

FERTILITY COVERAGE AND CARE

The future of fertility

Today, more employers are considering fertility coverage, including preservation, as a part of standard health benefits. While the standard services provided by your health plan are a starting point, they may not be comprehensive enough for your population. Providing comprehensive access to fertility care has advantages for both you and your employees, and it can be offered at relatively low costs.

Without access to proper coverage, employee knowledge and care may suffer – and **uneducated care decisions can result in poor cycle management, heightened stress and increased costs.**

Example: Inadequate fertility coverage can have significant costs, both visible and hidden. Without coverage, it's common for patients to spend upwards of \$50,000 on fertility treatment.⁴ Financial stress can cause an employee to lose a month of productivity in a year.⁵

More than half of patients with no coverage resort to using their credit cards or 401K to pay out of pocket – creating financial fragility.⁴

Introducing a comprehensive fertility solution: Evernorth FamilyPathSM

FamilyPath leverages decades of experience across medical and pharmacy to deliver a comprehensive fertility benefit solution to your employees.

FamilyPath enables:



Cross-benefit plan coverage and integration to drive down costs through effective management of fertility treatments and care networks.



Holistic care coordination, which ensures high-touch patient engagement.



Comprehensive benefit options that meet your employees' needs and champion a better patient experience.

62%

Of employers anticipate increasing their mix of fertility benefits over the next 3-5 years¹

61%

Of employees feel more loyal when fertility services are covered²

57%

Of employees were willing to change jobs for an employer who offered fertility treatments³

FamilyPath gives your employees the information and access they need to make the right care choices – **ensuring safer, more personalized care and a potential 40% savings** by guiding patients to the right treatment decisions.⁶



Nurturing a comprehensive fertility benefit

The Comprehensive option enables complete fertility coverage, delivering family-building services that guide your employees to the care they need.

What's included:



NURTURING
MEDICAL EXPERTISE

Medical management

Develop and manage treatment guidelines to ensure effective care with an increased opportunity of success per cycle.



NURTURING
PHARMACY EXPERTISE

Pharmacy management

Ensure your employees receive the medications they need – when and where they need them – including **same-day, emergency courier delivery.**

The comprehensive option can also be paired with these additional a la carte referral services:

- Cryopreservation
- Surrogacy*
- Adoption*

[Click here to review the Comprehensive approach in greater detail](#)



NURTURING
QUALITY NETWORKS

Provider and lab networks

Provide top-of-the-line **evaluation and vetting of provider and lab networks** to simplify the process of identifying the right care for your employees.



NURTURING
EVERY PATIENT

Fertility Advisor

Manage patient engagement through a dedicated **Fertility Advisor** who evaluates your patients' needs and guides them toward the appropriate next steps.

We are proud to be your trusted partner for better fertility benefits. **Contact your account executive today to enroll in FamilyPath.**

Evernorth: Health services built on the recognition that health makes progress possible. We deliver flexible and focused solutions for every business, for every person, for all.



* Includes a referral to a trusted partner to access services. Payment for services is between the vendor and the member and outside of the program. Recommend member seeks legal advice regarding federal rules governing medical dollars and ancillary benefits.

1. "Assessing Perception of and the Need for Enhanced Fertility Solutions," Quantitative Research Study, Express Scripts, March 2020.
2. The FertilityIQ Family Builder Workplace Index: 2019 - 2020," FertilityIQ, [Online]. Available: <https://www.fertilityiq.com/topics/ivf/the-fertilityiq-family-builder-workplace-index-2019-2020>.
3. "2018 Infertility Trends National Survey," Reproductive Medicine Associates of New Jersey.
4. J. Dickler and K. Young, "Coverage for fertility treatments often comes up short," CNBC, 30 June 2019. [Online]. Available: <https://www.cnbc.com/2019/06/28/despite-the-high-cost-ivf-is-often-an-out-of-pocket-expense.html>.
5. "Panic Attack: Worker Financial Stress Costs Employers \$500 Billion Annually", 401K Specialist. [Online]. Available: <https://401kspecialistmag.com/panic-attack-worker-financial-stress-costs-employers-500-billion-annually/>
6. "Infertility in America 2015 Survey and Report," Reproductive Medicine Associates of New Jersey.