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Fertility Benefits Can Boost Employee Attraction, Retention and Productivity

Work and family are traditionally two of the most significant aspects of an employee's life. Unfortunately, family planning doesn't always go as intended. According to the World Health Organization (WHO), 1 in 6 people struggle with fertility issues. This can make the journey to parenthood costly, stressful and challenging. So, it's not surprising that stress from family planning often impacts employees' work performance. A 2023 survey by fertility care platform Carrot found that 65% of employees said they spent time at work researching fertility treatments, benefits and family planning, and 55% said fertility challenges had detrimentally impacted their work performance.

Fertility issues contribute to presenteeism, a term that describes employees who are less productive due to personal distractions. In addition to negatively impacting employee morale, engagement and performance, presenteeism is costly for employers. Harvard Business Review reports that presenteeism costs the U.S. economy more than \$150 billion yearly in lost productivity, far exceeding absenteeism costs. Employers that provide fertility benefits may notice that employees are more engaged, productive and likely to stay at the organization long term.

This article provides an overview of common fertility benefits and how employers can leverage them to boost employee retention, attraction and productivity.

What Is Infertility?

Infertility has been recognized as a disease by the WHO and the American Medical Association since 2017. It's defined as the inability to conceive after a full year of trying without contraceptives. Both men and women are affected by

infertility. However, individuals don't always show identifiable signs of infertility, making this condition difficult to diagnose.

According to the WHO, there are two types of infertility: primary and secondary. Primary infertility refers to individuals who have never achieved pregnancy, while secondary infertility refers to individuals who have had at least one prior pregnancy. As a result, infertility can affect individuals who are both starting and adding to their families. This spans a wide age range of employees, who make up a crucial percentage of the workforce. Employers that provide comprehensive fertility benefits can greatly improve the retention and attraction of this talented demographic.

Reasons Employees Pursue Fertility Treatment

There are numerous causes of infertility. Although knowing the reason for infertility doesn't guarantee a medical solution, it can help individuals understand their medical options if they're struggling to conceive. The following are common conditions that cause individuals to seek fertility treatment:

- **Ovulation disorders**—Numerous conditions can prevent or drastically lower the chances of ovulation. This means fewer eggs are present, which may force individuals to seek infertility treatments, such as in-vitro fertilization (IVF).
- **Uterine fibroids**—Fibroids are benign tumors in the uterus that can interfere with pregnancies. These become more common as women age, especially during their 30s and 40s.



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- **Endometriosis**—When uterine tissue grows outside of the uterus, it can cause severe pelvic pain and affect how reproductive organs function.
- **Genetic disorders**—Individuals concerned about passing on genetic disorders to their children may opt for procedures (e.g., IVF) that allow doctors to screen eggs in a lab for genetic disorders before reinserting them into the uterus.
- **Fertility preservation**—Some treatments, such as chemotherapy, can reduce fertility. As a result, some individuals who must undergo these treatments may choose to preserve some of their eggs or sperm for fertilization later on.

Insurance plans often exclude same-sex couples or single parents by choice. Employers have an opportunity to read the fine print on plans and design fertility benefits that support modern family building.

The Cost of Infertility

According to Forbes, a single IVF cycle can cost more than \$30,000. Furthermore, IVF doesn't guarantee a pregnancy. On the contrary, research by the University of New South Wales Sydney in 2017 found that women have a 54%-77% chance of having a baby by their eighth IVF cycle. As a result, the cost of fertility treatments is a source of financial stress for those who are hoping to start a family.

The 2023 Carrot survey found that just 32% of individuals could afford fertility treatment if needed. To start a family, nearly half of the respondents were willing to take another job, 29% would need to go into debt and 39% said they would dip into their savings to afford fertility treatments. Struggling to conceive, taking on debt and worrying about paying for fertility treatment can contribute to lost productivity at work, increased stress and presenteeism. It can also strain employees' relationships and contribute to feelings of shame, inadequacy and guilt. This can harm employees' mental health and worsen underlying mental illness, such as anxiety and depression. Individuals who struggle to conceive also commonly report feeling isolated and that they're not in control. This can greatly impact how an employee performs at work, including more missed workdays and greater distractions when working.

What Are Fertility Benefits?

When it comes to providing fertility benefits, employers can elect to pay a portion of infertility treatment costs as a voluntary benefit or cover specific treatments under their health plan. The right choice will depend on employee preferences and the organization's budget. Employers may choose to cover a variety of fertility treatments to help employees with family-building, such as:

- **IVF**—This procedure involves egg retrieval, fertilization and an embryo transfer. It is relatively invasive and, like most treatments, can be very expensive. However, IVF remains a common fertility method.
- **Intrauterine insemination (IUI)**—Artificial insemination has been around for decades and is one of the most popular options for individuals who need help conceiving. IUI is a type of artificial insemination. While there are many methods of artificial insemination, they all involve manually injecting semen into the uterus or cervix with medical devices.
- **Surgery**—Procedures to remove ovarian cysts, clear fallopian tubes, remove adhesions from the uterus and collect semen from individuals who cannot otherwise produce it can all help resolve infertility issues.
- **Medications**—There are a variety of medications, both prescription and over the counter, that can help increase fertility. Medications can stimulate ovulation, promote healthier egg growth, improve sperm count and prevent premature ovulation. Egg and sperm donors are also an option.

The Importance of Fertility Benefits

Most states don't require private insurers to cover infertility treatment, making employer-provided fertility benefits even more important and valuable to workers. Fertility benefits can help employees start a family without going into debt or suffering undue financial stress, which makes them highly desired by employees. According to Carrot, 65% of employees said they'd change jobs to work for an organization that provided fertility benefits, and 72% said they'd continue working at an organization longer if it provided such benefits. Additionally, 3 in 4 respondents said fertility benefits were an important part of an inclusive company culture.



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Many employers are responding with improved family planning support amid growing interest in fertility benefits that provide support for all types of families. According to the State of Fertility and Family Benefits in 2023 Report by Maven, of nearly 600 surveyed HR professionals, 63% said they planned to increase family health benefits in the next few years and 87% recognized family benefits as “extremely important” to current and prospective employees. This is largely due to family-building benefits’ impact on employees’ mental health, performance and loyalty.

Conclusion

Fertility struggles can negatively impact employees’ mental health, contribute to financial stress and increase presenteeism and absenteeism, which worsen job productivity. As employees continue to express interest in fertility benefits, employers who cover some or all of the costs of fertility treatments can experience significant improvements in productivity and satisfaction. It can also improve employee retention and help employers attract talented prospective employees.

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