

Know Your Benefits

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Family-building Benefits

Over the past decade, there have been shifts in the path to parenthood as many people turn to in vitro fertilization, surrogacy and egg freezing. Routes like these may share some of the same challenges, but how individuals build their families is ultimately unique to them. Although advanced technology provides more opportunities to be a parent, there are still hurdles to overcome often related to finances and access.

Some employers recognize modern family-building options by offering expanded and inclusive benefits. Such benefits can provide you peace of mind as employers show their emotional and/or financial support for your decision to build a family. This article highlights common family-building benefits and tips to understand them better.

Family-building Benefits Overview

Family-building benefits are becoming increasingly popular since they inclusively support the complex ways individuals and couples build their families. Benefits may cover options including fertility drugs, medical treatments and procedures, surrogacy and adoption.

Family-building benefits can take many different forms as they offer holistic support as you navigate your path to parenthood. Here are some common ways employers may support you through family-building benefits:

- **Fertility treatment**—Infertility is a common problem. One in 8 couples has trouble getting pregnant or sustaining a pregnancy, according to the Centers for Disease Control and Prevention. Fertility treatments often include medications and are sometimes combined with surgical procedures. Two of the most common fertility treatments are intrauterine insemination (IUI) and in vitro fertilization (IVF). Fertility benefits may cover anything from an infertility diagnosis and medication to IUI and IVF procedures. Due to high procedure costs, traditional coverage plans typically cover genetic or diagnostic testing and maybe one round of IUI or a partial round of IVF.
- **Donors and surrogacy**—Donor sperm, donor eggs or embryos, and surrogates are often used by single people or same-sex couples who want to have a baby. Donor sperm and eggs may also be used if an individual's own are causing infertility. These benefits typically take the form of cash reimbursements.
- **Adoption**—Adoption benefits are typically similar to those available to new biological parents. Paid or unpaid leave for adoption and financial assistance has been trending to include all new parents.

Not only is building a family physically and financially demanding, but the process can also take a massive mental toll on the individuals and couples who want to become parents. Therefore, comprehensive family-building benefits may also extend to counselor visits and other mental health resources.

Understanding Your Benefits

If you're a new or potential employee, discussing your new employer's benefits is a must. Similarly, if you are thinking about building your family, it's important to explore your available benefits and how they can supplement your path to parenthood.

Since family-building benefits significantly vary by employer and plan, consider the following steps to understand your benefits better and eliminate potential surprises:

- Be aware of which fertility treatments, testing and other services are covered by your plan.
- Ask if deductibles, copayments or coinsurance are consistent with those for other health benefits. Many plans may only cover diagnostic testing, so it's essential to understand what your plan includes and will cost.
- Ask about any pre-certification hurdles or exclusions in family-building policies. There are often limitations when the word "fertility" is used in coverage, impacting plan usage by certain groups.
- Research your in-network clinics and service providers.
- Check if your state has infertility insurance coverage laws. Since stipulations significantly vary, it's important to research what is explicitly mandated in your state.

Many organizations are already offering family-building benefits, but there may be opportunities to advocate for inclusive support for your path to parenthood. Talk to your HR representative if you have any concerns or other benefits-related questions.

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