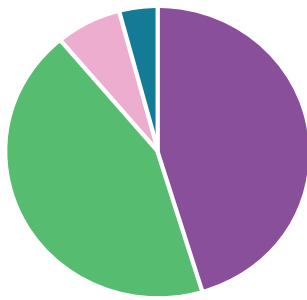


# INFERTILITY SURVEY

An infertility coverage survey was distributed to employee benefits and HR professionals in order to provide insight into fertility practices currently utilized by Employers Health clients.



45% of respondents offer no infertility benefits

43% offer some type of infertility benefit

7% do not offer an infertility benefit and are not planning to

5% do not offer an infertility benefit but are considering

## Limitations in place by employers offering infertility benefits:

dollar limit to coverage per cycle or lifetime	83%
number of IVF cycles covered	46%
percentage of copay required	46%

## Requirements in place for employers offering infertility benefits:

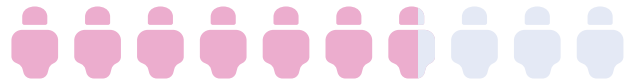
42% of respondents require use of a physician within a preferred provider organization

33% work through a third-party vendor to assist with fertility-related needs



Respondents ranked potential costs as the #1 barrier to providing infertility benefit coverage

While just over half of respondents cover infertility benefits through their health plan, a study shows **68%** of employees have stated they are willing to change jobs to gain coverage.<sup>1</sup>



## Coverage employees are eligible for:

Diagnostic, pharmacy and medical benefits	53%
Diagnostic services only - initial consultation	23%
Medical benefit - procedures and diagnostic services	20%
Pharmacy benefit - medications only	4%

## Fertility coverage employers are offering:

cover IVF	67%
cover specialist evaluation	64%
cover non-IVF infertility treatments	58%
cover preimplantation genetic screening	42%
cover egg harvesting/freezing services	38%

## Employer rankings of reasoning for providing fertility benefits:

- 1 Reducing the risk of multiple pregnancies and unnecessary neonatal ICU costs
- 2 Recruiting and retaining skilled employees
- 3 Being recognized as a family-friendly company and to generate positive public relations
- 4 Enabling access to quality infertility care that is effective and appropriate