



Family-Building Solutions

THAT PAY FOR THEMSELVES

The ROI of
Managed Fertility
Benefits

Infertility does not discriminate.

It affects the lives of both men and women, from every ethnicity and socio-economic class.



While most people may view infertility as a personal matter, it is anything but. As stated by a local TV news anchor and reporter connected to Fast Company, “Fertility takes up your entire life, and it finds ways to seep into your career whether you want it to or not.”

The facts speak for themselves. Infertility affects one in eight Americans today – or about 7.4 million men and women – more than those impacted by diabetes, breast cancer, or Alzheimer’s Disease. And, as infertility becomes more pervasive among women in the workplace, employers who provide support, patience and understanding for their employees during their fertility journey can reap the inherent benefits of happy and productive employees. In fact, the percentage of employers offering fertility benefits is expected to grow to 66 percent by 2019 (from 55 percent in 2017.)

Infertility affects **1 in 8** American Couples

Today, women who delay starting a family and choose instead, to engage in higher education and competitive careers, often leave family planning for later in life. From a fertility perspective, this shift in priorities has proven problematic, as the prevalence of infertility increases significantly after age 35. More specifically:

- In their 30s, women are about half as fertile as they are in their 20s.
- A woman’s chance of conception declines significantly after age 35.
- By age 45, as many as 99 percent of women are infertile.

In addition to women, same sex couples and other members of the LGBTQ community, as well as single men and women, are redefining the concept of fertility. Regardless of sexual orientation or marital status, we all come from families and the desire to have children is no different among all individuals.

From a workplace perspective, the subject of infertility presents employers with both an opportunity and a challenge. The opportunity: attract and retain the best talent in an increasingly competitive marketplace by offering all-inclusive fertility coverage to employees. The challenge: when fertility benefits are not managed by experts in the space, employers face a host of problems that seriously impact employee productivity and healthcare costs.

A managed fertility benefit will help minimize the run-away costs associated with infertility care while putting the health and well-being of prospective parents front and center. In addition to helping employers retain happy, productive employees while controlling healthcare costs, managed fertility care allows both employee and employer to lean on the experience and knowledge of those managing the benefits. These programs increase the likelihood of healthy, singleton pregnancies while decreasing pharmacy, neo-natal intensive care unit (NICU) and other healthcare-related costs.

This white paper explores fertility benefits in the workplace and family-building solutions. Learn why managed fertility benefits are proving to be a win-win for employer and employee alike.



EMPLOYER-SPONSORED FERTILITY BENEFITS: Why are they trending?

Although once unheard of as an employee benefit, employer-covered fertility benefits and other family-building benefits like adoption and surrogacy are now becoming more of a necessity in the workplace.

There are several driving forces behind the employer shift to offer fertility benefits to employees:



1 A Shift in Workplace Demographics

As of 2016, 57.2 percent of women participated in the U.S. workforce. Among them are a large majority of Millennials (55 percent) who believe marriage and children are not as important as education and economic accomplishments. This desire to put off having children until they achieve desired success has pushed the fertility rate to new lows. In fact, in 2016, the fertility rate in the U.S. reached its lowest point ever.

According to the National Center for Health Statistics, birthrates declined to record lows in all groups under age 30. Yet, fertility increased among older women. For example, birthrates for women aged 30 to 34 rose one percent over the 2015 rate, while birthrates for women aged 35 to 39 rose two percent, the highest in that age group since 1962. Women aged 40 to 44 also had more babies, up four percent from 2015. These statistics suggest that overall, women are pushing the boundaries of having children later in their reproductive years.

In addition, marriage equality is now legal nationwide. This means that LGBTQ and same sex couples are also benefitting from fertility, adoption, and surrogacy coverage to start and grow their families, not to mention single men and women who are searching for a path to parenthood.

2 A Quest to Recruit and Retain Top Talent

In July 2018, the U.S. economy recorded its best performance in over three years. With a strong economy, employees often have more choices about where to work, which creates increased competition among employers for talent recruitment and retention. Growth in fertility benefits coverage is occurring among employers in industries that face the strongest competition for talent. In fact, according to the Society for Human Resources Management (SHRM) 2018 Annual Benefits Survey, one-third of employers cited that recruiting and retaining employees was the reason they boosted their benefits package this year.

