

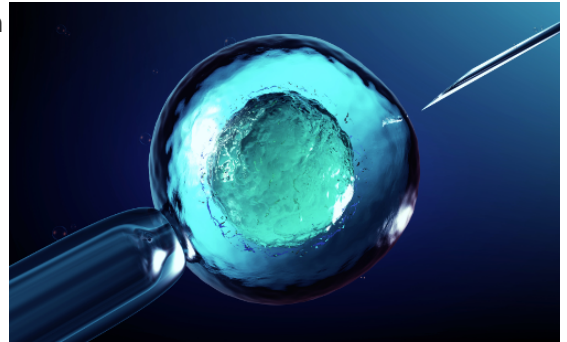
BLOG

Fertile grounds for benefits improvement

By Pauline Sobelman

May 17, 2018

A recent New York Times [article says](#) that, for the second year in a row, the US fertility rate hit record lows (60.2 births per 1,000 women of child-bearing age). It's a "demographic mystery" according to one expert cited in a Kaiser Health [round-up of coverage](#) on the issue. It may also be an opportunity for employers seeking a competitive edge with their benefits offering.



At a macroeconomic level, low birth rates in a society translate into an inability to replace workforce labor and (sometimes) care for an aging population. But from ground-level, it tells us women are often putting off childbirth until later in their careers. It's a choice that puts employers squarely in the middle of this conversation.

Women are a critical part of the workforce. By helping to retain experienced, valued team members, supporting a women's choice to give birth when she feels ready can benefit all employers in the long run. However, the benefits behind that support can be costly.

Many health insurance policies already cover diagnosis and treatment of underlying fertility-related conditions, but when it comes to IVF, egg freezing, medications, etc., treatments that can cost over \$20,000 per cycle, most plans fall short. The tide is turning though, with some companies covering unlimited treatment cycles (yes, they do). For most employers, the answers will lie in the middle.

In the face of this trend, consider the value of helping keep women in your workplace and [connect with Risk Strategies \[Employee Benefits Practice\]\(#\)](#) if you'd like to explore enhancing the fertility benefits that your company offers.

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