



Fertility Alberta

Building Families Together.

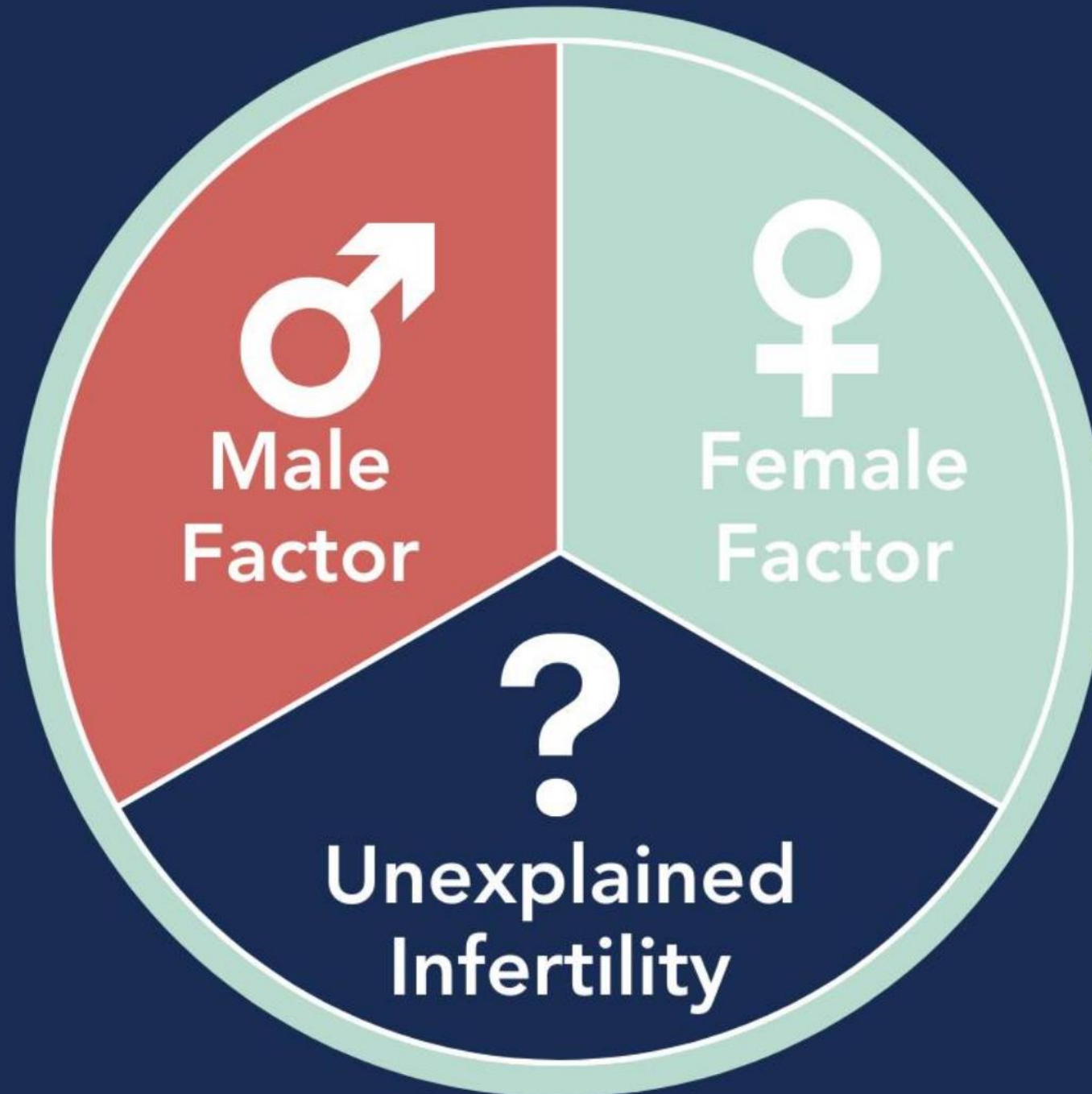


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1 in 6

struggle with infertility

A solid teal horizontal bar spans the width of the image at the bottom.