Coverage data from FertilityIQ, a site that helps fertility patients research and evaluate fertility doctors and clinics across the U.S., shows a clear trend in industries such as finance, consulting and technology, toward offering fertility benefits and expanding existing coverage. More and more however, fertility coverage is reaching a broader array of industries.



Employer-offered fertility benefits will grow by **10%** in the next two years.

For employers, offering fertility benefits is a way to support employees' financial and social well-being, as well as their physical health. In many cases, employers want to have a diverse and inclusive policy and be viewed as family-friendly.

Offering a fertility benefit delivers a powerful impact on employee retention. A roughly 10 percent spike in employer-offered fertility benefits is expected in the next two years as more companies evaluate and prioritize family-friendly benefits in an effort to attract and retain top talent.

Building a family is **a right for anyone** that wants to be a parent.

EMPLOYER-SPONSORED FERTILITY BENEFITS: Why are they trending?

3 The Concept of Inclusive Benefits

Today, more than ever before, employers are offering inclusive benefits. This means that a benefit offered to one employee must be offered to all employees. This concept makes perfect sense when you consider that in today's world, building a family is becoming a right for anyone who aspires to become a parent – whether straight, a member of the LGBTQ community, married or single. And, the path to becoming a family is becoming more diverse as well, with a variety of techniques that include egg freezing, adoption and surrogacy, as well as egg and sperm donation.

The stress caused by infertility takes a toll on an individual's **emotional and physical health.**

4 Advantages in Offering Fertility Benefits

In addition to recruiting and retaining talent, there are other valuable reasons why employers are offering, and even expanding fertility benefits:

Fostering Loyalty

The stress caused by infertility takes a toll on an individual's emotional and physical health. An employer that offers benefits to help couples and singles explore various treatment options and pursue those most likely to help, earns a high degree of loyalty from the employees who avail themselves of these programs. According to RESOLVE, the National Fertility Association, employees have strong, positive feelings toward employers that offer coverage for fertility treatment. Research found that employees have a high rate of satisfaction with their employer if fertility benefits are offered, compared to employers who do not offer a benefit. Specifically: four times more employees believe their employer is meeting the needs of today's families; 2.5 times more believe their employer listens to their needs; and 1.5 times more believe their employer cares about their well-being.

Supporting Financial Wellness

Employers concerned with the financial wellness of their employees should also consider how the cost of fertility treatments affects employees' long-term finances when treatment options are not covered by a health plan. Because fertility treatments are expensive and may not



succeed the first time, this can place additional financial stress on the employee. Given that the average U.S. household earns \$51,000 in pre-tax income and the average cost of IVF treatment can range from \$22,000 - \$30,000 (depending on the city of treatment, medications used and testing required), fertility coverage makes a real and life-changing difference for those who need treatment but could not otherwise afford it.

\$22,000 - \$30,000 - cost of IVF cycle

Cost Savings

Studies show that including fertility coverage as part of a healthcare benefits package may result in long-term savings and better outcomes, compared with the short-term savings of no fertility benefits. Without these benefits, employers are responsible for medical costs related to high-risk maternity care (such as C-sections, pre-term births and NICU expenses) as well as covering long-term health care costs for conditions associated with premature birth and multiple gestations such as asthma and cerebral palsy, and developmental issues in preemies as they grow up. Research shows that an average NICU admission can have a 20-day length of stay and cost between \$40,000-\$80,000, a cost the employers would certainly want to avoid.

Good Public Relations

Companies earn positive PR in the community and a reputation as a "family friendly" employer when they provide support for family building with fertility benefits.

MANAGED VS UNMANAGED FERTILITY BENEFITS: How are they different?

