

# More Than Just a Perk: Fertility Benefits Are the New Expectation and More Affordable Than Employers Think.

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Once seen as an exclusive perk, fertility benefits are becoming a priority for employers. In 2023, [40 percent](#) of U.S. organizations offered these benefits, showing a 10 percent increase since 2020.

The increase is well-justified. Procedures like egg freezing increased during the pandemic and infertility is on the rise, [affecting one in six individuals worldwide](#). Fertility options are also crucial for many LGBTQIA+ people looking to start families through fertility, adoption or surrogacy.

Employees have made it clear they expect their employers to support them on their fertility and parenthood journeys, with a staggering 90 percent of those facing infertility saying they would switch jobs for better fertility coverage, according to a Reproductive Medicine Associates of New Jersey (RMANJ) survey.

While traditionally viewed as costly for employers, fertility benefits aren't reserved for the Googles and Amazons of the world. They may be more affordable than you think.

## **Fertility benefits are more affordable than you think**

Fertility treatments—including fertility medications, intrauterine insemination (IUI), in vitro fertilization (IVF), genetic testing, non-IVF treatments and egg harvesting and freezing—are often perceived as inaccessible to those without substantial wealth or resources. However, for many companies, they are surprisingly affordable.

A [Mercer](#) fertility survey found that 97 percent of companies experienced no significant cost increase after introducing fertility coverage. In fact, more than 70 percent of these companies reported the outcomes outweighed the cost, as fertility benefits supported their diversity, equity and inclusion efforts and helped their employees access quality, cost-effective care.

This is because not all individuals facing infertility require costly procedures like IUI; many find success with more affordable alternatives.

## **How fertility benefits can help you save on healthcare costs**

Not only can fertility benefits be affordable for employers, but they can also help manage and reduce healthcare costs.

A study by the [American Society for Reproductive Medicine](#) revealed that individuals with limited or no fertility coverage might skip essential screenings or opt for multiple embryo transfers during IVF to increase success rates. However, such cost-cutting measures can lead to multiple births, high-risk pregnancies or miscarriages. Providing fertility benefits promotes safer pregnancies and healthier babies, substantially reducing high-risk maternity-related expenses and NICU costs for employers and employees.

Additionally, by offering resources such as fertility education and consultations with providers, employers can guide employees toward initial, less invasive treatment options. These options, including dietary and lifestyle changes, can be effective in enhancing fertility, ultimately saving on more costly treatments.

### **Implement a fertility program focused on education**

The key to supporting employees through fertility challenges is providing a program that meets diverse needs and provides timely, appropriate support. This doesn't have to require hefty up-front financial investment; education, guidance and flexible solutions are a good place to start.

Consider these options:

- Initiate open discussions about family planning, childcare and fertility challenges to foster a supportive and inclusive work environment.
- Offer flexible work arrangements and designated time off for those undergoing fertility treatments.
- Carve out mental health benefits for those considering or pursuing fertility treatment options.
- Provide educational materials and information to help employees understand reproductive health, various fertility services and family planning methods. Note that IVF, while well-known, is just one of many options.
- Provide workshops, classes and resources that empower individuals to make informed decisions about their fertility journey.
- Collaborate with your health plan or a third-party platform to connect employees with care advocates who assist in navigating reimbursement processes and understanding which treatments and medications are covered, including the associated out-of-pocket expenses.

Fertility benefits can make a significant difference for your employees, but before implementing any new benefit, ensure it's right for your organization. Work with your benefits consultant to evaluate employee priorities, cost implications, design options, compliance issues and communication needs.

### **Fertility benefits build loyalty**

Beyond attracting top talent and promoting DEI, incorporating fertility benefits into your employee benefits package reduces financial burdens on employees and strengthens employee loyalty. This, in turn, leads to long-term cost savings for employers and builds a healthier, happier workforce. ■

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