



Where possibilities for building families become a reality.



2023 Press Kit





**Welcome** to the [ARC Fertility](#) Press Kit, your comprehensive resource unveiling the essence of our mission and the transformative solutions we offer. At ARC Fertility, we are passionate about redefining family-forming benefits, making high-quality reproductive care inclusive, accessible and affordable. In this digital package, you'll find detailed insights into our innovative approach, from our extensive network of top-tier fertility clinics to our commitment to diversity, equity and inclusion.

Designed not just for media professionals but also for prospective clients, investors and the wider community, this press kit includes the following:

- **Company overview** explains our business model, articulates the mission, describes product and service offerings and identifies key market differentiators.
- **Fact sheet** a “one pager,” with a bulleted list of the most important information about the company, such as key benchmarks, statistics and achievements.
- **Brief Biographies** of the CEO, chairman, founders and other key leaders -- including their headshots, role and vision.
- **FAQs** that reflect sales team perspectives and competitive positioning.
- **Press Releases** on one or more recent newsworthy announcements.
- **Coverage** of the company in credible journals and trade publications.
- **Product Descriptions** including verbiage and photos.
- **Multimedia Assets** including product photos, videos displaying product use, hi-resolution logo, leadership video clips and other examples of corporate positioning.
- **Contact information:** phone numbers, mailing addresses, e-mail addresses of company media contacts, social media handles and other easy-to-access information.
- **Client Case Studies and Testimonials.**
- **White Papers and Thought Leadership:** published materials.

Thank you for exploring ARC Fertility – where possibilities for building families become a reality.

## Company Overview

### About ARC® Fertility

ARC® Fertility was founded in 1997 as a result of its founder's passion to increase access to affordable, high-quality reproductive care for everyone. We are accomplishing our mission through our national network of top-tier fertility clinics and with the help of brokers and employers. ARC physicians deliver high-value fertility and family-forming employer benefits through evidence-based treatment packages and financing directly to patients. ARC Fertility has helped tens of thousands of people create the family of their dreams. <https://www.arcfertility.com/>

**Mission:** to increase access to quality fertility care so that everyone has their best chance to form a family.

### Products/Services:

ARC Fertility proudly offers a comprehensive range of high-quality, affordable fertility care with the best outcomes — regardless of employer contribution. Services include:

- Digital Tools and Concierge Care Navigation
- Home monitoring and testing
- Intrauterine insemination (IUI)
- In vitro fertilization (IVF)
- Preconception genetic testing and Preimplantation Genetic Testing (PGT)
- Male testing and fertility treatments, including testicular sperm aspiration (TESA) and microsurgical epididymal sperm aspiration (MESA)
- Egg freezing and banking
- Sperm, egg and embryo freezing
- Surrogacy
- Adoption
- Menopause Support
- Lactation Support
- Return-to-work assistance
- Fertility Medications
- Family-forming financing
- Emotional support

### Key Differentiators:

1. Inclusive, equitable and comprehensive care for all members and all family-forming journeys
2. Validated superior clinical outcomes and employee experience because of evidence-based clinical care standards in innovative packages developed by a globally recognized fertility expert who is the founder and CEO of ARC Fertility  
-- ARC will put a percentage of its access fee and utilization fee at risk for ARC performance, and the Validation Institute has a \$25,000 guarantee of their conclusion that the evidence shows ARC has lower twin rates.
3. Lower cost because of network discounts, higher value because of packaged care design and avoidance of waste
4. Flexible program design with no PEPM; the employer chooses benefit subsidy amount that is paid only when used
5. Optional programs: pharmacy, lending and pregnancy/lactation/return-to-work







# Everyone Deserves Better Family-forming Benefits



About 1 in 6 individuals face fertility challenges, and many employees endure financial strain due to inadequate treatment coverage in workplace plans.

ARC Fertility helps families grow through inclusive and comprehensive programs and services:



## Quality Care

- Extensive network of top-tier fertility clinics nationwide
- 450 board-certified fertility specialists across 250+ locations
- Evidence-based treatment packages, personal concierge care navigation



## Successful Outcomes

- Personalized support to >1.3 million consumers
- Helped 80,000+ build a family
- Currently serve equivalent of several hundred thousand members annually



## Affordability

- 15-40% lower costs vs. other fertility providers, negotiated discounts, waste avoidance
- Flexible programs, minimal access fee, subsidies paid only when treatment services used
- No member-per-month fees



## Scalability

- Customizable solutions for every size company
- Ensures consistency nationwide
- Optional programs for pharmacy services, employee financing, pregnancy benefits, lactation, early childcare and return to work support

The path to parenthood is different for everyone.

ARC provides **personalized, evidence-based information, expert navigation, and emotional support** for every step of an employee's journey from preconception through fertility/family forming, pregnancy and return to work.



## For more information

Find out how ARC Fertility can help you:

Email: [info@arcfertility.com](mailto:info@arcfertility.com) | Phone: 1-888-990-2727 | Website: [arcfertility.com](https://www.arcfertility.com)

© 2023 Advanced Reproductive Care. All Rights Reserved.

## Brief Biographies



### David Adamson, MD, Founder & CEO, ARC Fertility



**About David Adamson, MD, Founder and CEO ARC Fertility** David Adamson is a consulting reproductive endocrinologist and surgeon, Medical Director of Equal3 Fertility, Clinical Professor ACF at Stanford University, and Associate Clinical Professor at UCSF. He is Past President of the ASRM, SART, AAGL, the Committee on Reproductive Medicine for FIGO and several other major gynecological societies. He is Chair of the International Committee Monitoring ART, President of the World Endometriosis Research Foundation and ex officio Board member of the International Federation of Fertility Societies. He is a member of many prestigious professional societies and has been a board member and advisor to government, industry, professional and patient organizations. He has over 300 peer-reviewed and other scientific/medical publications, and has lectured extensively

nationally and internationally on assisted reproductive technologies, endometriosis, reproductive surgery, infertility and access to equitable care. Dr. Adamson led the committee that created The FIGO Fertility Toolbox and the organization that created the global Endometriosis Phenome and Biobanking Harmonization Project (EPHect), and he created the Endometriosis Fertility Index, all electronic tools used globally to improve health care for reproductive age women.

