

Building a business case for fertility and reproductive healthcare benefits

An introduction to an inclusive and cost-effective way to improve employee health and wellbeing.



One benefit for all

For many employers, understanding the impact of reproductive health on their workforce – let alone implementing a suitable benefit programme to meet their workforce needs – can feel like a big task.

Fertility challenges affect millions of employees in the UK, and the journey to conception can take years and cause significant emotional and physical strain. Research shows that **78%** of people experiencing infertility feel withdrawn from society, and **48%** experience financial worries when undergoing fertility treatment. Furthermore, of those who experience fertility issues, **41%** struggle to stay on top of their work, and **60%** take unexplained absences.

Although discussing fertility continues to be taboo in the workplace, this is changing. A trend toward starting a family later in life, coupled with a global decline in fertility rates, means proactively looking after reproductive health is becoming increasingly important.

Luckily, there are many solutions currently available.

Across corporate America, fertility benefit programmes have become a must-have benefit. A survey by Willis Towers Watson – one of the leading global benefit consulting firms – identified that around two-thirds of US employers with over 100 employees offered fertility benefits in 2019.

Reproductive healthcare and fertility benefits aren't just in-demand in the USA. In 2019, LinkedIn researched the UK's need for reproductive health benefits. Surveys found that **66%** of UK employers think that fertility support in the workplace should be considered a statutory right, and **82%** said their organisation is expecting to add to their fertility benefits programmes in 2020.

In the same year, a Willis Towers Watson survey found that **one-third** of UK young workers believe fertility benefits, such as egg freezing and subsidised IVF treatment, should be offered by employers.

After the impact of COVID-19 on the workplace, UK firms are rethinking their approach to employee health and wellbeing. As part of this, we have seen many firms leading the way in introducing reproductive health education and support to their employees.

In the UK, Natwest and Centrica (both Fertifa clients), Clifford Chance and Cooley all launched schemes to cover up to £45,000 of fertility benefits in 2021. Other examples include professional service firms that financially contribute toward employee treatment, social care firms that provide employees with access to telehealth solutions and corporate education.

While one-size-doesn't-fit-all when it comes to fertility challenges, employers are starting to recognise that every employee is entitled to a more accessible and affordable fertility care experience, seeking tailored solutions that meet their demographic, size and budget.

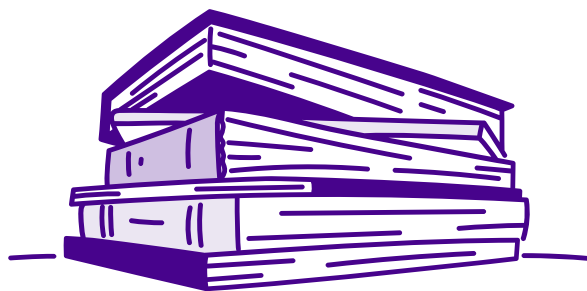
Will this trend continue?

Amid a late family demographic trend and continued decline in global fertility rates, we will undoubtedly see a growing demand. The annual [Fertility Trends report](#) found that advances and changes in fertility treatment over the past three decades in the UK have increased IVF cycles from 6,700 in 1991 to over 69,000 in 2019.

Also, an increasing number of cycles involve patients in female same-sex relationships or with no partner. The proportion of IVF cycles undertaken by patients aged 40 and over has more than doubled from **10%** (689 cycles) in 1991 to **21%** (14,761 cycles) in 2019.

The desire to build a family is often fundamental. However, many employees struggle and can spend years trying to achieve it. The impact on their well-being and productivity at work can be significant.

This paper provides a practical guide to building a business case for fertility and reproductive health benefits, from how to quantify impacts to some easy-to-implement solutions.



Quantifying the impact of fertility challenges

Fertility challenges affect **one in six couples** in the UK – the equivalent of 3.5 million people. **One in four women** experiences pregnancy loss while trying to conceive, and **40%** of all fertility problems are due to male factor infertility.

Further to those above, LGBTQIA+ employees also require support to become a parent through donor conception or adoption or surrogacy. Same-sex couples make up **6.4%** of all patients having fertility treatment in the UK.

It also applies to single people. Women are increasingly empowered to take control of their reproductive health through fertility preservation treatment – and the latest UK data shows a **240%** increase in egg freezing cases between 2013 and 2018. A study shows that **88%** of women indicated “lack of a partner” as a reason, while only **24%** indicated “professional reasons, as a result of the late-family demographic trend.

Fertility rates are on the decline, and lifestyle changes mean that an increasing number of employees are affected by fertility challenges.

The impact on wellbeing and mental health

A recent study by Fertility Network UK found that **90%** of those experiencing infertility felt some level of depression while **42%** felt suicidal. In another study by the Reproductive

Medicine Associates of New Jersey, **61%** of people rated infertility as more stressful than a divorce. It's clear that employees facing fertility challenges often negatively impact mental, physical and financial wellbeing.

