



COMMERCIAL INSURANCE

EMPLOYEE BENEFITS

PERSONAL INSURANCE

RISK MANAGEMENT

SURETY

## Investing In Growth The Strategic Value of Fertility Benefits for Your Team

Fertility is a deeply personal and life-altering aspect of a person’s life. While family planning is often considered a private matter, it is a significant concern for many employees. The challenges and complexities surrounding fertility issues are significant and can affect an employee’s physical and emotional health, job performance, and overall well-being.

Fertility struggles have a profound impact on a significant portion of the population. **According to the 2023 World Health Organization**, one in six people worldwide is affected by infertility. The **Pew Research Center** found that 33% of Americans have turned to fertility treatments or know someone who has.

Many businesses now provide fertility benefits to their employees, including assistance with in vitro fertilization (IVF) treatments, egg freezing, sperm banking, fertility medications and testing, adoption assistance, and maternity/paternity leave.



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## IF YOUR COMPANY IS UNDECIDED ABOUT ADDING THIS BENEFIT, HERE ARE SEVEN REASONS WHY YOUR BUSINESS SHOULD OFFER FERTILITY BENEFITS TO EMPLOYEES:

### Promotes Employee Well-being and Job Satisfaction

One of the primary reasons for offering fertility benefits is to support the well-being of your employees. Infertility issues can be emotionally and mentally draining, and employees who encounter these challenges often experience stress, anxiety, and depression. By offering fertility benefits, businesses can alleviate some of the burdens people feel and provide essential support for their employees.

### Attracts and Retains Talent

In today's competitive job market, attracting and retaining top talent is a constant challenge for businesses. Offering fertility benefits can be a significant factor in retaining current employees and luring top talent during the interview process, especially those who value work-life balance and family planning.

### Promotes Gender Equality

Providing fertility benefits contributes to gender equality in the workplace. Historically, women have borne the brunt of fertility-related responsibilities, including maternity leave, fertility treatments, and more. By offering comprehensive fertility benefits, businesses can promote gender equity by supporting both men and women in their family planning journey.

### Leads To Increased Productivity

Healthy and supported employees are more likely to perform at their best, but employees facing fertility challenges may experience decreased productivity due to the emotional and physical toll it takes. By offering fertility benefits, businesses can help their employees access necessary medical treatments, reduce stress, and ultimately increase their productivity.

### Bolsters Company Image

By proactively offering fertility benefits, businesses can help create a positive public image of their company. This can also enhance a brand's reputation, making it more attractive to workers, customers, and investors who value social responsibility. Other ways to bolster your company's reputation in the public eye could be [helping lower-income employees contribute to their 401\(k\) plan](#) and offering a student loan repayment program.

### Moral Responsibility

Businesses have a moral and ethical responsibility to support their employees. Providing fertility benefits aligns with promoting a culture of empathy, compassion, and inclusivity within the organization. Demonstrating care for employees' well-being enhances the company's reputation and fosters a sense of community.

### Cost Savings in the Long Run

While it may seem costly to offer fertility benefits, it is essential to consider the long-term financial perspective. Assisting employees with fertility treatments, egg freezing, sperm banking, and adoption assistance can save businesses money in the long run. Healthy employees are more likely to stay with the company, reducing the costs associated with recruiting and training new hires.

Additionally, offering maternity and paternity leave helps retain experienced employees and reduces the need for temporary replacements. [Supporting working parents](#) makes people feel valued as human beings and not as worker bees.

## HOW IMA BENEFITS CAN HELP

It's common for businesses to see the high price tags of fertility treatments and think offering fertility benefits will be cost-prohibitive, so they abandon the idea. If certain fertility benefits are too costly for your business right now, you can still support your employees' fertility journeys in other ways. Your team, especially HR leaders, can point people to free or no-cost education options and provide internal support groups for families struggling with fertility.

The **IMA Benefits** team is well-versed in the available vendors in this space (**Carrot**, **Maven**, and **Progyny**) and their capabilities. Our team can strategize a multi-year plan that would allow your company to gradually increase fertility benefits over time.

IMA can help pull Employee Assistance Program (EAP), carrier, and third-party resources into a suite of offerings instead of keeping them in silos as one-off programs. We can also help with benchmarking, best practices, and surveying employee populations.

**The IMA Whole Health team works closely with our clients' dedicated service team to look at all options through medical plan design, including:**



Coverage for treatments such as IVF, intrauterine insemination (IUI) or other treatment plans.

Covering the costs of diagnostic testing to look for the causes of infertility can reduce unnecessary treatments.



Creating tiered coverage with higher reimbursement rates or lower out-of-pocket costs for employees who choose in-network providers or Centers of Excellence.

Covering fertility medications and getting access to potential generic medications.



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### Summary

Offering fertility benefits to employees is not only a compassionate and ethical move but also a wise business decision. It supports employee well-being, attracts, and retains talent, promotes gender equality, increases public image, and ultimately saves costs in the long run.

By providing fertility treatments and testing, egg freezing, sperm banking, fertility medications, adoption assistance, and maternity and paternity leave, businesses can make a positive impact on their employees' lives and contribute to a more supportive and inclusive workplace culture.



### WRITTEN BY



Adam Moret  
Whole Health Practice Lead  
adam.moret@imacorp.com



emma schroder  
Benefits Wellness Coordinator  
emma.schroder@imacorp.com