He is Founder, Chairman and Chief Executive Officer of Advanced Reproductive Care (ARC® Fertility), the largest United States network fertility company. He has been recognized as one of the best 400 physicians for women in America and received the Outstanding Achievement in Medicine award from the Santa Clara County Medical Society, a Certificate of Special Congressional Recognition for contributions to the community, Distinguished Surgeon award from the Society of Reproductive Surgeons, Honorary Life Membership from the Canadian Association of Internes and Residents, the Barbara Eck Founders Award from RESOLVE, several honorary memberships and professorships, and the ASRM Distinguished Service award for his outstanding achievements in advancing the practice of reproductive medicine. Dr. Adamson has been honored with the CEO of the Year Award by [CEO Monthly](#).

## Frequently Asked Questions (FAQ)

### 1. What is ARC Fertility?

ARC Fertility is a mission-driven organization founded in 1997, dedicated to increasing access to high-quality, affordable reproductive care. We provide comprehensive family-forming benefits, including fertility treatments, through evidence-based treatment packages and financing options.

---

### 2. How does ARC Fertility help individuals and employers?

ARC Fertility supports individuals by offering personalized, inclusive, and affordable family-forming benefits. For employers, we provide scalable solutions, ensuring consistent care nationwide. Our benefits enhance employee satisfaction, work performance, and promote a positive workplace culture.

---

### 3. What services does ARC Fertility offer?

ARC Fertility offers a range of services, including fertility treatments, reproductive care, employee benefits, affordable fertility services, family-forming options, IVF treatments, fertility specialists, genetic testing, and more. Our offerings are flexible, catering to diverse family-forming journeys.

---

### 4. How does ARC Fertility address diversity and inclusivity?

ARC Fertility is inclusive of all individuals, couples, LGBTQ+ relationships, and genders. Our benefits support reproductive wellness, family-building, and the transition back to work. We actively promote diversity, equity, and inclusion, fostering a supportive environment for everyone.

---

### 5. What sets ARC Fertility apart from other providers?

ARC Fertility stands out due to its 26 years of experience helping people form families and its founder's expertise as a renowned reproductive endocrinologist. Our benefits are cost-effective, culturally sensitive, and offer flexibility. We eliminate PEPF fees, allowing employers to choose subsidy amounts. We focus on reducing costs, providing personalized care management, and ensuring validated superior outcomes.

---



## Frequently Asked Questions (FAQ) (continued)

### 6. How does ARC Fertility contribute to employee well-being?

By providing access to affordable fertility care, ARC Fertility reduces emotional distress among employees facing infertility challenges. Our benefits enhance overall well-being, productivity, and engagement. We also address social determinants of health, promoting holistic employee support.

---

### 7. Is ARC Fertility available nationwide?

Yes, ARC Fertility operates nationwide through its network of top-tier fertility clinics. We ensure consistent, high-quality care regardless of the employee's location. Our network includes 450 board-certified fertility specialists across 250+ locations.

---

### 8. How can employers partner with ARC Fertility?

Employers can partner with ARC Fertility to offer comprehensive family-forming benefits to their employees. Our customizable solutions cater to companies of all sizes and industries. To explore partnership opportunities, employers can visit our website or contact us directly for personalized consultations.

---

### 9. Where can I find more information about ARC Fertility's offerings?

For detailed information about ARC Fertility's services, benefits, and mission, please visit our official website at [www.arcfertility.com](http://www.arcfertility.com). Here, you can find resources, contact details, and learn about our innovative family-forming solutions.

---

### 10. How can employees access ARC Fertility's services?

Employees can access ARC Fertility's services through their employer-sponsored benefits programs. By partnering with employers, we ensure that employees have seamless access to high-quality fertility care, personalized support, and resources to fulfill their family dreams.

---



## Press Releases





## Press Releases

### ARC Fertility Highlights Five Ways to Bring Affordability to Family-forming Benefits During Open Enrollment

October 04, 2023 10:00 AM Eastern Daylight Time

CUPERTINO, Calif.--([BUSINESS WIRE](#))--[ARC Fertility](#), a highly experienced national provider of innovative fertility and family-forming benefits for self-insured employers and their employees, underscores the importance of affordability and accessibility as companies, plan sponsors, health insurance brokers, third-party administrators and benefits consultants conduct open enrollment activities.

David Adamson, MD, founder and CEO, ARC Fertility, says, "For self-insured entities and workforces seeking affordable family-forming solutions, our approach empowers individuals to initiate reproductive treatment programs that meet their budgets and lifestyles."

[Approximately one in six](#) individuals face fertility challenges, and many employees endure financial strain due to inadequate treatment coverage in workplace plans. In response, ARC Fertility designed its programs to incorporate five key strategies:

- 1. Evidence-Based Packaged Care:** links individuals with top-tier doctors who provide evidence-based care, prioritizing quality over quantity to deliver superior treatment at a reduced cost.
- 2. Waste Reduction:** programs exclude unproven treatments, prevent miscoding of fertility care in general medical plans and secure discounts from providers.
- 3. Low Access Fee:** grants employees unlimited access to their digital program and one-on-one concierge navigation, enabling informed reproductive health decisions, potentially reducing costly medical interventions.
- 4. No PEPM (Per Employee Per Month):** employers only pay when services are utilized, with flexibility to choose a benefit subsidy that aligns with their budget, without incurring fixed monthly costs.
- 5. Value-Added Programs:** beyond traditional benefits, offers optional programs that enhance overall value, including direct-to-consumer lending for cost-sharing with employees, competitively priced pharmacy plans and comprehensive support programs encompassing pregnancy, lactation, early parenthood and return-to-work initiatives to retain valuable employees.

