



ARC[®] Fertility

Frequently Asked Questions

How many people are affected by infertility and family forming challenges?

1 in 8 people is diagnosed as infertile sometime in their life. It is more widespread than breast cancer or diabetes and significantly reduces the quality of life for those affected. **Additionally**, many single people and those in the **LGBTQ+** community need fertility care to form their families.

Are both men and women affected by infertility?

Yes, both men and women experience family forming challenges; it does not discriminate.

How is ARC different?

ARC was founded in 1997 by Dr. David Adamson, an internationally renowned fertility expert and physician leader, to increase consumer access to evidence based high quality fertility care. ARC's unique, deep and extensive knowledge, compassion and experience have been used to create the **most innovative, high-value and affordable** family forming benefit available today.

How large is the ARC Fertility Network?

ARC is the largest, most established national network of selected, **vett**ed, board-certified reproductive endocrinology and fertility **specialists**. Their **Centers of Excellence** (COE) provide **25%** of the in vitro fertilization (IVF) **cycles** at over 250 locations in the US. The ARC Family Forming Benefit is **evidence-based** for **optimal outcomes, validated** by winning the Validation Institute award in 2019, 2020 and 2021.

Why is having a family forming benefit significant for an employer?

Family forming benefits are vital for **recruiting and retaining** top talent in today's competitive market. They are also a differentiator that fosters loyalty and creates a family-friendly company culture. Family building benefits support an employer's commitment to workforce **diversity, equity, and inclusion**. They **increase employee productivity** by supporting those on a family forming journey by decreasing their stress and financial burden. A flexible, managed family forming solution **reduces medical costs** for the employer because the employee receives evidence-based care with better outcomes, including almost universal use of single embryo transfer. Medical cost savings are realized by fewer high-risk pregnancies, preterm births, and lower NICU costs, as well as a reduction in miscoding, waste and overutilization.

What is the ARC Family Forming Benefit?

The ARC Family Forming Benefit is a **flexible, family forming solution** designed for employers. ARC's solution benefits both the employee and the employer.

Do traditional health insurance plans cover family forming benefits?

Insurance plans vary, but **most do not** offer comprehensive or adequate coverage for family forming care. Traditional health insurance does not keep up with technology changes and often has restrictive criteria for employees and treatment that result in discrimination and inefficient care. This is costly and requires the employee to navigate treatment on their own, adding to work stress and dysfunction.

How does the ARC Family Forming Benefit help the employee?

ARC's benefit is **comprehensive for all employees**, allowing for all options that address **diversity, equity, and inclusion**. All members can take advantage of the **comprehensive digital program** with the website, AI-enabled chat, FertilityNow app, fertility and financial predictor tools, individualized information, and access to our **personal Concierge Care Navigators** to explain benefits, answer questions and provide emotional support. Those needing medical treatment can access not only in vitro fertilization but also simple and less costly non-IVF treatments, male treatments, egg freezing for fertility preservation, donor sperm, egg and surrogacy, optional pharmacy and genetics programs, and resources for emotional health and adoption. ARC's **bundled packages are evidence-based** and help avoid miscoding, waste, and overutilization while including all needed services. Our industry-leading Net Promoter Score (**NPS**) is **89**. Telehealth can minimize time away from work and reduce costs.

Does ARC require an employee to meet a definition of infertility?

No, ARC does not require an employee to meet a definition of infertility. This enables the **inclusion of a diverse population** so everyone can receive any type of treatment they need.

Is the ARC Family Forming Benefit cost-effective?

Yes, there are **NO Per Employee Per Month (PEPM) fees**. The employer pays the benefit ONLY for medical care actually received and only up to the benefit subsidy amount chosen by the employer. There is also a small implementation fee and annual company fee so that all employees can access ARC's **comprehensive reproductive health and wellness digital solution** and **personal Concierge Care Navigation support**. Our evidence-based bundled packages, avoidance of miscoding and overutilization, package design with discounted services, additional frozen embryo transfer and reduction of multiple pregnancies result in **cost savings of 10% to 50%**. ARC Centers of Excellence validated lower twin rate saved over \$47 million in 2018.

How flexible is the ARC Family Forming Benefit?

ARC can design packages that **meet each employer's choices**, including intrauterine insemination (IUI), IVF, egg freezing, sperm and egg donor, surrogacy, and emotional and adoption support. Each employer can also choose the benefit subsidy level appropriate for them.

What happens if the employer subsidy does not cover all the care needed?

Financing programs are available through ARC to provide additional funds that bridge any difference between the employer contribution and employee need. This support reduces employees' time, energy, and distraction and increases presenteeism and productivity. It enables the employer to provide a **meaningful benefit** at an **affordable** cost.