



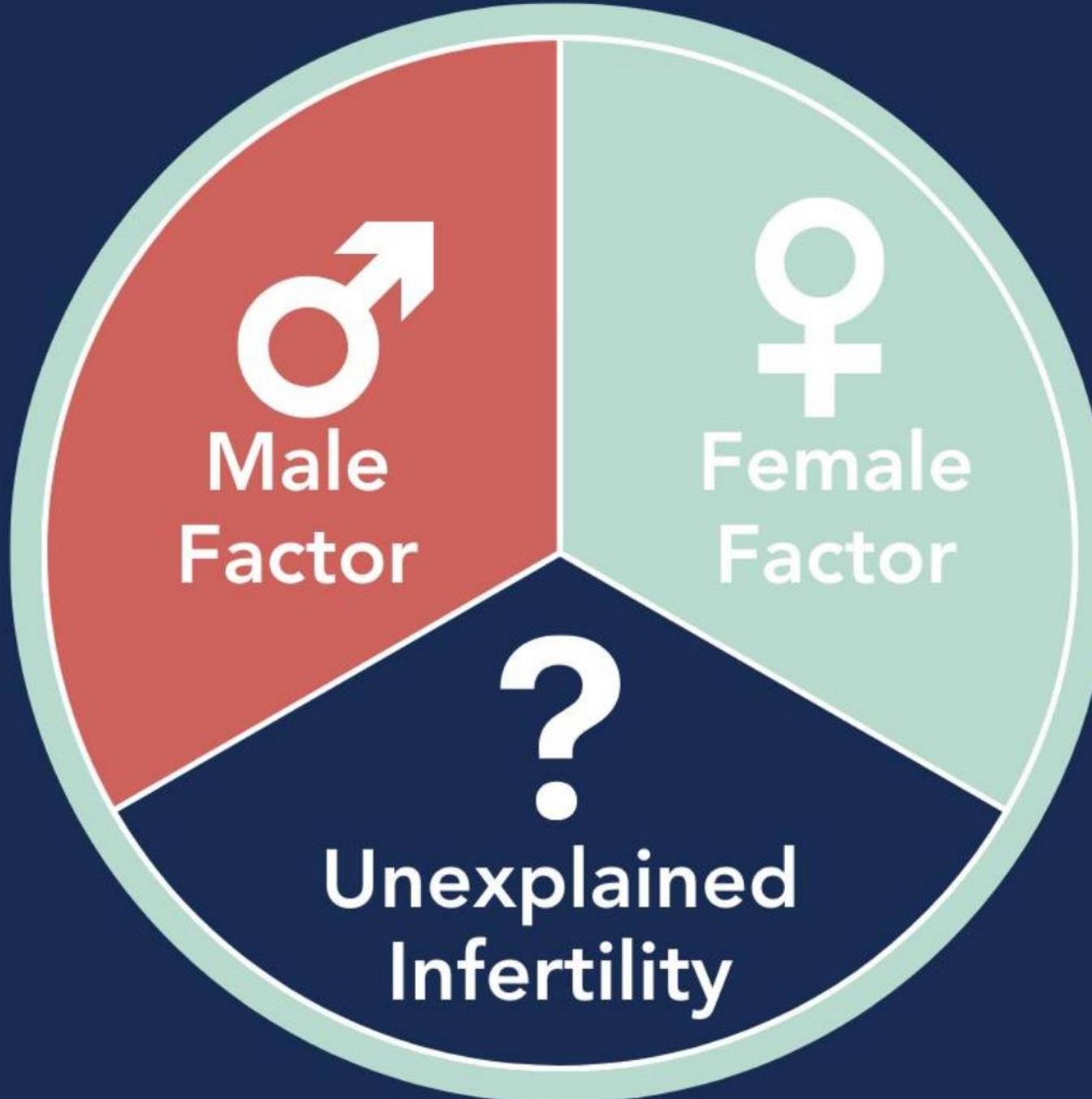
# Fertility Alberta

Building Families Together.