Dr. Adamson concludes, "We believe that everyone — regardless of their economic or social status — deserves the opportunity to build their family, and we are here to make this a reality."

#### About ARC® Fertility

ARC® Fertility was founded in 1997 from its founder's passion to increase access to affordable, high-quality reproductive care for everyone. We are accomplishing our mission through our national network of top-tier fertility clinics and with the help of brokers and employers. ARC physicians deliver high-value fertility and family-forming employer benefits through evidence-based treatment packages and financing directly to patients. ARC Fertility has helped tens of thousands of people create the family of their dreams. <https://www.arcfertility.com/>

#### Media:

Brittany Tedesco  
CPR Marketing  
[btedesco@cpronline.com](mailto:btedesco@cpronline.com)  
201-641-1911x14



## **ARC Fertility Redefines Family-Forming Benefits for Self-Insured Community: Higher Quality, Improved Outcomes, Lower Costs and Scalability Nationwide**

October 30, 2023 10:00 AM Eastern Daylight Time

CUPERTINO, Calif.--([BUSINESS WIRE](#))--[ARC Fertility](#), a highly experienced national provider of innovative fertility and family-forming benefits for self-insured employers and their employees, raises the bar for the industry to help health plan payers experience higher quality care, better patient outcomes, lower costs and scalability that ensures care consistency nationwide.

"This community wants and deserves a superior portfolio of family-building programs that meets their fiscal needs while respecting the principles of inclusivity and diversity," says David Adamson, MD, founder and CEO, ARC Fertility. "We are standard-bearers for enhanced access to quality reproductive care that ensures everyone, regardless of sexual orientation or gender identity, equal opportunities to form a family."

A national network of top-tier fertility clinics delivers evidence-based treatment packages that are scalable across diverse geographic areas and designed to suit companies of every size and industry. Services include personal concierge care navigation and integrated medical care for all paths to parenthood. Direct employee financing, flexible plan designs and optional programs, such as cost-effective pharmacy services, pregnancy support, lactation and return to work programs, bring a new level of affordability never before offered by competitive fertility benefit programs.

"By partnering with a select group of over 450 board-certified fertility specialists across more than 250 locations, ARC Fertility offers every patient unparalleled quality of care and the best possible chance to build a family," continues Dr. Adamson, an acknowledged leader in fertility services. "Since 1997, ARC has served 4.3 million consumers with personalized services and customizable solutions, enjoying a successful track record with a multitude of employers, high profile health insurance brokers, third party administrators and benefits consultants. Costs are 15-40% lower through negotiated discounts and waste avoidance, no per member per month fees and employer subsidy payments only when patients receive services from ARC's vetted partners."

### **About ARC® Fertility**

ARC® Fertility was founded in 1997 from its founder's passion to increase access to affordable, high-quality reproductive care for everyone. We are accomplishing our mission through our national network of top-tier fertility clinics and with the help of brokers and employers. ARC physicians deliver high-value fertility and family-forming employer benefits through evidence-based treatment packages and financing directly to patients. ARC Fertility has helped tens of thousands of people create the family of their dreams. <https://www.arcfertility.com/>

### **Media:**

Brittany Tedesco

CPR Marketing

[btedesco@cpronline.com](mailto:btedesco@cpronline.com)

201-641-1911x14



## **Dr. David Adamson, Founder and CEO, ARC Fertility Expands Upon the Importance of Family-Forming Benefits for Employer-Sponsored Health Plans in New Book 'Benefits Revolution'**

**CUPERTINO, Calif.– November 13, 2023 –** [ARC Fertility](#), a highly experienced national provider of innovative fertility and family-forming benefits for self-insured employers and their employees, announces David Adamson, MD, founder and CEO, ARC Fertility, as a co-author in the new book [Benefits Revolution: The Next Generation of Employer-Sponsored Healthcare](#). Dr. Adamson outlines why employers should implement family-forming benefits into employee health plans, providing actionable steps benefits advisors can take to deliver better, more cost-effective outcomes for clients and patients.

"Most traditional corporate benefits have become irrelevant to today's workforce, but family-forming benefits like fertility care and infertility treatments can improve employee satisfaction, enhance work performance and save employers money in the long run," says Dr. Adamson. "Empowering families with innovative, inclusive fertility benefits can transform workplaces, enhance lives and boost productivity,"

As a reproductive endocrinologist and surgeon with clinical professorships at Stanford University and the University of California San Francisco, Dr. Adamson is a leading voice in reproductive healthcare. In addition to his work at ARC Fertility, he is also Chair of the non-governmental organization (NGO) with the World Health Organization (WHO) that publishes global assisted reproductive technology (ART) results annually. Previously, Dr. Adamson was president of numerous professional organizations, including the American Society for Reproductive Medicine and the Society for Assisted Reproductive Technology.

In his Benefits Revolution chapter, Dr. Adamson leverages his in-depth expertise to explain how employers can overcome the challenges to deliver these types of important family-building benefits, bringing meaning to their employees and concurrently addressing diversity, equity, inclusion, belonging goals and social determinants of health.

Benefits Revolution: The Next Generation of Employer-Sponsored Healthcare [is now available on Amazon](#). To learn more about Dr. Adamson's family-forming benefits mission, please visit [www.arcfertility.com](http://www.arcfertility.com).