An IVF cycle often costs over £6,000 and a less than 50% chance of pregnancy. A treatment cycle can involve weeks of hormone injections and countless clinic visits for blood tests, scans and invasive procedures. Since employees spend around a third of their lives at work, it's unsurprising that their attention can sometimes dwindle and reduce productivity.

A spotlight on COVID-19

The UK landscape is changing, and employers are working hard to invest in their employees. The impact of Covid-19 has caused fragility in workforces across the country as companies turn to remote working. For those undergoing fertility treatment, Covid-19 has exacerbated an already stressful situation.

The latest ESHRE (European Society of Human Reproduction and Embryology) report shows that the virus has had a negative impact on fertility treatment for the majority (**92%**) of patients, precisely because of treatment delays, where **81.6%** of tests or treatments were postponed.

Four in five participants felt uncertainty over their treatments and the unknown impacts of the pandemic, such as pregnancy outcomes and gynaecology services. Fertility treatment is often time critical, as clinical success rates can reduce significantly with age.





Impact on the workplace

Various studies outline the significance of reproductive health and fertility support in the workplace. Research shows that **90%** of employees who face fertility challenges will change jobs for a company that has fertility benefits and **88%** of employees who feel unsupported during IVF treatment quit or think of quitting.

Proactively addressing fertility challenges and providing an appropriate solution has a multitude of benefits for both employees and employers.

Productivity & absenteeism

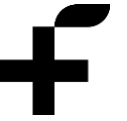
The emotional stress faced by employees undergoing fertility treatment can have a significant financial impact on companies due to loss in productivity and absenteeism – in part because of frequent clinic visits, with an average of 8 to 10 times per cycle. Similarly, employee turnover can be costly. Research shows that the cost of replacing an employee in the UK can reach upwards of £30,000 due to the time taken to retrain and recruitment costs.

Attracting and retaining talent

Employers must provide benefits that stand out from the crowd. A recent study showed that millennials, who make up approximately **50%** of the workforce in the UK in 2020, value flexible, creative corporate benefits – with a focus on social responsibility – rather than higher pay.

Diversity, equity and inclusion

Companies that work hard to promote diversity and inclusion in their workforce perform better. LGBTQIA+ employees require additional support when starting a family – either through donor conception, adoption, or surrogacy. Black women who undertake IVF in the UK may also experience greater complications due to an increased likelihood of being diagnosed with tubal or uterine infertility factors.



Gender equality

Today, women over 30 are more likely to give birth than 20-year-olds. Fertility benefits promote gender equality. Empowering women to take control of their reproductive health by funding egg or embryo freezing cycles gives female employees a choice. These benefits support closing the gender pay gap – without compromising on starting a family.

Family-friendly policy

Companies with family-friendly policies showcase a better corporate brand to the outside world, making the business an attractive workplace. As far as corporate benefits go, fertility benefits tick multiple boxes – especially as they are accessible by everyone – irrespective of age, gender, sexual orientation, gender, or marital status.

Positive impacts of offering support

Despite the fact over 53,000 patients undergo IVF each year in the UK, only **20%** are offered paid leave for IVF, and **16%** are offered flexible working hours when needing time off. Fewer than **3%** were offered a reduction in hours or duties while undergoing IVF treatment.

However, research has found that **53%** will stay longer with their employers if **100%** are covered for fertility treatment.

The positive impacts of offering fertility support in the workplace are endless. The main ones to note are better talent retention, reduction of gender equality issues, inclusive benefits that support all employees of a diverse workforce, a decrease in 'absenteeism' and long-term cost savings.



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The support you can offer

Traditional options offer a limited solution for both employers and employees.

PMI	NHS	EAP
Does not cover fertility treatment due to complexities associated with IVF and preservation treatments.	Nationwide funding is reducing and getting treatment is a ‘postcode lottery’. Does not cover all treatments.	Does not provide an accessible solution for employees. Not experts in counselling for IVF patients.

Introducing fertility support and benefits

Reproductive healthcare and fertility benefits need to be inclusive, cost-effective and easy to implement. Depending on your budget and demographic, we summarise three available solutions that can benefit every employee.

Low impact: Corporate education programme

Medium impact: Annual health assessments & treatment discounts

High impact: Employer-funded treatment



Low to medium impact: Knowing where to start

Education is integral to the success of any reproductive health benefits programme. Nearly two-thirds (**63%**) of HR professionals said that proactively approaching employees with fertility support would feel intrusive, and nine in ten (**91%**) felt they would benefit from education and support to help them better understand employee fertility issues.

