surrogacy, fertility, egg freezing, loss, pregnancy and postpartum, return-to-work, partners—because everyone’s journey to parenthood is unique.”

Debbie Westover,
Director of Benefits at SoFi



By integrating easily with existing plans and offering a unified, person-centered experience, Maven enables companies to deliver smarter, more supportive care without adding administrative burden.



Proven cost savings

Investing in comprehensive family health benefits isn't just about improving employee experiences, it's about controlling costs and reducing high-risk claims. Maven's model is built to deliver measurable, evidence-based results that translate into real savings for employees and employers.

By providing proactive, personalized care throughout the reproductive and family health journey, Maven significantly reduces the likelihood of costly medical interventions. Clients see up to a [27% lower NICU admission rate](#), driven by early risk identification, continuous support, and education that empowers members to make informed decisions throughout pregnancy.

Maven members also experience up to a [15% reduction](#) in C-section rates.

On the fertility front, Maven helps members explore a wide range of evidence-based options before turning to high-cost treatments. In fact, [30% of Maven Fertility members](#) achieve pregnancy without the use of assisted reproductive technologies (ART) like IVF.

[30%](#) of Maven Fertility members achieve pregnancy *without the use of assisted reproductive technologies*



Laura Young, Managing Director and Global Head of Wellness at Goldman Sachs, highlights the link between quality care and cost clarity:

FROM A MAVEN CLIENT

“Maven helps us improve access to care, provides personalized support to every employee, and gives our people the financial transparency they need along their fertility, adoption, and surrogacy journeys.”

Laura Young
Managing Director and Global Head of Wellness
at Goldman Sachs

**Goldman
Sachs**

By reducing avoidable high-cost claims, Maven offers a proven return on investment while delivering better health outcomes and stronger employee engagement. Employers who use Maven can see upwards of \$5,000 in savings per member, with a 4x clinical and business ROI. For financial services firms managing rising benefits costs, it's a smarter way to support employees and an organization's bottom line.

Upwards of
\$5,000
in savings per member

Clinical and business
4x
return on investment

PEOPLE-FIRST EXPERIENCE

Higher usage, better outcomes

Maven's strength lies not just in the breadth of its programs, but in the depth of support it provides to real people navigating real-life moments. From fertility challenges and navigating the adoption process to pregnancy loss and toddler sleep regressions, Maven is designed to support members with compassion, expertise, and continuity of care.

FROM A MAVEN MEMBER

"Maven helps us improve access to care, provides personalized support to every employee, and gives our people the financial transparency they need along their fertility, adoption, and surrogacy journeys."



When employees feel truly supported, clinically, emotionally, and personally, they stay longer, perform better, and feel more connected to their workplace. That's the people-first power of Maven, and it pays dividends across the entire organization.

IN ACTION

How Deutsche Bank created a stronger benefits strategy

Deutsche Bank aimed to enhance its already robust family benefits, which covered fertility treatments, egg and sperm freezing, surrogacy, and adoption, by providing comprehensive care navigation and support throughout the entire family journey. In addition, as conversations about menopause became more mainstream, they sought to include impactful resources for this life stage in their offering.

In January 2024, Deutsche Bank partnered with Maven to offer a suite of programs, integrated through their health plan, Aetna: Fertility & Family Building, Maternity & Newborn Care, Parenting & Pediatrics, and Menopause & Midlife Health. The bank also enhanced its parental leave policies, offering up to 26 weeks for birthing parents and 16 weeks for non-birthing parents, alongside flexible scheduling and remote work options.

Maven provides 24/7/365 access to a diverse network of virtual providers, delivering care in over 35 languages, with the most popular Maven specialists among Deutsche Bank employees including mental health specialists, career coaches, reproductive endocrinologists, and reproductive nurses.

Since the launch, over 600 employees have enrolled with Maven, averaging more than 110 interactions per member. The platform has received an average appointment satisfaction rating of 4.9 out of 5. Deutsche Bank has also seen a 2.6x clinical and business ROI.

Each of these improved outcomes directly translates to significant cost savings for employers, reinforcing that investment in family health benefits is not just a compassionate people-focused decision, but a financially strategic one.

FROM A MAVEN CLIENT

“I would 100% recommend Maven to other benefits leaders. If you’re looking for a partner that is specialized in women’s and family health and provides value to your employees by helping them navigate the complexities of starting and raising a family, Maven is best in class.”

Jackie McNeil,
Head of Benefits for the Americas at Deutsche Bank





Making the case to leadership: What your CFO needs to know

Building a stronger business case for family health support

For HR and benefits leaders, making the case to senior leadership requires clear, data-backed evidence that family health benefits drive measurable business outcomes. Supporting employees through the full family journey reduces downstream claims, improves retention, and boosts productivity, all while helping to future-proof your benefits strategy.