### **About ARC® Fertility**

ARC® Fertility was founded in 1997 from its founder's passion to increase access to affordable, high-quality reproductive care for everyone. We are accomplishing our mission through our national network of top-tier fertility clinics and with the help of brokers and employers. ARC physicians deliver high-value fertility and family-forming employer benefits through evidence-based treatment packages and financing directly to patients. ARC Fertility has helped tens of thousands of people create the family of their dreams. <https://www.arcfertility.com/>

### **Media:**

Brittany Tedesco  
CPR Marketing  
[btedesco@cpronline.com](mailto:btedesco@cpronline.com)  
201-641-1911x14





## Coverage

**American Journal of Managed Care:**

**Dr David Adamson Discusses How Professional Guidelines Impact  
Reproductive Care Outcomes**

<https://www.ajmc.com/view/dr-david-adamson-discusses-how-profession-al-guidelines-impact-reproductive-care-outcomes>





# Dr David Adamson Discusses How Professional Guidelines Impact Reproductive Care Outcomes

October 13, 2023

[Pearl Steinzor](#)

[Giuliana Grossi](#)

*David Adamson, MD, FRCSC, FACOG, FACS, reproductive endocrinologist, surgeon, founder and CEO of ARC Fertility, and past president of The American Society for Reproductive Medicine, discusses the importance of professional guidelines in reproductive medicine.*

There are many legitimate differences in opinion between patients when it comes to reproductive care that physicians need to be aware of when considering professional guidelines in fertility care, says David Adamson, MD, FRCSC, FACOG, FACS, reproductive endocrinologist, surgeon, founder and CEO of [ARC Fertility](#).

Adamson is set to discuss the importance of professional guidelines in reproductive medicine, as past president of The American Society for Reproductive Medicine (ASRM), at the [ASRM 2023 Scientific Congress & Expo](#) being held October 14-18, 2023, in New Orleans, Louisiana.

## Transcript

**How has adhering to professional guidelines in reproductive care resulted in improved patient outcomes or helped prevent adverse events, and how do these guidelines impact daily clinical practice?**

The guidelines have really been extremely helpful. Most of the guidelines I'm referring to, or thinking about, are the American Society for Reproductive Medicine, practice guidelines, laboratory guidelines, and ethics guidelines. But it's important to note that there are other guidelines from other organizations, such as the European Society for Human Reproduction and Embryology, and also the International Federation of Fertility Societies, and other organizations.

There are also some excellent guidelines that have come from United Kingdom services. So there are different groups in different areas that have produced guidelines. In general, I'll be thinking more about the American Society for Reproductive Medicine, because they're more applicable to the United States. But it's important to note that a lot of people are interested in these. I'll also just mention that the World Health Organization, with whom I've fortunately been able to work, is also now embarking on guidelines in certain areas.

The reason it's important to note that different groups are doing this is that guidelines, when properly done, are difficult to do. There's a lot of evidence out there that has to be considered; some of the evidence is better than others. And it's certainly true that not only in different parts of the world but even within our country, depending on the socio-economic status of the people being treated, obviously, based on gender and race, it's important that guidelines have to really apply to everyone.

Just a little bit of a sense about guidelines—they're not that easy to do. They're difficult to do well, but they're really, really important because they do help people do the right thing. The first is that, I think the most important aspect of guidelines is that people who are really knowledgeable about the field do a very extensive research of the literature. And all the people who are involved have to be unbiased; they have to disclose any potential conflicts of interest that are assessed. So that what you're getting is people really committed to the best possible care, who are knowledgeable about the evidence, really coming up with the guidelines that you do see and do come up.

And so the first big benefit for both patients and physicians, when guidelines come out from the types of organizations I've discussed, is that they can really count on them as state-of-the-art, fact-based information. As we all know, these days, that's not trivial at all, because there are a lot of sources of information today.

Not only are some people, without much knowledge, putting out opinions, but there are others who are quite knowledgeable but who have commercial interests, or other reasons for putting out opinions, that may not be completely unbiased and may not take a really objective look at what the evidence tells us. I think the first and most important thing about how guidelines improve quality is that people can count on them when they come from these organizations; you can have confidence in them. And because you have confidence in them, you can depend on them more, so that's the first thing.

The second aspect is, certainly with the American Society for Reproductive Medicine—and some of the guidelines there have also come from the Society for Assisted Reproductive Technology, which is an affiliated society really focused on in vitro fertilization and assisted reproductive technologies, and sort those guidelines with ASRM also—that these guidelines really do pertain to a very broad and comprehensive aspect of medicine. So, the second big value of the guidelines is that they're really not hit-or-miss, is something here or is something there. The ASRM has tried to address, certainly, the

most important issues, and a very broad set of issues, and so, the second attribute of the guidelines is that they cover almost all important aspects of clinical care, which means they can be used in many, many different situations.

The third attribute or characteristic of these guidelines is that they're constantly being evaluated and reevaluated, because as new science, new evidence comes along, new technologies come along as types of patient care come along. Then, there's a need for either newer guidelines or a revision of older guidelines as we get newer information.

These guidelines are also up-to-date, generally speaking, and they're revised. So, these guidelines can be used with confidence, they cover most of what we do, and they're up-to-date. This is very valuable to get this kind of information for both patients and doctors in a very complex area.

Probably the single biggest benefit of guidelines that we've seen in the United States with respect to infertility and IVF [in vitro fertilization] has been the Society for Assisted Reproductive Technology guidelines on the number of embryos to transfer. The reason that this is important is that most people think that twins are a great idea. I happen to be an identical twin. So, I think twins are okay. Not sure what my brother thinks about it, but I think twins are okay. But the reality of it is that twins have twice the risk of serious permanent physical and/or mental disability or death for each baby—which means the risk of a baby having a bad outcome in a twin pregnancy is twice as high for Baby A plus twice as high for Baby B, which means it's 4 times as high that you're going to end up with an outcome that's not good.