1 in 6

**struggle with infertility**



Source:  
The Prelude Network

# Reasons for needing fertility care:

## *Unexplained OR non-gender specific infertility*

Cancer treatment can cause infertility  
(i.e. chemotherapy or radiation)



Side effects of certain medications can cause infertility

*Note: these are not exhaustive lists*

# Reasons for needing fertility care: *Male infertility*

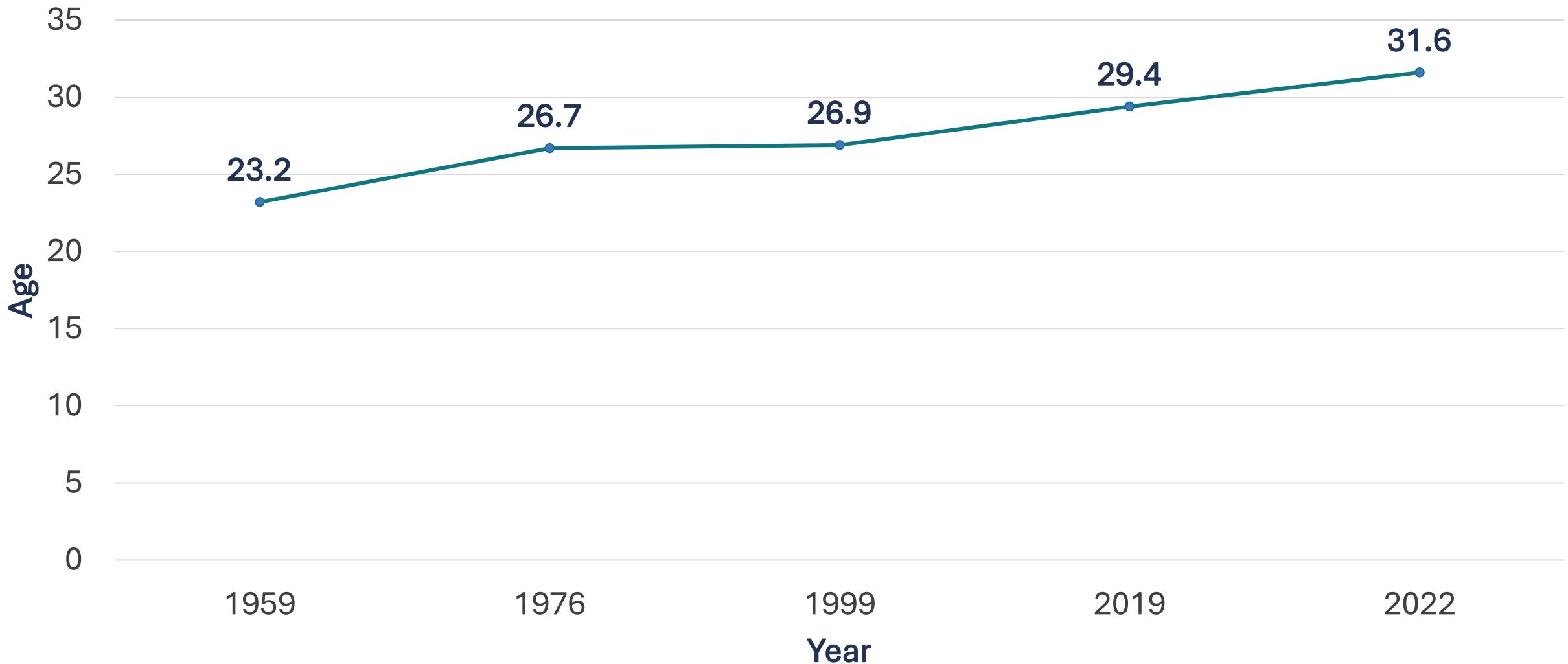


- Obstructions of the male reproductive track
- Testicular failure
- Abnormal sperm shape and movement
- Endocrine disorders
- Damage to the testicles