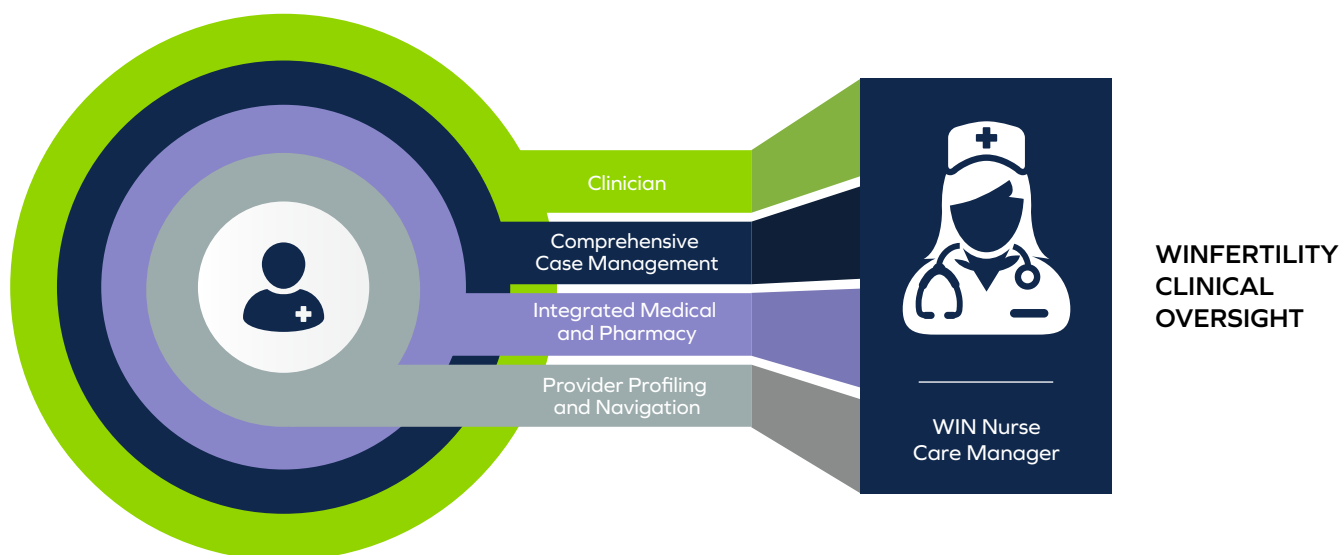
A managed solution, like WINFertility, connects clinical experts to employees and guides each employee through their own personal family-building journey.

Today, it is common for an employer sponsored fertility benefit to come with a lifetime dollar maximum, and occasionally a cycle limit. Employees use this benefit at their discretion, and work to navigate their own path through an extremely complicated environment. This gives an employee access to company funds without any guidance on the most efficient and productive way to use those funds. However, a managed solution, like WINFertility for example, connects clinical experts to employees and *guides* each employee through their own personal family-building journey, recommending the most appropriate doctors, drugs and treatments, tailored to each individual.

Each fertility journey is unique. For example, some patients may benefit from the genetic testing of embryos, while others may not. Each patient using employer sponsored benefit dollars should use those dollars on what is appropriate and effective for their specific situation. Managed solutions connect experts to employees, helping them navigate their fertility treatments and family-building options, driving more successful outcomes through efficient spending.



"The employer groups WINFertility works with find managed care extremely valuable," says WINFertility CEO, Dr. Roger Shedlin. "It provides on-going emotional support that helps employees stay productive throughout their journey, with a Nurse Care Manager becoming the patient's personal advocate."



RISKS OF AN UNMANAGED FERTILITY BENEFIT:

Unsafe choices and steep medical costs



Fertility, at its core, is an emotionally-charged issue. Employees who struggle with infertility face higher rates of depression, absenteeism, and turnover in the workplace. Emotional stress is a significant side effect of fertility treatments that individuals and couples experience during their fertility journey. In fact, research shows that the stress levels of women diagnosed with infertility are equivalent to being diagnosed with cancer, AIDS, or heart disease. Yet, many struggle silently, especially at work.

