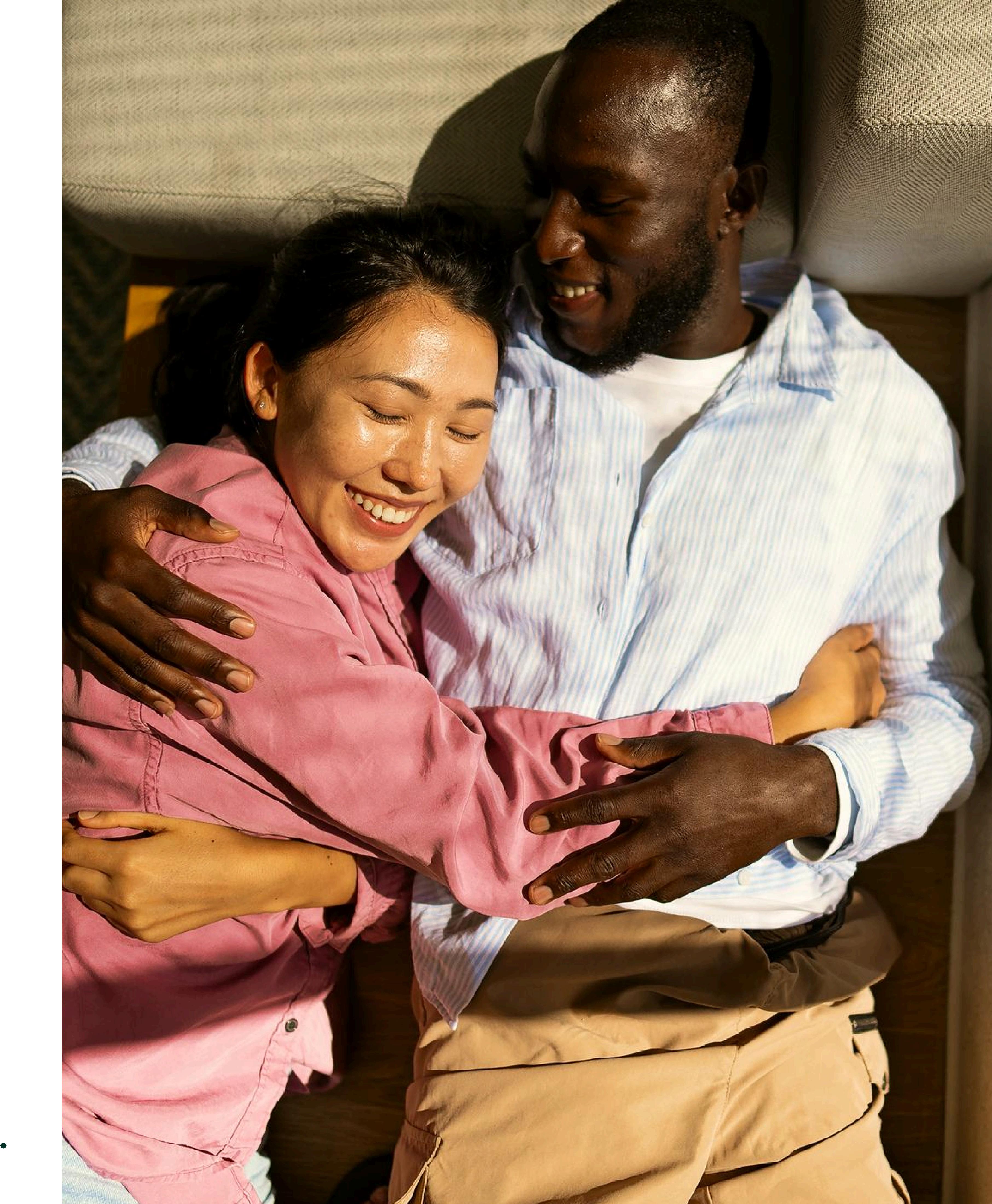


Your guide to modern fertility benefits

Smarter support for families, smarter savings for employers For many people, the path to parenthood is far from simple. Fertility treatments can cost tens of thousands of dollars, wait times for care can stretch for months, and inconsistent clinical guidance often leads to disappointing and avoidable outcomes. For employees, this means more stress at an already vulnerable time. For employers, it's a growing problem that standard health benefits often fail to address.

Addressing these problems is the new gold standard in fertility benefits: Clinically managed care. These are fertility benefits that actively oversee each member's journey with expert care teams, evidence-based guidance, and personalized support. This approach extends far beyond traditional support, where benefits only support care coordination and leave employees to navigate the complex, emotional fertility journey alone.

By exploring the differences between standard fertility benefits and clinically managed solutions like Maven, employers can better understand where existing offerings may fall short. This guide will help you reimagine what your fertility benefits could achieve.



Where traditional benefits fall short

Despite the growing prevalence of fertility benefits, many traditional offerings remain reactive, stepping in only after costly treatments have begun and critical opportunities for early intervention have been missed.



