

The future of fertility

Today, more plans are considering fertility coverage as a part of standard health benefits. Providing comprehensive access to fertility care has advantages for both you and your members, and it can be offered at relatively low costs.

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

Inadequate fertility coverage can have significant costs, both visible and hidden. For example, research has shown that single embryo transfer during IVF is safer and more affordable. Yet, 94% of patients still believe they must use multiple embryos to increase chances of having a child, often resulting in multiple births.⁴

Prenatal care, delivery and newborn medical care for twins costs a plan about five times as much as a single birth.⁵

130%

increase in the percent of companies that added or updated fertility benefits in 2019 compared to 2018¹

61%

of Health Plans intend to increase fertility offerings within 3-5 years²

~4X

more likely employers will carve out fertility than in previous years³—FamilyPath helps you remain competitive and reduce this risk

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 members.

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.



Flexible benefit options that meet your needs and champion a better patient experience.



FamilyPath gives your members 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 every patient

Every fertility journey is unique, and what works for one patient may not be the right approach for another. This is why the Evernorth FamilyPathSM fertility solution offers flexible options to fit a variety of different plan needs. FamilyPath includes:



Medical management

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



Pharmacy management

Ensures your members receive the medications they need—when and where they need them—including same-day, emergency courier delivery.



Provider and lab networks

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



Personal and digital support

Engage members with the dedicated guidance of a Fertility Advisor and the personalized education and connectivity of a digital app.

FamilyPath offers flexible options through two recommended approaches:

Standard

For plans that already offer some fertility coverage but would like to implement stronger cost-control levers. This approach offers a starting point in providing more inclusive fertility coverage.

Comprehensive

For plans looking for turnkey capabilities within a flexible suite of fertility solutions. This approach allows plans to retain and upsell existing fertility clients—and compete for and win new business while providing a very inclusive, supportive benefit.

Includes:

- + Medical utilization management (UM) and clinical policies
- + Pharmacy UM
- + Clinical care from Freedom Fertility
- + Nationwide provider and lab network

Includes:

- + All services offered in Standard
- + Expansion of benefits to include: Assisted Reproductive Technology (ART) including In-Vitro Fertilization (IVF), Intrauterine insemination (IUI), Frozen Embryo Transfer (FET) and Ovulation Induction (OI)
- + High-touch member experience with a Fertility Advisor and digital app
- + Connectivity to other plan services (disease management, high-risk maternity care, behavioral health)

À la carte options: Either approach can be paired with these additional à la carte referral services: cryopreservation, surrogacy and adoption.

NO MATTER WHICH OPTION YOU CHOOSE, WE CAN PARTNER WITH YOU TO TAILOR THE SOLUTION TO YOUR NEEDS.

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

We are 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.



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EXPRESS SCRIPTS



FREEDOM
FERTILITY
PHARMACY

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Availability of programs and services may vary by location and is subject to change.

*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. "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>.
2. "Assessing Perception of and the Need for Enhanced Fertility Solutions," Quantitative Research Study, Express Scripts, March 2020
3. L. Masterson, "More employers go direct to providers, sidestepping payers," HealthcareDive, 14 March 2018. [Online]. Available: <https://www.healthcaredive.com/news/more-employers-go-direct-to-providers-sidestepping-payers/518269/>.
4. "Infertility in America 2015 Survey and Report," Reproductive Medicine Associates of New Jersey.
5. R. Jaslow, "Cost of having baby: \$21K for single birth, \$105k for twins," CBSNews, 11 November 2013. [Online]. Available: <https://www.cbsnews.com/news/cost-of-having-baby-21k-for-single-birth-105k-for-twins/>.
6. "Infertility in America 2015 Survey and Report," Reproductive Medicine Associates of New Jersey.