In addition to that, there's approximately twice the risk of having a pregnancy complication that's going to affect the mother. And so, that's why trying not to have twins on purpose is a good idea. What happened was, when IVF got started back in 1978, Louise Brown was born. But when it really started to get more available in the 1980s, the technology in the labs was still not that good; we were still learning about embryo culture and how to assess embryos and what have you. It was absolutely routine to put several embryos back because the chance of any one of them implanting and becoming a baby was not very high.

Then what happened was in the early 1990s, the laboratory technology—in particular, embryo culture—improved a lot, very quickly. And so doctors continued, putting more embryos back because patients wanted the baby, the doctors wanted the patient to get pregnant. But the embryo culture and the technology got so much better, all of a sudden more embryos started implanting and we had a huge multiple birth rate. In fact, the twin rate was well over 30%—it was 35% to almost 40%—an unbelievably high twin rate.

The triplet rate actually reached 7% or 8%; it was really unexpectedly high. Of course, this wasn't realized for a year or 2 later, because people were doing all this and then it wasn't until a couple years later that all the results got published and people said, "Heavens, look at these rates."

So the Society for Assisted Reproductive Technology, being very concerned about this, started putting out guidelines about how many embryos you should put back, and it reduced the number very dramatically. And over the years, as the technology has improved in the lab, that number has gone down and down, so that now single embryo transfer—putting only 1 embryo back—is basically

recommended for almost every patient. Not every patient. If you have a woman who's in her 40s and she only has a couple of embryos and neither one looks to be very good quality, there are situations you can justify putting a couple of embryos back. But by and large, 1 embryo is the number that should be put back in almost all patients.

As a result of this, over the years, the twin birth rate now in the US is down to somewhere around 5%, or maybe a little bit less, which is only a little bit more than the naturally occurring twin rate, which is somewhere in the 1% to 2% range. So, I think the guideline about reducing the number of embryos transferred has had a huge and positive impact on the practice of IVF and can help many people not just have a baby, but have a healthy baby.



## Multimedia Assets

### Video for Employers:

[ARC Fertility Workforce Inclusive Benefits](#)

### Promotional Video for Book:

[https://drive.google.com/file/d/1sS2C\\_FgBwnCu\\_X1p0PbUCO-8VYo5ezw5V/view?usp=sharing](https://drive.google.com/file/d/1sS2C_FgBwnCu_X1p0PbUCO-8VYo5ezw5V/view?usp=sharing)

### Logo:



### Videos for Employees:

- What is ARC Fertility & What do we do  
<https://www.youtube.com/watch?v=i5N-mo0sWluM>
- Concierge Care Navigators and ARC Fertility App and employee journey  
<https://www.youtube.com/watch?v=E-Kl-R5NijQw>
- How does ARC Fertility help with DEI Goals  
<https://www.youtube.com/watch?v=hplB-trXICrk>

**Dr. David Adamson Headshot**



**April Lee Headshot**





## Contact information

**Address:**

20195 Stevens Creek Boulevard, Suite 220  
Cupertino, CA 95014

**Phone:**

1-888-990-2727

**E-Mail:**

[info@arcfertility.com](mailto:info@arcfertility.com)

**Media:**

Brittany Tedesco CPR

Marketing

[btedesco@cpronline.com](mailto:btedesco@cpronline.com)