Key shortcomings of standard fertility benefits

Overlooked preconception care

Employees often lack basic guidance on fertility factors like nutrition, timing, and health conditions. Without this, misinformation is common; 75% of women believe at least three fertility myths, which can drive premature reliance on invasive treatments, higher stress for employees, and poorer health outcomes for both parents and babies.

IVF as the default treatment

Too often, IVF is positioned as the first option rather than a last resort. <u>A</u> single cycle can cost over \$23,000, and women typically undergo around three rounds before success. This creates financial and emotional strain for employees, while employers face higher claims and avoidable costs.

Medication costs

Rising medication costs further add to the burden. Fertility-related medications have increased by <u>84% over the past ten years</u>, yet most traditional benefits offer limited support to help employees manage these expenses effectively.

Coverage and care disparities

Traditional models are fragmented and often exclude LGBTQIA+ families, single parents, and men's reproductive health. Many health plans require a medical infertility diagnosis, which blocks access to equitable care or alternative pathways like surrogacy or donor services.

Lack of emotional support

Fertility challenges are among the most distressing life experiences. 50% of women and 15% of men rank infertility as the most upsetting event they've faced. However, most benefits overlook mental health support, even though 40% of patients discontinue treatment due to psychological stress.

Without a clinically-managed structure in place, employers risk investing in benefits that offer little return, either for their people or their bottom line, and can have detrimental outcomes for all.

What *clinically managed* fertility care looks like

Clinically managed fertility benefits take a fundamentally different approach. Rather than simply reimbursing costs or connecting members to clinics, they deliver smarter, more comprehensive support that considers the whole person and their journey to parenthood.



PROACTIVE, NOT REACTIVE

Care begins well before treatment. Early education and health checks can identify risks, reduce misinformation, and prevent unnecessary interventions. For example:

- Guidance for a couple facing infertility on lifestyle changes to improve reproductive health
- Support for a woman with irregular cycles on tracking ovulation to improve chances of conception
- Education for men on the effects of alcohol and drug use on sperm quality.

HOLISTIC AND CONTINUOUS SUPPORT

The best solutions offer wraparound care from OB-GYNs, fertility specialists, mental health experts, nutritionists, care navigators, and more, accessible 24/7. Digital platforms enable ondemand support, such as real-time guidance on administering fertility medication, and reduce the constraints of care only being available during office hours.

PERSONALIZED AND GUIDED CARE

Employees should have access to clinically vetted educational content, on-demand specialists, ovulation trackers, and classes and workshops. These pieces combine to create a truly personalized experience, empowering employees to make informed choices at every stage.

This proactive, clinically managed model not only improves outcomes for employees but also helps employers manage costs, reduce unnecessary interventions, and ensure that care is truly inclusive.

INCLUSIVE BY DESIGN

Comprehensive fertility care must support every path to parenthood, including LGBTQIA+ families, single parents, egg freezing, and donor-assisted reproduction. It also includes adoption and surrogacy coaching, with Care Advocates to help navigate the complexities of each journey and regional and national regulations.

How to evaluate if your current benefit is truly managed

1 CLINICAL OVERSIGHT

Does your benefit actively manage care with evidence-based protocols and early intervention, or does it merely coordinate services?

2 COMPREHENSIVE COVERAGE

Does the plan cover more than just IVF or IUI? Are preconception, emotional well-being, and non-traditional paths to parenthood supported?

3 INCLUSIVE EXPERIENCE

Does the solution meet the needs of LGBTQIA+ employees, single parents, and partners? Is care culturally sensitive and person-centered? Does it provide equal coverage for global workforces?

4 MEASURABLE ROI

Can you track clinical and financial outcomes, understand where savings are coming from, and make informed decisions about your investment?

