



5 do's and don'ts of offering inclusive fertility benefits at work

Here's how to make sure all your employees can reap the rewards of your fertility and family building benefits program.

What comes to mind when you think of family? The definition has changed; today, many people start to have children later in life; more LGBTQ+ couples are pursuing parenthood; there's a rise in single-parents-by-choice; and many opt for adoption, surrogacy, or third-party reproduction such as egg donation or sperm donation. This growing diversity in parenthood journeys has enabled countless people to realize their dreams of having a family.

It's also created a challenge for employers committed to developing a family building program that supports their varied employee population.

With so many paths to parenthood, how do you build an **inclusive fertility benefits program,** one that offers care, coverage, and support to anyone who needs it?

The data doesn't lie: people are looking for inclusive and equitable fertility coverage. For example, 45% of employees say fertility benefits are an important component when considering a new job, and 68% of adults are willing to change jobs for fertility benefits.

Whether your company currently offers family building support or you're thinking about adding it to your offering, these are ways to go about establishing a program to meet the needs of this diverse employee population. Here are some dos and don'ts to consider.

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Do's and don'ts of family building benefits

DON'T

Offer outdated policies that restrict access to treatment for certain patient groups treatment

Your policy gives everyone access to treatment to match the new definition of infertility

I in 6 struggle with infertility worldwide, according to the World Health Organization. In 2023, the American Society of Reproductive Medicine (ASRM) updated the definition of infertility to include not just heterosexual couples having trouble conceiving, but to also refer to anyone who requires medical treatment, "in order to achieve a successful pregnancy either as an individual or with a partner." This new language is inclusive of all types of families, so your benefits plan should be too.

DO

Understand that fertility treatment is an emotional journey as much as a physical one

DON'T

Offer only clinical support for a patient's physical health

MAKE SURE Care and benefit reps are trained to provide inclusive fertility and family building education that's sensitive to each individual's journey, and that providers in your network offer equal access to quality care for your entire staff

The parenthood journey can be unpredictable, time consuming, expensive, and stressful. It's also unique to everyone. Partnering with a solution that offers wraparound digital support for members will help them work through the financial, physical, and mental health impacts that often accompany a fertility and family building journey. Progyny's Patient Care Advocates (PCAs), for example, are one key resource we provide to members. PCAs are matched to members at the beginning of their journeys and are with them to support through administrative, physical, and emotional challenges at every step of the way.

DO

Use a financial model that empowers members and their providers to make healthcare decisions based on need, not limitations of coverage

DON'T

Fall for the "dollar cap trap" that stigmatizes fertility and limits access to care

MAKE SURE Your policy covers treatment from start to finish, including medication and testing, and doesn't have a dollar cap amount that will cut patients off in the middle of care

Family building benefits that allot a maximum dollar amount for treatment result in patients feeling financial pressure and willing to risk their health to avoid paying out-of-pocket. This also limits access to the latest scientific advancements in reproductive medicine, further driving health inequities. A financial model like Progyny's Smart Cycle, built around end-to-end episodic coverage, gives patients and their providers the freedom to make decisions based on their unique needs. It also offers peace of mind that they won't run out of coverage or need to take out a second mortgage in the middle of a cycle.

DO

Focus on member-centered, holistic care that leads to real outcomes

DON'T

Get distracted by unsupported data and manipulated stats

MAKE SURE

Outcomes are verified by a third-person party and cover an entire patient population

A fertility benefit that supports a diverse employee population will be apparent by the outcomes it reports – and the transparency in how they're reported. Outcomes such as pregnancy rate per IVF transfer, miscarriage rate, live birth rate, single embryo transfer (SET) rate, and IVF multiples rate are all critical to know as a buyer – but also easy to manipulate depending on how the data is collected and presented. Be wary of outcomes that come with a lot of asterisks and fine print, as chances are they're hiding disparities in the details (and check out Progyny's proven impact in helping members have healthier pregnancies and babies).

DO

Look for a simple, easy to understand, and inclusive plan design

DON'T

Limit benefit options to only some patient groups

MAKE SURE Your fertility and family building benefits are accessible to everyone, including LGBTQ+ individuals and couples and employees who are single parents by choice

Complex plan models, restrictive coverage, and dollar cap benefits create barriers that tend to impact these already marginalized patient groups. Adding a family building benefit, such as Progyny's, to your plan is only effective if it can be used by your entire family building population. Otherwise, you're missing the point.

Give your employees the fertility coverage they deserve

Taking these steps is necessary in making sure you're breaking the cycle of inequity in family building and supporting all your employees, no matter their parenthood journey. Progyny is proud to partner with more than 460 companies in 45+ industries to make the dream of parenthood a reality for millions of people.

Learn more about Progyny's comprehensive, equitable benefits by visiting Progyny.com/for-employers.



About Progyny

Progyny is the leading fertility, family building and women's health solution for organizations. A pioneer in the cycle-based fertility coverage model, Progyny supports more than 6.7 million members annually on their journey to have healthier babies and families.