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*

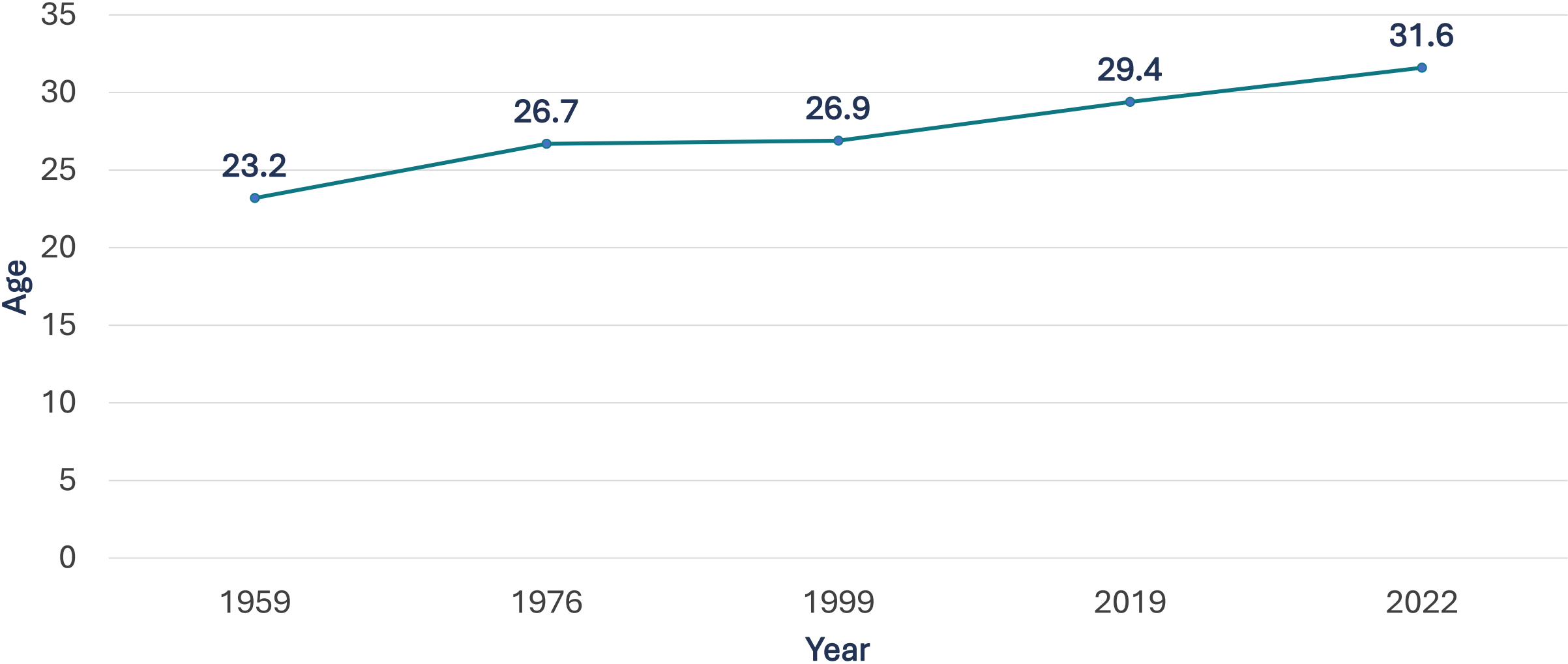


- Obstructions of the male reproductive track
- Testicular failure
- Abnormal sperm shape and movement
- Endocrine disorders
- Damage to the testicles

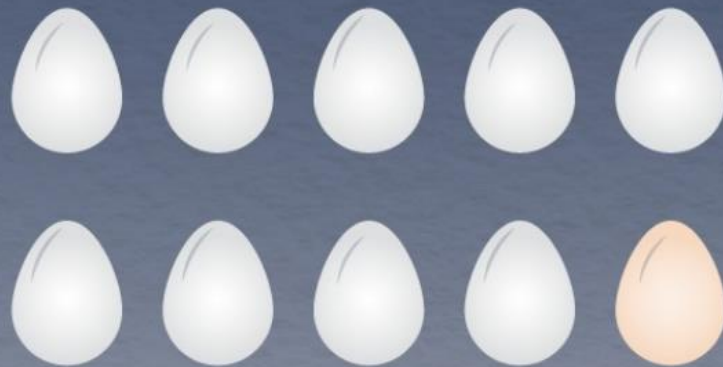
Reasons for needing fertility care: *Female infertility*