201-641-1911x14

**Hours:**

6:00am-5:00pm PST

8:00am-7:00pm CST

9:00am-8:00pm EST

**Contact Form:**

<https://www.arcfertility.com/contact/>

**Social Media:**

/arcfertility



advanced  
reproductive care



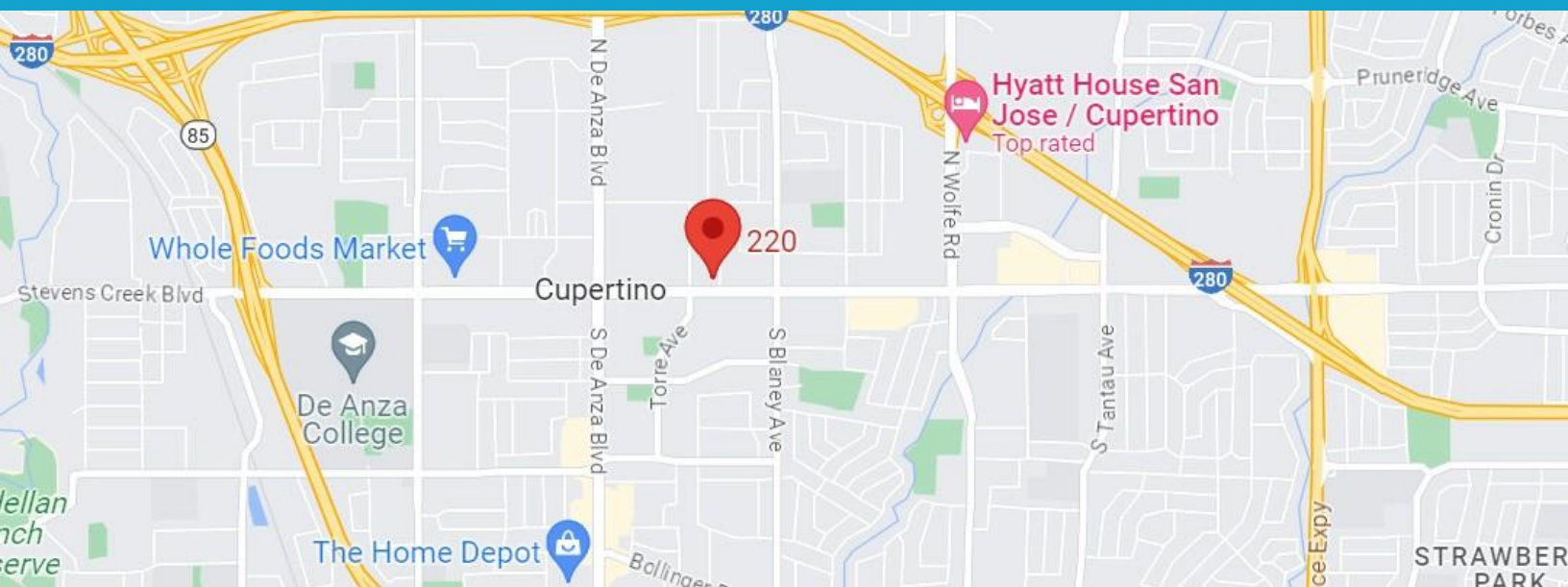
@arcfertility



/ARCFertilityChannel



@arcfertilityusa







## Client Case Studies and Testimonials







# Planisware: Supporting Inclusiveness, Diversity, and Families with ARC® Fertility



## Client Background

Planisware is a worldwide leader providing project portfolio management software designed to support engineering, product development, and IT business practices.

Active for over 20 years, Planisware has assisted clients in raising the value of their portfolios through innovation, forward-thinking strategies, and considered business decisions. Over 500 companies worldwide manage their projects, resources, and portfolios using Planisware products and software.

## Overview

Human Resources Director Michelle Lim, SPHR, is always looking to expand benefits for the employees who make Planisware successful. She and her team had long considered fertility benefits to support their employees on their parenting journey.

“We value our employees and their families, and this was a great way to show them that we support their journey to parenthood,” said Lim. “These types of benefits are becoming more important, especially for people who want to really plan when they’re going to have kids. We want to make sure they’re supported if they end up having a hard time conceiving.”

Fertility benefits are not only a great way for companies to show their appreciation for employees — they also provide a tangible uptick in employee loyalty and satisfaction, as such benefits are not available at every company. Companies that provide fertility benefits tend to attract and retain talent, and cultivate more productive employees.



## Problem

When she began considering fertility benefits, HR Director Lim was concerned that convincing Planisware leadership would be an uphill battle, especially considering the popular assumption that fertility benefits naturally fall under a company's healthcare plan.

"It was really hard, because we have this notion that if there's anything we offer that involves a type of medical benefit, that it has to be through a medical carrier." Planisware leaders were concerned that forcing the whole company to pay higher premiums for fertility benefits only a few used would upset their low employee turnover rate.

HR personnel were concerned that adding fertility benefits could once more raise the cost of their healthcare plan dramatically, as well as increase the premiums across the workforce. Not every employee wants to have children, after all, and convincing the whole company to fund fertility treatments for just a few would be a challenge. "We're not Facebook or Google," Lim says. "It is really important for us to maximize the benefits we get per dollar invested."



## Solution

Introduced to ARC Fertility through Planisware's benefits broker, Lim and her team were thrilled to learn that ARC programs do not carry the same universal per-employee monthly fee and these benefits need not be bundled with existing healthcare packages. This took much of the pressure off selling fertility benefits to company leadership, as the costs would only be incurred when an employee uses the benefit.

Unlike traditional insurance plans, with ARC programs, charges only activate when someone uses the benefits and fees are not distributed throughout the company at all times in anticipation of use. "When we learned about ARC Fertility, we discovered it was actually not a cost we would incur right away, but when people use it. That means I can allocate this cost later," said Lim.

This simple, modular payment structure meant a survey of employees' family plans helped Planisware "determine our cost risk if we offer ARC Fertility. The good thing about ARC is I don't have to burden everyone with the cost. It's available to everybody but we only incur the cost if someone actually uses it."



## Results

Without the prohibitive overhead of adding fertility treatments to their healthcare plan, the human resources team at Planisware were easily able to convince company leadership to adopt this increasingly popular program into their benefits package. Planisware employees are now able to access ARC Fertility programs and Centers of Excellence for services such as surrogacy and in vitro fertilization — including for same sex couples or single parents — no matter where they lived. “It was also a huge factor to find a provider that has a network that could cater to our employees that are spread out across the U.S.,” said Lim.

“ARC Fertility provided our company the opportunity to offer our employees fertility benefits without the huge price tag that we would incur if we went through our medical insurance carrier. ARC was able to customize a package for us that meets the company’s and our employees’ needs,” Lim says. “We love working with the ARC team. They value you as the employer and they show the same level of service to the employees. They are very responsive and are there every step of the way.”

There is no better proof of a successful fertility benefits program than a new healthy baby. One Planisware employee used the ARC Fertility Centers of Excellence Employer program early on, and their journey to parenthood produced a healthy baby girl on the very first try. “We are proud Planisware offers this benefit, without a huge price tag, to our employees,” Lim announced. “We support inclusiveness, diversity, and a family-friendly culture, which is easier than ever with ARC.”

**Interested in adding fertility benefits without the high costs?**

Contact ARC Fertility today to learn about our customizable Employer Program plans.

**Advanced Reproductive Care, Inc.**

20195 Stevens Creek Boulevard, Suite 220, Cupertino, CA 95014

1-888-990-2727 [www.arcfertility.com/for-employers](http://www.arcfertility.com/for-employers)

© 2022 Advanced Reproductive Care. All Rights Reserved.





## CASE STUDY

# How Picsart Integrated Family Building Benefits with ARC Fertility

Picsart

## Background

Picsart is a privately held software developer whose product is the #1 creative platform and social editing app in today's creator economy. They serve more than 150 million monthly active creators who present, remix, and share nearly one billion images a month, using one of the largest open-source collections of content worldwide, featuring stickers, free-to-edit photos and more.

