

Providing Global Family-Building Benefits

March 2022

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Why This Matters & Why Now?

- In cultures worldwide, childless women/couples face societal discrimination and ostracism—supporting employees in this crisis is imperative to overall wellbeing
- Global legalities change—providing current, regionally specific information impacts the trajectory of a hopeful parent's ability to bring home a child
- From country-to-country, LGBTQ+ members experience a myriad of family-building legalities—namely, restrictions on adoption, fertility treatments, and third-party reproduction. With no country the same, it's crucial a local expert speaks on this issue



Executive Summary

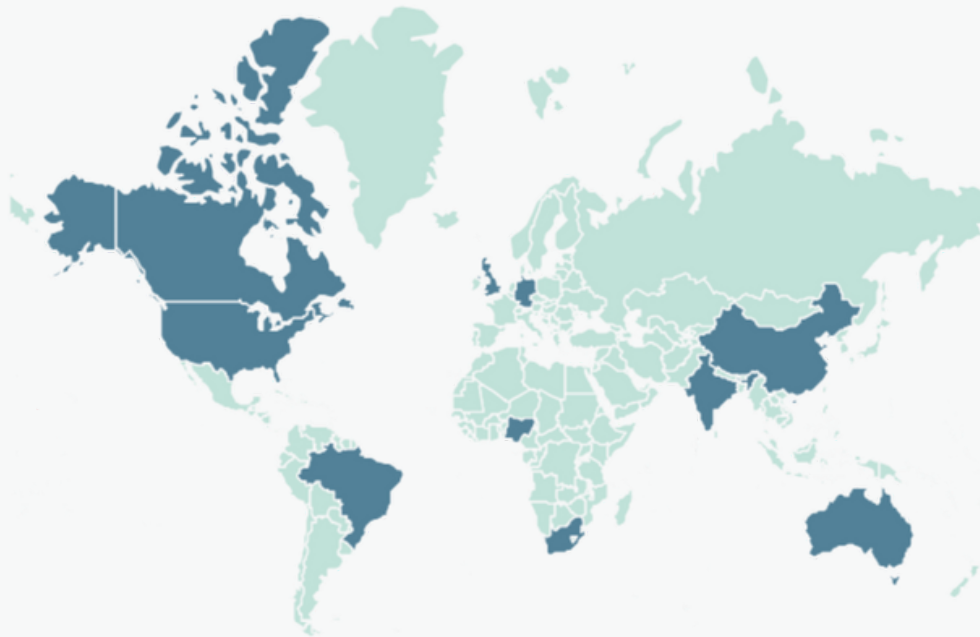
- FertilityIQ has rigorous experience educating non-U.S. hopeful parents
- Employers have United States-focused family-building benefits, yet the U.S. ranks 50th globally in IVF-per-capita rates.
- Regional laws/customs make "access parity" between regions nearly impossible.
- Egg freezing provides a powerful example of important nuances between regions.
- Even within regions, laws change swiftly. Updating employees is difficult but important.
- China is an especially important region and employers remain vulnerable.
- Quality education is needed and appreciated by non-U.S. employees.
- Insights into a country's "Courses of Interests" provides blueprint for global programs.

Introduction

Over three million hopeful parents globally have relied on FertilityIQ as a trusted resource. Prior to the pandemic, countries like India and China were experiencing extraordinary attrition in both the Millennial and Gen Z workers across the board. These trends have continued to accelerate, and employers are now looking to "change the game" with new, inclusive offerings.

Serving a global user-base and helping our multinational clients roll out benefits, here's a handful of observations useful to those hoping to expand coverage to a global workforce.

