

# Fertility Services benefit

## COVERAGE FOR PLAN MEMBERS

Many employers are looking to attract and retain top talent – and foster innovation within their workforce. A comprehensive benefits plan that addresses growing needs like fertility is a solution highly valued by employees.

Many individuals and couples looking to start or expand a family rely on fertility treatments to conceive. This is becoming more common as fertility challenges increase.

The Canadian infertility rate was 5% in 1984. Today, the infertility rate is between 15 and 25%. This impacts about 650,000 Canadians.

A strong factor in the rise of infertility rates is the increasing age of intended parents. The average maternal age at first birth was 23.5 years in 1966 compared with 29.2 years in 2016.<sup>1</sup> This has a direct impact on fertility. Fertility declines around age 30, dropping significantly at age 35.<sup>2</sup> As a result, more people looking to start or expand their family face fertility challenges.

In addition, same-sex couples and single parents who are looking to start a family often rely on fertility procedures.



### Introducing Sun Life's Fertility Services benefit

Fertility treatments are expensive, often costing tens of thousands of dollars. Sun Life's Fertility Services benefit provides coverage for eligible fertility treatment expenses incurred by a plan member or their eligible partner/spouse. This benefit can provide valuable support for employees by reducing financial stress.

It can also benefit your organization. Employees who had workplace coverage for fertility treatments reported being:

- more likely to remain in their job for a longer period (62%)
- more likely to work harder (22%).<sup>3</sup>

Fertility Services is an optional benefit. You can add it to your current extended health care offering as an additional covered service.



### The high cost of treatment

One in-vitro fertilization cycle can range from \$7,750 to \$12,250 in Canada,<sup>4</sup> and has a success rate of 50% (in women aged 35 or less).<sup>5</sup>



### Low public health coverage for treatments

Less than half of all provinces and territories provide funding for Canadians undergoing fertility treatments. In most cases, this is limited to testing and surgeries to correct problems.



## Expenses eligible for coverage

### Physician and lab services

- Physician block fees and monitoring fees
- Medical imaging (including ultrasound/nuchal translucency ultrasound, Spindleview, embryo-scope, Matris test, non-invasive analysis of embryo culture media, Sonohysterogram)
- Diagnostic lab tests and screening of the gestational carrier (including prenatal screening, Endometrial Receptivity Analysis, FSH, AMH)

### Expenses related to the egg, embryo and sperm

- Screening tests
- Cryopreservation
- Transfer fees
- Storage fees
- Thawing
- Egg retrieval
- Sperm retrieval (including PESA, MESA, TESE, and Micro TESE)
- Sperm function test, and
- Sperm selection, wash and preparation

### Genetic testing

- Includes PGT-A, PGT-SR, PGT-M, products of conception analysis, sperm chromatin assay

### Insemination and fertilization

- In-vitro maturation
- Assisted hatching
- Intra-cytoplasmic sperm injection (ICSI)
- In-vitro fertilization (IVF) (including standard, natural, stimulated, antagonist, and reciprocal)
- Intrauterine insemination (IUI)
- Artificial insemination (AI)



## Learn more

For more information about our Fertility Services benefit, please contact your Sun Life Group Benefits representative.

<sup>1</sup> <https://www150.statcan.gc.ca/n1/pub/11-630-x/11-630-x2014002-eng.htm>

<sup>2</sup> <https://fertilitymatters.ca/what-is-infertility>

<sup>3</sup> [www.forbes.com/sites/alankohl/2019/04/10/why-your-company-should-offer-fertility-benefits/?sh=370017d97699](http://www.forbes.com/sites/alankohl/2019/04/10/why-your-company-should-offer-fertility-benefits/?sh=370017d97699)

<sup>4</sup> [www.olympiabenefits.com/blog/5-things-you-need-to-know-about-ivf-costs-in-canada](http://www.olympiabenefits.com/blog/5-things-you-need-to-know-about-ivf-costs-in-canada)

<sup>5</sup> <http://www.webmd.com/infertility-and-reproduction/guide/in-vitro-fertilization>