While offering a fertility benefit to employees is a good thing, without anyone to help guide them in their fertility journey, employees become desperate and may make choices that are both unwise and unsafe for themselves and their future family. For example:

- If initial treatment fails, employees may opt for IVF and choose to have numerous embryos implanted to increase the chance of pregnancy. In fact, given the high cost of fertility treatments, some people who are paying out-of-pocket for these procedures will actually try for a multiple pregnancy to avoid the cost of another round of treatment. While cost is the biggest driver of multiple embryo transfers, it is not a viable solution. More than 20 percent of twins and 80 percent of triplets require NICU care. While the pre-term birthrate — babies born before the 37-week gestation — decreased from 2007 to 2014, it rose for the second straight year in 2016, suggesting that these types of decisions are being made with more frequency.

Without experts managing the fertility benefit, guiding employees to the appropriate medical treatments, employee and patient decisions are based on individual financial means rather than sound medical advice.

Patients will begin with less expensive and less *effective* technologies that are either unsuccessful or lead to a higher rate of multiple births, compounding costs for both themselves and their employers.

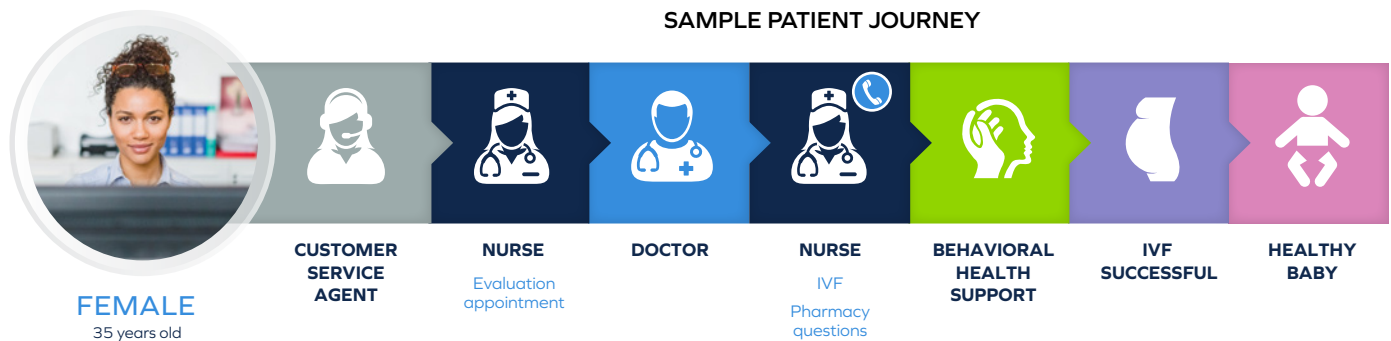
Unmanaged fertility treatments also place a significant financial burden on the employer through increased utilization of high-cost diagnostics, and often result in pre-term births, multi-fetal pregnancies, and higher rates of C-sections and other procedures that substantially elevate the cost of pregnancy. On top of that, employers are responsible for the longer-term health care costs of preemies as they grow, which can include life-long and debilitating conditions such as asthma, cerebral palsy, or developmental problems.



Beyond the direct medical costs of pregnancy and multiple pre-term births, employers must also contend with issues that minimize productivity, including absenteeism, the loss of institutional knowledge from retention problems post-pregnancy, and short-and long-term disability.

MANAGED FERTILITY BENEFIT SOLUTIONS:

Making a clear difference for employees and employers



Employers who offer managed fertility benefits through solutions like WINFertility, significantly alleviate the cost pressure on employees and improve the quality of care, enabling them – in conjunction with assigned fertility specialists – to make sound choices that are both medically safe and effective for the patient and provide cost savings for the employer.

So why should **your company** offer a managed fertility solution?

- **Improved Quality of Care & Patient Value for Employees** – Managing the fertility benefit allows patients to effectively use the benefit and receive the most appropriate care, delivering better outcomes. Evidence-based protocols encourage the most efficacious treatment. WINFertility's employer group patients have seen an increase (up to 756 percent) in Single Embryo Transfer (SET) rates and higher pregnancy rates (increases up to 32.9 percent). This drives safer pregnancies with decreased high-order multiple gestations (up to 85.4 percent) and fewer hospitalizations.
- **Reduced Medical Costs** – A managed solution will reduce medical costs for the employer in several areas: Improved pregnancy rates mean less

treatment cycles; decreased multiple gestations mean lower NICU and chronic care costs. In 2 decades of managing fertility benefits, WINFertility has seen NICU savings of up to 45 percent for infertility-related NICU. A decrease in premature babies born means a decrease in long term healthcare costs for those babies.