Here's how modern family benefits pay off:

01 STRONGER RETENTION

95% of Fertility members and [74% of Parenting & Pediatrics members](#) report feeling more loyal to their employer because of Maven. In addition, over 90% of Maven members return to work, compared to the national average of 57%.

02 IMPROVED PRODUCTIVITY

70% of Maven members say they are more productive at work when receiving support.

03 FEWER HIGH-COST MEDICAL EVENTS

Maven members see up to a [27% reduction](#) in NICU admissions and up to [15% lower C-section rate](#), directly reducing costly claims.

04 HIGHER ENGAGEMENT

With over 15 touchpoints per member per month and a 4.9/5 satisfaction score, Maven's platform is widely used and valued by employees.

Talking points to get buy-in from finance

When presenting family health benefits to finance leaders, the conversation must focus on measurable value, not just employee experience. While the human impact is important, CFOs and budget holders need to see how a solution like Maven helps manage risk, reduce high-cost claims, and protect the bottom line. Anticipating common concerns and responding with confidence and data can make all the difference.

Here are example objections you may encounter, and how to respond effectively:

“We already offer these services through our health plan.”

Yes, but health plans often cover only the basics, like fertility treatment in the case of infertility only or standard maternity care. What they don't offer is the support between the claims—the care navigation, mental health support, and education that prevent high-cost outcomes like NICU admissions or C-sections. Maven fills those critical gaps, lowering costs for the business while improving employee support.

“Can you prove this actually saves money?”

Yes—Maven's model is validated by Milliman and supported by peer-reviewed studies. On average, Maven clients see up to a 27% lower NICU admission rates, 15% lower C-section rate, and up to 30% avoiding fertility treatment altogether, resulting in up to \$5k in savings per member at 2 -4x ROI.

“We need to reduce vendors, not add more.”

With Maven, you're actually consolidating fragmented support—fertility, maternity, pediatrics, menopause—into one platform. That's fewer vendors and fewer administrative hours, not more. Maven integrates with your health plan and doesn't require heavy lift to launch.

“There's no budget this year for new benefits.

Maven is not just a benefit—it's a cost containment strategy. The savings it delivers through fewer high-cost claims and better retention often offset the cost of the platform entirely. See how Maven can drive [measurable ROI](#) for your organization.



CHECKLIST


What your finance team wants to see

Finance leaders need to clearly understand the return on any investment, especially when it comes to benefits. Maven's platform is designed not just to improve care, but to reduce high-cost claims, streamline operations, and increase retention. This checklist outlines the key areas your finance team may be evaluating when assessing new benefits solutions.

What they're looking for

What Maven delivers

Clear cost savings	Milliman-validated model and lower high-cost claims.
Improved outcomes	Demonstrated reductions in avoidable complications and emergency care, such as reduced NICU admissions, fertility treatment avoidance, and C-section rates.
Vendor consolidation	One platform covering reproductive health end-to-end through our Fertility & Family Building, Maternity & Newborn, Parenting & Pediatrics, and Menopause & Midlife Health programs.
Operational efficiency	Fast implementation and low administrative burden.
High employee engagement	Consistent enrollment materials to drive utilization, with usage driving outcomes. Maven has over 15 touchpoints per member per month and a 4.9/5 satisfaction score
Retention and productivity	Higher loyalty, increased productivity, and reduced burnout among working parents.
Compliance and risk mitigation	HITRUST-certified, which protects data and lowers risk exposure.
Real-time reporting	Intuitive dashboards for usage, claims, and cost impact.



Elevate your benefits strategy with Maven

As the demands on working parents continue to grow, it's clear that standard, in-person health plans alone are no longer enough. Financial services organizations that want to stay competitive, attract top talent, and manage rising costs must take a more comprehensive approach to family health that focuses on each employee as a whole person and utilizes digital tools to individualize and optimize care.

Modern benefits platforms like Maven deliver measurable ROI by reducing costly claims, improving retention, and supporting employees through life's most complex and personal moments. With leading financial services companies already making the shift, the opportunity to act is now.

Ready to see the impact for yourself?

[Connect with our team](#) for a personalized impact estimate.

External references

[Dual-earner families, gender roles, and the economic recession](#)

[A growing share of Americans say they've had fertility treatments or know someone who has](#)

[More single women and female couples having IVF - BBC News](#)

[The Cost of IVF By City - FertilityIQ](#)

[Gestational Diabetes: Causes, Symptoms & Treatment](#)

[High blood pressure during pregnancy is on the rise | NHLBI, NIH](#)

[WHO Statement on Caesarean Section Rates](#)

[How Much Does It Cost to Give Birth in the United States? It Depends on the State](#)

[The price of neonatal intensive care outcomes – in-hospital costs of morbidities related to preterm birth - PMC](#)

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