Top 10 Countries of FertilityIQ Usage



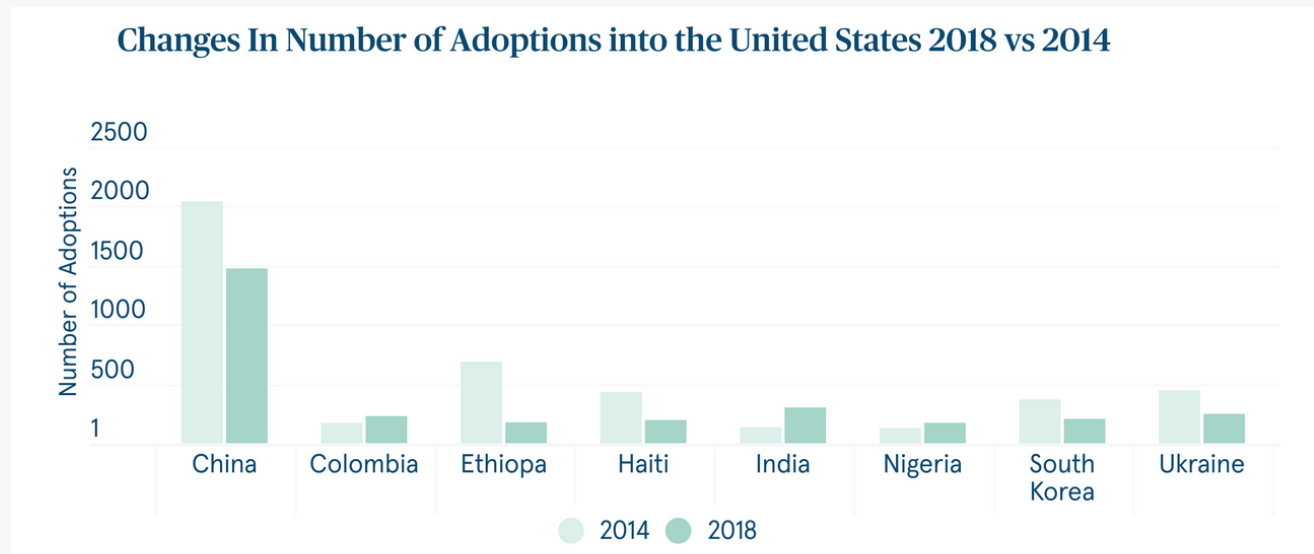
True Parity Is Challenging

The rules on IVF, adoption, foster, and third-party reproduction vary drastically country-to-country—and even within countries (the U.K. as an example.) The U.S. is the world's most permissive country, and short of running afoul of local laws, most non-U.S. employees won't receive "parity" in their options on fertility treatment or adoption.

Implication: With family-building benefits, It's important to take a country-by-country approach and communicate that reality early on to employees and business partners.

Laws & Regulations Are Ever-Changing

In the blink of an eye, countries can render a family-building approach legal or illegal. Let's look at international adoption below. After changes in local laws, you can see how adoptions have quickly abated or accelerated into the United States.



Another example is surrogacy where countries like India and Israel have recently and abruptly changed laws—in this cases, in differing directions. Counterintuitively, many countries (e.g. Finland) that have generous family-leave policies have amongst the most restrictive family-building laws (e.g. in the case of Finland, no surrogacy compensation which all but eliminates the option for hopeful parents.)

Israeli court annuls parts of surrogacy law excluding gays

Israel's Supreme Court has cleared the way for same-sex couples to have children through surrogate mothers, a move hailed by lawmakers and activists as a win for LGBTQ rights



Education for Employees in China Is Important and Complicated

The complicated nature of providing global family building benefits can be seen by examining China. For context:

- China has the most Global 500 employees in the world
- China does more IVF cycles than all other countries
- Fertility patients often have less than 15 minutes per visit to see their provider

In 2021, China missed its birth rate goals by four million births (for context, that's how many babies are born in the U.S. each year). Despite this, IVF volumes in China are growing ~2.5x annually. In comparison to China, the U.S. IVF volumes grow 5%–15% per annum.

In regards to laws and regulations, in the duration of five years, the Chinese government removed its one-child—and then removed its two-child—policies. As for costs, Chinese employees are greeted with IVF costs (relative to income) higher than costs in the United States. What's more, Chinese clinics offer notoriously low rates of success and high patient load. For context, some single Chinese clinics see more patients in a year than those who receive treatment in the entire state of Texas or country of South Africa.

Implications: It's critical to thoroughly educate Chinese employees as their journeys will be longer than in other regions and they'll receive little-to-no clinical guidance.

Fertility Treatment in China - 辅助生殖在中国

Lesson 1 of 10 生育概述 - Fertility 101

Dr. Yao Lu, M.D.
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Experts you'll learn from

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FertilityIQ

Egg Freezing Is Particularly Nuanced

In some countries, elective egg freezing is legal (e.g. U.S., Brazil). In other countries, it is outright banned (e.g. Germany). But in many countries, the situation is incredibly nuanced.