- 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 *Inf*ertility**

- 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

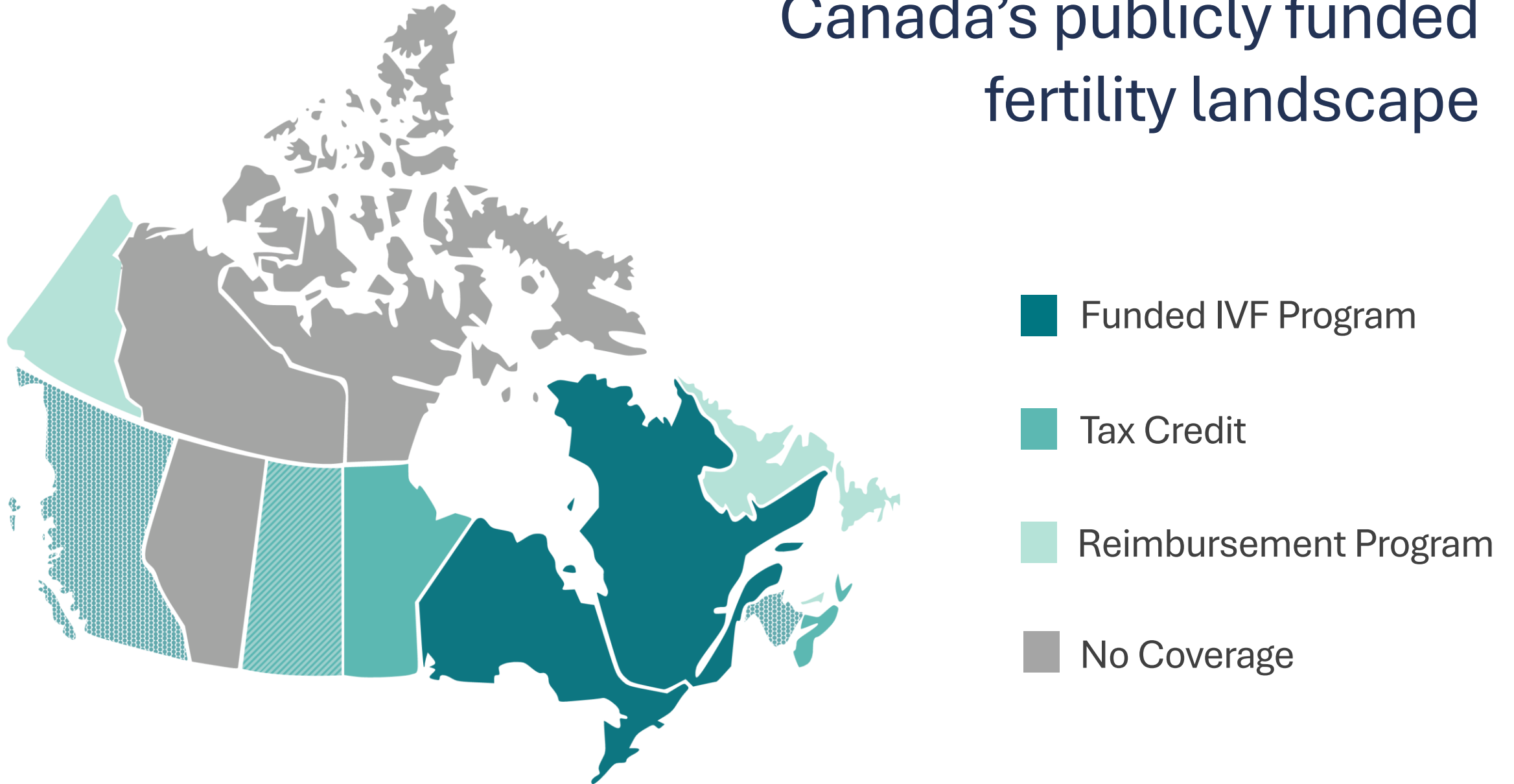
Cost

- | | |
|----------------------|----------------------|
| • 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



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
- **1/4** 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

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

www.fertilityab.com