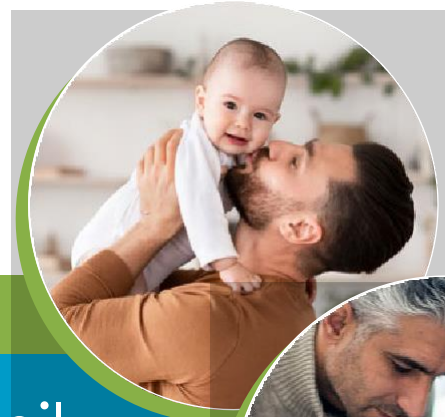
Founded in 2012 and headquartered in San Francisco, Picsart provides a progressive, diversity-forward environment to professionals in cities around the world, including Los Angeles, Miami, Beijing, Tokyo, Berlin and Yerevan, Armenia. Picsart is proud to count Sequoia Capital, Softbank, DCM Ventures, Insight Venture Partners, and Siguler Guff & Company among its backers.

## Overview

Picsart is dedicated to offering forward-thinking employee benefits that align with their goals of diversity, equity and inclusion. This is especially important for a company of their size, as larger employers can afford broader and more robust benefits packages. Attracting and retaining the best people means competing with the Apples and Googles of the world, not just in salary and prestige, but in ways to make each employee's life easier.

As Director of People Operations at Picsart, Elizabeth Maddick knows from experience that some essential benefits are just easier for big firms to provide. "Five years ago, I began my journey to start a family when I didn't have anything like ARC Fertility," she said. "And I had to come off my insurance to go on my husband's, who worked at a very large company. Larger companies obviously have an advantage when it comes to insurance."

People are more likely to show long-term loyalty to companies that anticipate their needs, including the need to safely and affordably have a family. "Satisfied employees lead to retention and help you compete against companies with richer benefits," Maddick said.



.....  
"When I was researching the different solutions to present to the board and our finance team, ARC was definitely the best solution for a company of our size. It gave us the flexibility of being able to help where we can," said Maddick.  
.....



## Problem

Maddick understood the challenges she would face offering fertility assistance to employees. Cost was the first major hurdle, as many of the options were too expensive. And even broaching the subject of fertility was daunting in planning meetings about costs and dividends. "Presenting costs to financial people requires showing value and where the money is going," said Maddick.

The most obvious step was to offer fertility benefits through a medical insurance package, but options for a company like Picsart were limited. "We knew we could have it through our insurance," said Maddick, "But unfortunately, because we're not a large employer in the state, some carriers don't even offer it, and when they do it's only for a medical reason; that excludes so many people from that benefit." Picsart wanted to include single and LGBTQ+ employees in their family building benefits, and that was disqualifying.

Throughout the search for a fitting fertility option, the People Operations team was also competing with other benefits. Companies provide gym memberships, wellness classes, such an array of things that are important to each person. Fertility treatments were a hard sell. It's not a topic people are willing to talk about openly and often. If you haven't been through it, you don't understand how hard it can be. "I never thought about it before I realized I needed it," said Maddick.



## Solution

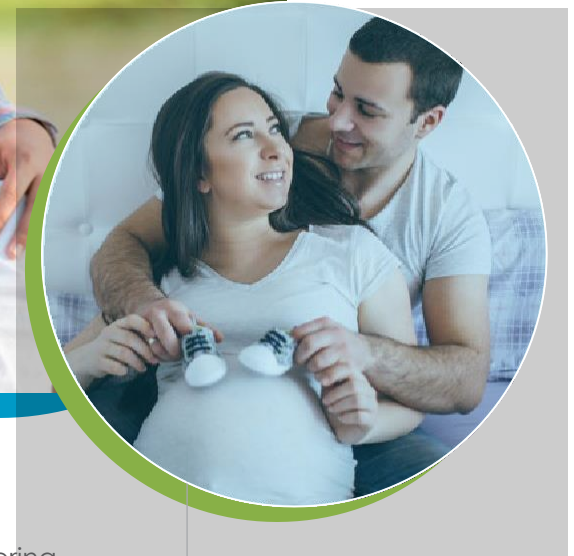
It was Maddick's own experience that inspired her to lead the team to the right solution. "I had my own personal fertility journey, so I had an agenda when it comes to benefits from the employee side. When I found out about ARC Fertility and did my research, it was naturally something that I wanted to look at. I'd been through it, and I wanted to help people."



### The ARC Fertility Employer Program differs from traditional insurance programs.

Rather than requiring a constant fee, ARC only charges employers when employees use their services—and only for the services rendered. The company as a whole is not expected to bear the costs of an individual's family goals. This flexible approach meant Picsart would only pay what it needed to help its employees, rather than committing to a higher insurance premium.

"When I was researching the different solutions to present to the board and our finance team, ARC was definitely the best solution for a company of our size. It gave us the flexibility of being able to help where we can," said Maddick.



## Results

ARC Fertility solved all the challenges Picsart worried about when offering family building assistance. Picsart began offering the ARC Fertility Employer Program in 2020 and, according to Maddick, “We’ve been with ARC for a couple of years now, and we’ve been delighted.”

Unlike a major insurer, ARC Fertility does not set limitations on who can pursue family building benefits; this rewards diversity and creates the sort of inclusivity Maddick wanted. In addition, the ease of access encouraged employees to seek out the benefits and not feel ashamed when discussing their use. In turn, this created less anxiety among workers who wanted to start a family.

Ultimately, the ARC Fertility Employer Program proved to be the right choice for Picsart, offering a robust plan with flexible pricing. Maddick stressed that companies worried about the cost should do whatever they can to provide these benefits in the best form possible. When it comes to fertility benefits, she said, “If you aren’t in a position to go all out, even a little help improves the process tremendously.”

.....

***“Showing care  
for all our  
employees  
is always a  
positive thing!”***

—Elizabeth Maddick,  
Director of People  
Operations at Picsart

.....