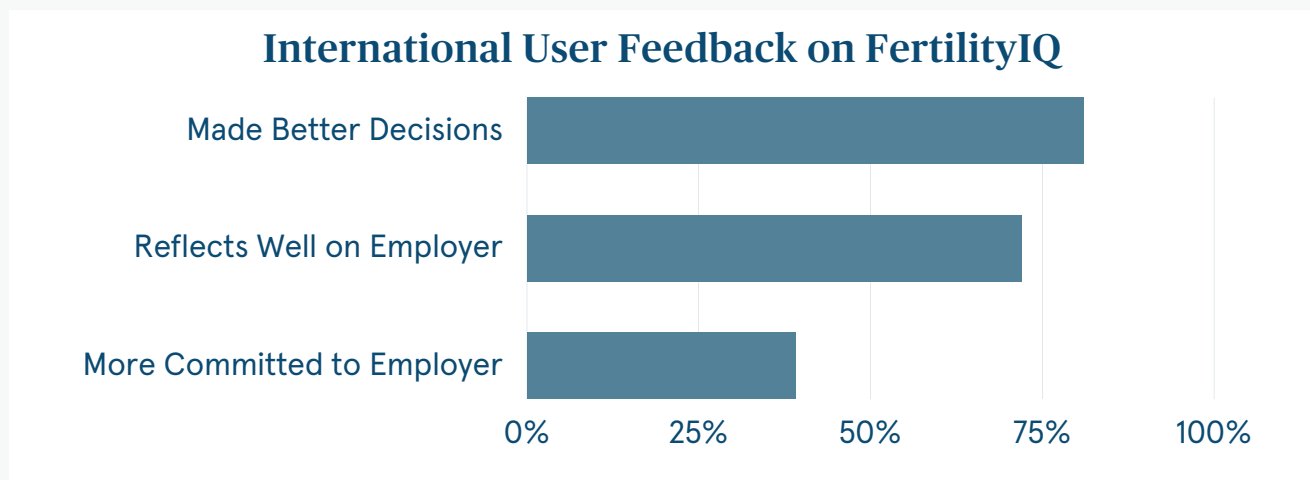
For instance, in Ireland, eggs must be disposed of after 10 years of cryopreservation. In other countries, any woman may freeze her eggs but only those with a married male partner can return to use them.

Egg Freezing Regulations					
	Germany	Portugal	Ireland	Hong Kong	United States
Legal	No	Yes	Yes	Yes	Yes
Requirements	N/A	Use < 5 Years	Use < 10 Years	Only sperm of "husband"	N/A

Implication: Do not just provide your employees the benefit—continually communicate to them the nuances and limitations of what they will receive.

Global Need for Education

Employees of FertilityIQ clients access our offering in 100+ countries. Rates of utilization in the U.S. versus outside the U.S. are comparably high as are levels of satisfaction and feedback on key metrics (e.g. improved decision making, offering FertilityIQ reflects employer cares, access to FertilityIQ makes employees more committed to employer).



Many Employers React Rather Than Anticipate

The pain of setting up a local fertility or adoption program is immense. Many programs are established in reaction to "sentiment in that office" only to realize it was a few voluble employees demanding change. Programs that took an eternity to institute then go unused.

Or, consider infertility. In some cultures, the shame of being childless is so immense that the struggle isn't even talked about between family members. It would be rare—and even unheard of—for an employee to request support from an employer.

When educational programs are rolled out globally, our clients are able to see what subjects are of interest regionally, helping departments prioritize programs based upon need and interest, not anecdotal or one-off appeals. It also confidentially offers employees a safe place to learn information and gain support in cultures where the topic is culturally unacceptable.

Top Countries Interested in IVF for Client A



Able to Tailor Webinars to Global Interests

Client data also allows for targeted webinars. Recently, FertilityIQ curated a webinar for a client's employees in India. A regional expert led the event, speaking on the top interest for those in the region.

Implication: Rolling out digital education programs, with nuanced country-by-country reporting, will help you serve your employee's actual needs with less effort and design more useful programs at the start of a one, three, five, or 10-year journey.

Pay Attention to the "Long Tail"

Benefit managers think once an employee brings home a child the work is done. That's wrong—one example is what happens with an employee's frozen embryos that go unused.

Rules on frozen embryo storage vary by region and can cause an employee to lose access to their embryos or to foreclose an option (e.g. donation to science) they had counted on.

This may force employees to do more IVF cycles than needed and continue to pay storage fees (e.g. Brazil a few hundred dollars, U.S. a few thousand dollars) more than anticipated.

Example of Frozen Embryo Policies

	Korea	Brazil	Japan	The Philippines
Legal	5-year Access	No Limit to Access	Scientific Donation Legal	Scientific Donation Illegal

Implication: To maximize resources and minimize regrets, it's crucial global employees learn all laws (which can fluidly change from region to region) before fertility treatment endeavors. Learning the short-term or long-term consequences of each approach is imperative to their cause.

To learn more about FertilityIQ research and resources, please contact Mary Tinebra at mary.tinebra@fertilityiq.com.