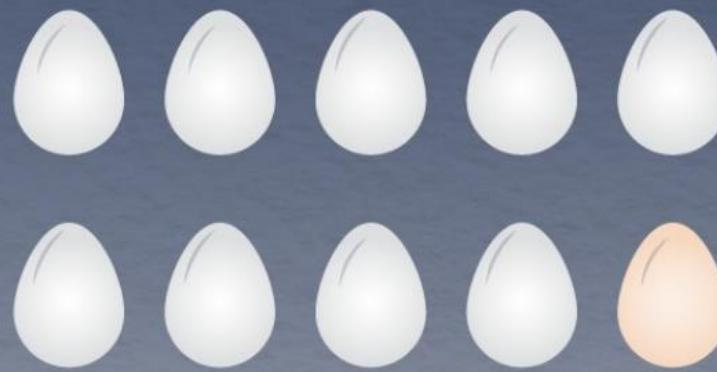
# Reasons for needing fertility care: *Female infertility*

- Fail to achieve pregnancy:
  - in 12 months if woman is <35 years old
  - in 6 months, woman is >35 years old)
- No/irregular periods
- History of surgery impacting fertility
- PCOS (Polycystic ovarian syndrome)
- 2 or more miscarriages
- Endometriosis
- Abnormality of the uterus/tubes

# Average age of first-time mothers in Canada



90%  
of eggs are lost by  
age 30.



Source:  
Pacific Centre for  
Reproductive Medicine

# Reasons for needing fertility care: Beyond *Infertility*

- Single parents by choice
- 2SLGBTQI+ family planning/building
- Genetic disorder/ wanting Preimplantation Genetic Testing (PGT)

- Fertility preservation:



Prior to a medical procedure that may cause infertility



Prior to gender-affirmation procedures



To protect against age

# Challenges to accessing care

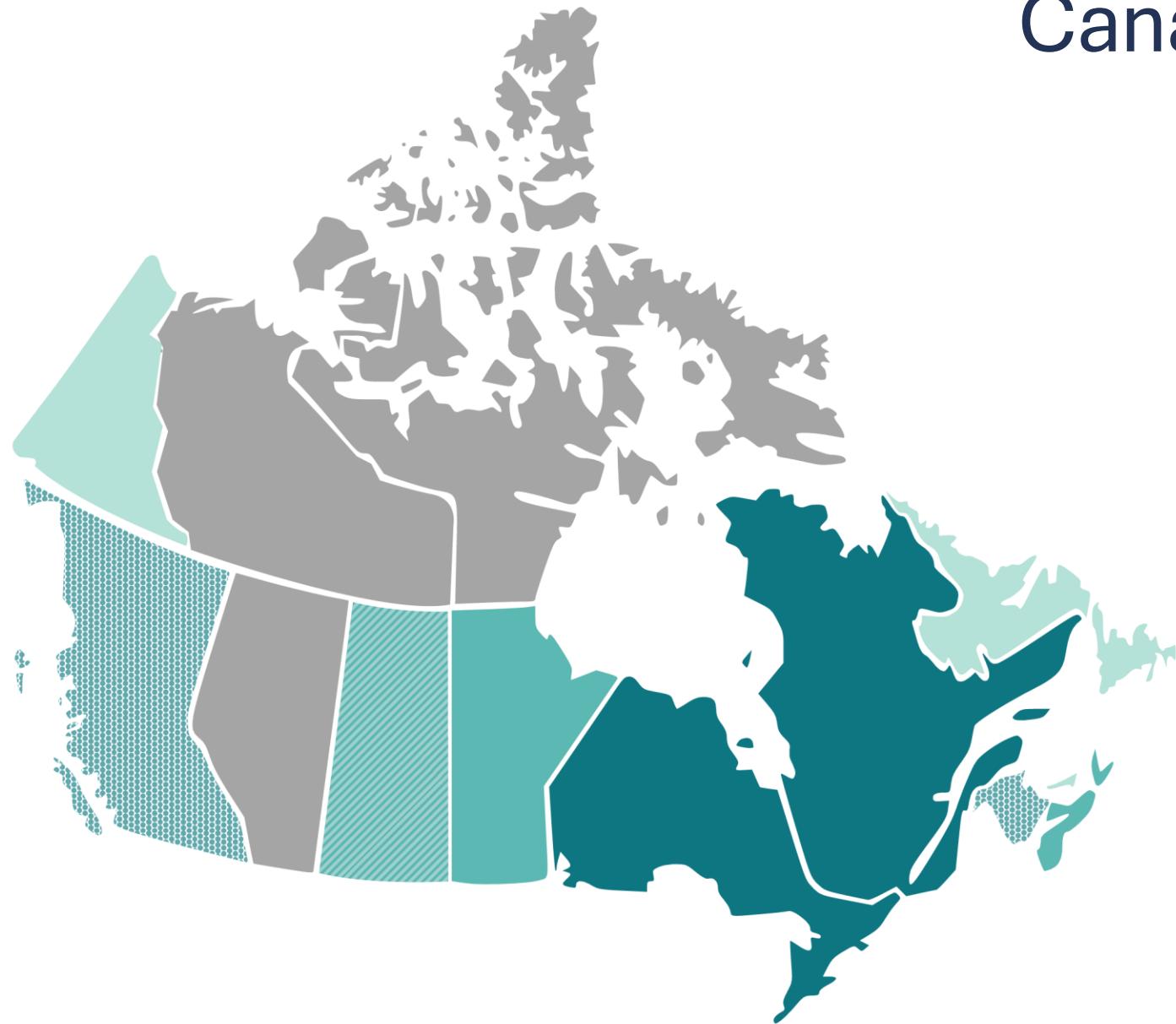
## Cost

- IVF \$10,000 - \$20,000
- IVF (w/donor eggs) \$20,000 - \$30,000
- Surrogacy \$80,000 - \$100,000

## Geography

- No clinics outside of major urban centres
- No clinics in NL, PEI, Nunavut, Yukon, or NWT

# Canada's publicly funded fertility landscape



- Funded IVF Program
- Tax Credit
- Reimbursement Program
- No Coverage

# Fertility & family building benefits in Canada

47% of Canadian employers offer fertility benefits

Of those who offered fertility benefits (in 2023):

- *Average*, lifetime maximum was **\$6,000**
- **22%** had *no maximums* on fertility drugs
- **¼** offered at least **\$20,000** in drug coverage

Source: Mapol Inc.

# Barriers to better fertility benefits

## 1) Lack of employee advocacy

- Feelings of shame, inadequacy, embarrassment
  - **89%** of respondents report that the fertility and family-forming process has negatively impacted their mental health.
- Fear of negative impact to career
  - **31%** wouldn't feel comfortable asking their employer for fertility benefits.

Source: Carrot Fertility

# Barriers to better fertility benefits

## 2) Cost of coverage perceived as high

- Claims increased significantly, premiums did not
  - 0.19% of all premium claims in 2021 were fertility claims  
(*Source: Beneplan*)
  - 97% said that adding coverage **did not** result in a significant increase to medical plan costs (*Source: Mercer*)

# Why should plan sponsors care?

## ✓ Employee Attraction & Retention

- **42%** of employees say it's a '*deal breaker*'
- **88%** of respondents *would consider changing jobs* for fertility benefits

Source: Carrot Fertility

# Why should plan sponsors care?

## ✓ Diversity Equity & Inclusion

- Demonstrates commitment to inclusion
  - *Women leaders* are **1.5x** more likely to leave their job for a company that prioritizes DE&I
  - **41%** of *women under 30* say a commitment to DEI is important to them
- Supports diversity
  - 2SLGBTQI+ and single parents require fertility care to have children
- Helps reduce financial barriers & increases equity

Source: LeanIn.org

# Why should plan sponsors care?

## ✓ Employee Wellness

- Demonstrates commitment to employee well-being
  - 55% of *women leaders* and 68% of *women under 30* say this is a priority (LeanIn.org)
  - Alleviate mental health burden
  - Healthy and happy employees are productive employees

# What can plan sponsors do???

*See if your benefit plan includes fertility!*

- If it *does*,
  - How much does it include?
  - Is it enough to provide meaningful support?
  - Does it help people with diverse needs?
- If it *doesn't*,
  - Advocate to add fertility and family building benefits!

If you have questions,  
or want help reviewing your fertility benefits, contact us:

[info@fertilityab.com](mailto:info@fertilityab.com)

[www.fertilityab.com](http://www.fertilityab.com)



*Fertility Alberta*