An effective corporate education programme should support HR, leadership teams and employees. Focus on the following:

HR	Management	Employees
<ul style="list-style-type: none">• Education on the impact of fertility challenges on their workforce• Review existing policies• Start a conversation with key working groups, such as LGBTQIA+, Women at Work and Fertility groups to identify the demands of your workforce	<ul style="list-style-type: none">• Education on what fertility journeys can look like and the sensitivities involved• Education on instilling an appropriate culture at work	<ul style="list-style-type: none">• Education on their reproductive health, what options are available to them and for them to be comfortable talking to their managers• Make it confidential, on-demand, or accessible through lunch-time and evening sessions



Finding the right solution

Corporate education is the foundation. However, we find that employee engagement improves significantly with the introduction of employer-funded annual reproductive health assessments. Innovation in the fertility industry allows these assessments to be done online, remotely and through finger-prick blood tests and at-home sperm screening tests. These reduce the need for clinic visits and time away from work.

Currently, there is no statutory leave for fertility treatment in the UK, despite infertility being defined as a disease by the World Health Organisation. Each employer, therefore, is left to choose whether they will offer any leave, and whether this will be paid or unpaid. Employers should also consider offering vouchers or discounts on fertility treatment, which can be an affordable way to show appreciation to employees.

Your goal for a low to medium-impact fertility benefits programme should:

- Facilitate two-way communication between employees and managers
- Provide management information and (anonymised) employee feedback to give insights into ROI
- Be tailored to your demographic, budget and corporate ecosystem
- Ensure employee anonymity
- Empower employees to make informed decisions
- Engage with employees through perks or discounts
- Maximise employee engagement
- Be affordable, cost-effective, and have no benefit in kind (P11D) impact



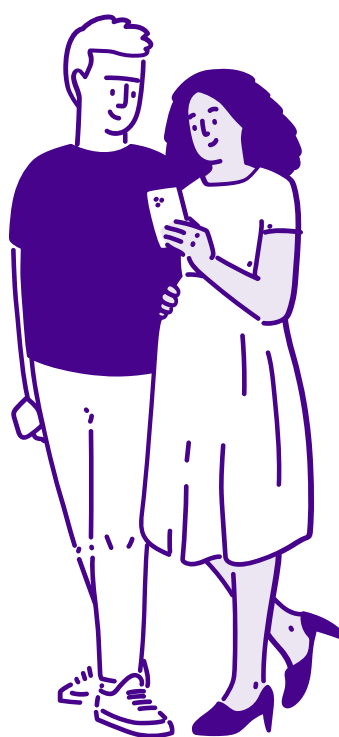
Medium to high impact: stand out from competitors and similar companies

Employers that maximise engagement also offer employer-funded fertility treatment through flexible, financial fertility benefits. Willis Towers Watson's research shows that of those that believed employers should offer subsidised fertility treatment, almost half (47%) cited the high cost of private treatment as the biggest reason.

Your goal for a medium to high-impact fertility benefits programme should:

- Be cost-effective and flexible to the number of employees that require treatment
- Be inclusive for all employees – irrespective of age, gender, sexual orientation or marital status
- Provide end-to-end cover for any support or treatment needed – including IVF, fertility preservation and IUI
- Provide an on-call, in-house advisory team that is on hand to answer any questions from your employees
- Provide access to a network of clinics where employees can have treatment
- Include support with claims processing and funding of employee treatment
- Have the ability to fit into existing corporate health trusts or work as a standalone benefit

Employee productivity and retention are maximised, companies become more attractive workplaces, and a better, family-friendly culture is achieved.



Asking the right questions

When assessing which benefit provider is right for you, we recommend asking some, if not all, of the following questions to support your decision-making process.

- ✓ Is the solution tailored to my company's ecosystem, demographic and budget?
- ✓ What does the package consist of, and how do different employee groups benefit from it?
- ✓ How much does the benefits package cost? How am I billed?
- ✓ Do you provide solutions for those seeking to be proactive about their reproductive health or those needing treatment?
- ✓ What is a typical return on investment of a company such as mine?
- ✓ How long does it take to launch, and what support is provided?
- ✓ Talk through your security, confidentiality policies and GDPR compliance.
- ✓ Do you have in-house medical expertise, or are you based on a broker system?
- ✓ Is the benefit tech-enabled? What telehealth solutions are available?
- ✓ Talk through the typical employee journey and the real value add.
- ✓ Do you provide other well-being services?
- ✓ How does the reimbursement process work for employer-funded treatment?
- ✓ Do you provide employee feedback, analytics or other management information?
- ✓ What are the P11D tax implications?
- ✓ Would you be able to fit into our current health trust?

Conclusion

The experience of undergoing fertility treatments can be life-changing for employees. Employers' support can help employees realise their dreams of becoming parents or process a difficult period due to loss and unique challenges. It can allow them to also flourish in other parts of their lives, resulting in a content worker.

Fertility perks aren't just about financial security for employees; they reveal if a company has a supportive culture for their employees. A company that understands fertility challenges and can support its employees through various healthcare needs shows that it values them.

Contact

Fertifa is the UK's leading fertility and reproductive health benefits provider. We deliver a bespoke and flexible corporate programme for employers of all sizes. With decades of medical and HR expertise, we're on hand to answer your questions.

Drop us a message at info@fertifa.com to find out more.

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