- **Reduced Rx Utilization and Unit Cost** – Pharmacy costs can easily comprise up to half of the overall fertility spend. As such, a prior authorization program for outpatient and office fertility treatment with management of the associated Rx services ensures the dispensing of only appropriate medications and quantities. WINFertility utilizes qualified infertility nurses to educate patients one-on-one regarding pharmacy dosage, storage and medication side effects, and assists them in maximizing their fertility medication benefit.
- **Employees that are Supported and Productive** Employees that have access to a registered infertility nurse 24 hours a day are able to get answers, guidance and emotional support the moment they need it. WINFertility's independent patient satisfaction survey results have scored over 93 percent every year for the last decade. A patient that is satisfied with their treatment will remain a happy and productive employee.



"I think the nurses are the best part of the fertility coverage my company offered. They knew and understood my medical information and procedures. They were very helpful and attentive to my questions. They provided clarity and support throughout a stressful process." – Satisfied Patient

MANAGED FERTILITY BENEFIT SOLUTIONS:

Making a clear difference for employees and employers

Employee recruitment and retention are added benefits of a managed solution. Providing expertly managed fertility benefits is a tremendous draw for Millennials who are waiting to start their families, and attracting Millennials has become a priority for many top companies. This type of benefit incentivizes women to focus on higher education and careers at a time when they may otherwise take leave to become the primary caregivers for newborns and young children. In fact, when choosing an employer, approximately 68 percent of Millennials take into consideration factors such as coverage for fertility preservation (egg freezing) and infertility coverage.

Offering comprehensive family-building benefits to all employees may seem like a daunting task. But the desire to have a family can exist in any employee and it is important to ensure these benefits are inclusive and accessible to couples, singles, and members of the LGBTQ community.

Managed care solutions make it easy for your organization to offer inclusive benefits such as fertility treatments like IUI and IVF, fertility preservation, egg freezing, genetic testing, and adoption and surrogacy. Providing these benefits will not only keep your employees engaged and loyal; they will also help your company remain competitive in the eyes of today's top talent.



"Our firm has been extremely happy with WINFertility. We saw a great deal of demand for egg freezing in our group, which inspired us to add a voluntary egg freezing benefit, as well as surrogacy and adoption. Adding the benefit to our existing package was simple. WIN's solutions are comprehensive, flexible and help us to provide family-building benefits that meet the needs of all our employees. We know that our employees are in qualified hands with WIN."

Walter Pasciullo, Global Benefits Manager,
Latham & Watkins

The WINFertility Difference

WINFertility has been the national leader in managed fertility benefits for over two decades. The company has worked with hundreds of thousands of patients, revolutionizing the delivery of fertility treatments. Today, with a mission to help build families by improving access to the best doctors, technology and emotional support, WIN delivers family-building benefit solutions to employers, health plans and patients.

WINFertility's managed fertility plan includes:

- An integrated medical, genetic testing and pharmaceutical model, unique in the industry
- 20+ years of documented, improved clinical results and savings
- Access to Credentialed Reproductive Endocrinologists who can provide the most advanced infertility treatments
- Nurse Care Managers, all with experience in Reproductive Endocrinology clinics, who guide the patient 24/7 on topics ranging from optimal infertility treatments to medication. WIN nurses navigate patients to the best doctors, providing the best means to achieve a healthy singleton pregnancy
- Genetic testing, egg freezing and adoption and surrogacy benefits, if needed
- Plan design and protocol recommendations based on 20 years of evidence-based testing protocols and treatment options, and proven clinical results
- The latest evidence-based and educational blogs that update patients on the most recent findings on infertility to help employees make better decisions about their care
- The WINFertility Companion App – one-touch access to important fertility resources helping your employees achieve a healthy pregnancy quickly and safely
- The flexibility to manage both carve-in and carve-out solutions based on client needs

Visit www.WINFertility.com today to speak with a benefits solutions expert.

