



## 3 Reasons Employers Should Offer Fertility Benefits — from Retraining Talent to Supporting DEI Initiatives

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Employers might not think that fertility benefits make a big difference in where employees choose to work — but they should think again. It turns out that whether or not a company has comprehensive fertility benefits is a huge draw, especially to women and younger people in the workplace.

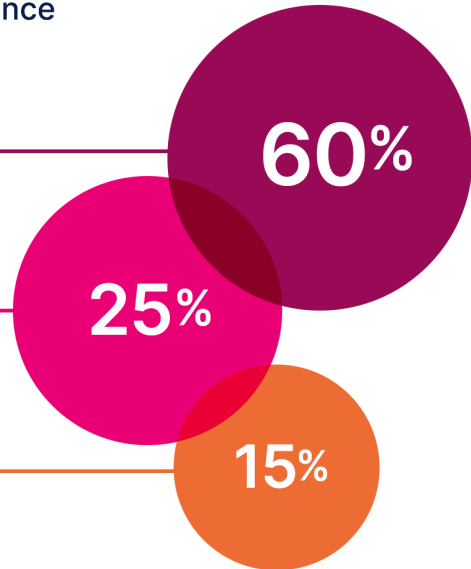
There have been anecdotal stories of [women taking jobs at Amazon warehouses](#) just for the fertility benefits, and Carrot Fertility CEO Tammy Sun said in an interview with [Harvard Business Review](#) that 77 percent of respondents to a survey would stay at a job if it offered fertility benefits.

Which of the following best describes your experience offering **fertility benefits** to your employees?

**I currently offer** \_\_\_\_\_ fertility benefits to my employees.

**I have previously offered** \_\_\_\_\_ fertility benefits to my employees, but no longer do so.

**I have no experience offering** \_\_\_\_\_ fertility benefits to my employees.



These statistics shouldn't be surprising; though infertility isn't often spoken about, it affects millions of Americans — approximately 9 percent of men and 11 percent of women across the country, according to the [National Institutes of Health](#). These couples are likely to want to take advantage of fertility benefits, which can include fertility testing, hormone treatments, in-vitro fertilization (IVF), Intrauterine insemination (IUI), egg and sperm freezing and more.

Yet according to a research survey by the [Deerfield Institute](#), a division of Deerfield Management Company,

**Only six in 10 benefit managers offer fertility benefits to employees.**

Here are three reasons why it could be beneficial for more employers to offer fertility benefits

**1. It can help attract and retain top talent**

According to data from Carrot Fertility in partnership with RESOLVE: The National Infertility Association, [88 percent of employees](#) would consider changing jobs for fertility benefits.

Respondents to the survey by Deerfield said in simple terms why they offered fertility benefits: **“Our employees demand it, our competitors have it.”**

Along with competitive compensation, generous paid time-off and other perks, fertility benefits are increasingly something that employees are looking at when evaluating compensation packages.

## 2. It is important for DEI

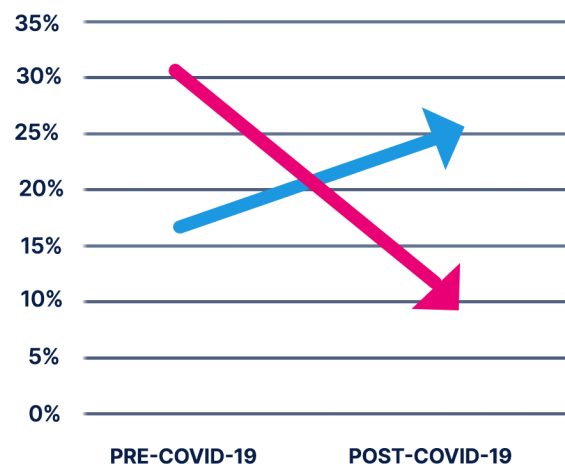
Another important reason to consider adding or enhancing fertility benefits is as a way to build out corporate diversity, equity and inclusion policies. Many LGBTQ+ couples may want or need to use fertility benefits, including IVF or adoption, in order to start their families. Having coverage for these benefits is a way to truly support DEI in the workplace. According to one respondent of the Deerfield survey: “We began offering fertility benefits to our employees in order to support our corporate DEI policies. These benefits provide enhanced coverage to our LGBTQ employees among others and ensure equal benefits to all.”

## 3. It can actually help lower healthcare costs

Among benefits managers surveyed by Deerfield, a top reason why fertility benefits were not offered was high cost. But there are different ways to offer fertility benefits — and fertility benefits may ultimately lower healthcare costs in the long run. Among those surveyed by Deerfield who currently offer fertility benefits, about 75 percent offer “carved-in” benefits through the health plan that administers their medical claims. Meanwhile, 25 percent offer “carved-out” benefits separately from their health plan — perhaps through a fertility benefits company like Carrot Fertility, Maven, Kindbody, or Progyny. Choosing to offer “carved-in” vs. “carved-out” benefits can change the cost associated with offering fertility benefits to employees. According to Deerfield, “carved-out” benefits are becoming more of a trend; more employers who offered “carved-out” benefits began to do so during or after the COVID-19 pandemic. Offering fertility benefits in general can also lower total healthcare costs. While the upfront costs may be more expensive, healthcare costs down the line may be reduced. That’s because when IVF is covered by insurance, there are lower rates of multiple births, which are extremely costly for health insurance coverage, Betsy Campbell, the Chief Engagement Officer for Resolve: The National Infertility Association, previously told CNBC. Campbell said that when couples do IVF out-of-pocket, they often pressure doctors to transfer more than one embryo, leading to multiple births. When IVF is covered by insurance, however, single-embryo transfer is more common, leading to single births and lower healthcare costs for the employer.

### When did you start offering your current fertility benefits plan to your employees?

- **Carved-in**  
Fertility Benefits
- **Carved-out**  
Fertility Benefits



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