



➤ What are Family Formation Benefits?

Family formation benefits, sometimes referred to as fertility benefits, includes diagnostic services to identify infertility challenges to complex medical procedures including IUI and IVF. Family formation benefits also include egg or sperm freezing, donor eggs/embryos, or surrogacy and adoption support.¹

DID YOU KNOW? As of 2023, 40 percent of employers in the US provide some family formation benefits as part of their employee benefits programs, though the spectrum of care coverage and benefit reimbursements ranges significantly.²

Securing Top Talent

Paid family leave has been shown to improve retention. Higher retention has a positive impact on financial performance.

- 51% of employers that added family formation benefits cited staying competitive in recruiting and retaining top talent as motivating factors.³
- 77% of Millennial and Gen Z employees say they would stay at a company if it offers family formation benefits.⁴

Increasing Retention and Productivity

Employers are rewarded with a workforce who are more loyal and committed to the organization.

- 81% of employers who cover IVF reported higher-levels of employee satisfaction.⁵
- 88% of women who had their IVF fully paid for by their employer returned to work with following their maternity leave.⁶
- 53% of employees reported staying longer with an employer after having their IVF fully covered by their employer.⁷
- 40% of employees report feeling stressed about the cost of family formation treatments and associated debt. However, 22% of employees whose IVF costs were covered by an employer-plan reported being more likely to work harder at their job.⁸

Cost-Savings for Both Employers and Employees

Family formation benefits pay for themselves.

- 97% of all employers—including those who cover IVF—did not experience a significant increase in medical plan costs.⁹



1. <https://www.themuse.com/advice/fertility-infertility-benefits-ivf-coverage-at-work>
2. https://static1.squarespace.com/static/582c797a9de4bb07fe697d68/t/5baa33bae2c483e9c5695ffa/1537881055608/PFML+External+Report_9.25.pdf
3. <https://www.forbes.com/sites/jenniferpalumbo/2021/12/23/the-2021-survey-on-fertility-benefits-encourages-companies-to-offer-family-building-coverage/?sh=7af0e1e7ce19>
4. <https://insightglobal.com/blog/gen-z-diversity-in-the-workplace/>
5. <https://www.forbes.com/sites/jenniferpalumbo/2021/12/23/the-2021-survey-on-fertility-benefits-encourages-companies-to-offer-family-building-coverage/?sh=6d6aef897ce1>
6. <https://insightglobal.com/blog/fertility-benefits-advantages-for-employees-employers/>
7. <https://www.winfertility.com/blog/dont-lose-your-top-talent-boost-employee-retention-by-offering-fertility-benefits/>
8. <https://www.mavenclinic.com/post/comprehensive-fertility-benefits-employee-retention>
9. <https://insightglobal.com/blog/fertility-benefits-advantages-for-employees-employers/>