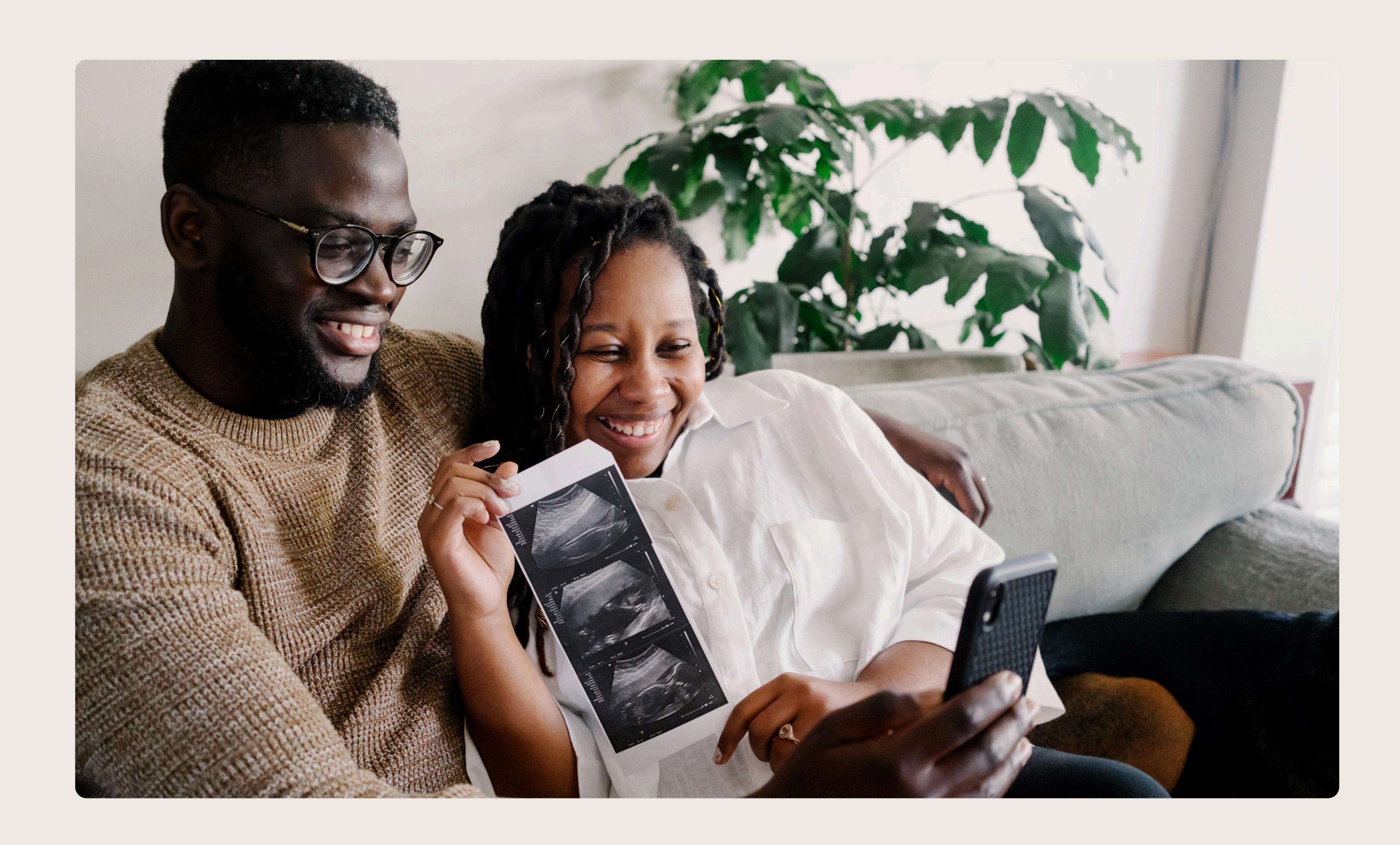
If your current vendor or plan falls short in any of these areas, it may be time to explore a more effective and clinically grounded alternative.



The Maven Managed Benefit difference

Maven is the only fertility benefit that offers true clinical management, actively guiding members through every stage of their reproductive journey. Our approach is designed to start early, encourage engagement, and produce better outcomes for individuals and businesses.

What sets Maven apart is the integration of multidisciplinary care teams, evidence-based clinical models, and a personalized digital experience. Rather than relying on IVF as a first step, Maven helps members explore the full spectrum of options, reducing unnecessary procedures while still supporting those who need treatment.



When fertility care is clinically managed, the return on investment is clear. Employers can track outcomes, usage, and savings in real time. Benefits include:

IMPROVED CLINICAL OUTCOMES

36% of employers rank clinical and health outcomes as one of the top indicators of success for their fertility benefits. Evidence-based protocols help employees find the fastest, most effective path to bringing home a healthy baby.

IVF pregnancy rate across
Maven Managed Benefit.

singleton pregnancy rate across Maven Managed Benefit.

COST CONTAINMENT

Without oversight, employees may pursue costly IVF unnecessarily, often leading to higher-risk pregnancies.

of Maven Fertility members are able to achieve pregnancy without treatment.

\$8.2

in savings per birth from improved fertility & maternity outcomes with Maven

TALENT ACQUISITION AND RETENTION

Fertility support is a differentiator that attracts and keeps the top talent.

of Fertility members value their employer more for offering Maven as a benefit.

of employees would consider switching jobs for better reproductive benefits.

Want to explore the impact managed fertility care can have on your organization?

See how much you can save

Maven's ROI calculator



Elevate your offering with Maven Managed Benefit

Modern fertility benefits are more than a recruitment tool; they're a business strategy. A clinically managed model like Maven's delivers better care, improves employee outcomes and experiences, and helps organizations control rising costs with confidence.

If you're ready to move beyond passive, one-size-fits-all offerings and deliver smarter, more effective fertility care, Maven can help.

To learn how Maven's unique approach can work for your organization, <u>request a demo today</u>.