## For more information

Email: [info@arcfertility.com](mailto:info@arcfertility.com) | Phone: 1-888-990-2727 | Website: [arcfertility.com](https://arcfertility.com)

© 2023 Advanced Reproductive Care. All Rights Reserved.





## White Papers and Thought Leadership



**FERTILITY BENEFITS:**

**The Key to Cost Containment for  
Employers and Employees**

*Employers must always be concerned about the rising cost of doing business. Remaining solvent, let alone prosperous, is becoming more difficult, especially in the current era of inflation and higher employee compensation requests. AON reports that the average U.S. employer cost per employee in the U.S. will rise 6.5 percent through 2023, by more than \$13,800 each. This is almost twice the 3.7 percent increase from 2021, a testament to the strain ongoing pandemic concerns, supply chain issues, worker scarcity, inflation, and geopolitical instability are putting on the economy.*



Businesses under financial pressure — as many are now — face difficult choices when trying to grow or remain profitable in a challenging economic environment. Sometimes the easiest option seems to be saving costs on people, slowing hiring, or laying off staff to balance the budget. In the short term, this can create some breathing room for the employer, but perhaps without considering the institutional knowledge businesses lose when employees are laid off or leave for other opportunities.

Downsizing creates problems, as a smaller workforce means fewer people to cover the same amount of necessary work, more time spent training lower-paid replacements, and ill will toward the business — all before considering how devastating it is for the released employees. Instead of saving money on people, perhaps employers would be better off saving money for people, investing in, attracting and retaining the best, most productive employees and executives. Compelling benefits and total compensation packages result in more productive and efficient people and organizations.



Healthcare is one major cost employers have to pay per worker. Total healthcare costs per employee are expected to increase from \$12,501 in 2020 to \$13,360. Employee benefit costs are also set to go up, rising from \$3,269 to \$3,331, an amount that increases the more the policy is used. To deal with this growing overhead, employers are taking more of an interest in cost containment. Cost containment is an important strategy companies use to streamline employee healthcare spending by lowering costs without sacrificing the quality of care.

Common approaches to cost containment include:

- Payment integrity: Ensuring patients receive accurate and honest bills free of errors or upcharges
- Clean claim reviews: Evaluating healthcare bills, documents, reviews, utilization notes, medical records, and past denials to keep employees from paying extra
- Reference-based pricing: Self-funded healthcare reimbursement similar to comparison shopping, using a pricing benchmark to negotiate lower payments for medical care
- Out-of-network wrap: Making care available at additional facilities to lower prices and offer wider access to healthcare
- Stop-loss protection: Self-funding, stop-loss insurance and custom benefit plans designed and sourced with the help of sophisticated group benefits brokers.



Investing in more cost-efficient healthcare benefits that an organization's employees want and value is an excellent strategy for companies looking to save on their workforce without losing their workers. Better benefits attract the best talent, maximizing the value of each hire. Companies that opt for poorly designed, costly plans not valued by employees, or inefficient plans, end up discovering they cannot attract the best, brightest and most productive employees. They lose those employees to competitors who have more attractive benefits and total compensation packages. To compete for the best, most productive talent, employers must find innovative ways to attract, hire and retain the best, brightest and most productive employees with inclusive, diverse, cost-effective and innovative group benefits and total compensation packages employers can afford, and employees desire.

One healthcare issue often goes under the radar of group benefits brokers, insurers and employers, yet is vitally important—the many workers ready to start families and their need for infertility and family-forming benefits. One in eight couples in the United States will experience challenges conceiving or carrying a child to term. Family building is a vital need for most adults, many of whom will seek medical aid in diagnosing and overcoming any issues standing in the way of starting their family.

While previously seen as a personal matter between prospective parents, infertility is now acknowledged as an important factor in the productivity and wellness of workers. As such, a rapidly growing trend is employers providing comprehensive fertility benefits.

Infertility treatments are not expensive relative to the cost of other medical services, but they are unaffordable when there is no or limited coverage. And no single round of treatment is guaranteed to work. People trying to start a family over multiple cycles and types of treatment not aligned with evidence-based best practices often spend a significant amount of money, but much of it can be wasted on inappropriate care. Here are just a few examples of what one infertility treatment cycle can cost:

- **Fertility drugs:** \$2,000 - \$5,000
- **Donor sperm:** \$1,000 - \$1,500
- **Donor eggs:** \$2,500 - \$3,000 per egg
- **In vitro fertilization (IVF):** \$15,000 - \$30,000
- **Egg freezing:** \$10,000 - \$20,000
- **Surrogacy:** \$135,000 - \$230,000

Without infertility coverage through an employer, most individuals cannot afford the family they want without going into debt—sometimes debt that can be personally and emotionally devastating. People living under that burden experience more stress, distraction and lost productivity. Putting aside humane and ethical concerns, many individuals facing fertility challenges are more likely to underperform and be distracted on the job. This is especially true if these workers continue to struggle to become a parent. Ultimately, people will either leave to find a position with fertility coverage benefits, better pay to deal with debt, or just to work somewhere they feel more respected.





In many ways, infertility is no different for employers than any other medical or group benefit-related issue: it robs workers of their wellness and peace-of-mind, and employers of the focus, well-being and productivity of their best workers. Business leaders looking to build and maintain the best teams should thus offer infertility care as part of benefits and total compensation packages when possible. The hard cost to employers of fertility benefits is lower than many realize, while the value for employees is very high and life-changing. Costs for not doing so and not attracting and retaining the best, most productive employees are high in turnover, especially in today's competitive market for talented workers. Fertility care has become an expected and desirable part of innovative employers' benefits and total compensation packages. Failing to provide fertility and family-forming benefits is effectively falling behind in the competition for the best, most productive employees.

While fertility coverage is necessary for the modern workplace, there may be better ways to deliver those benefits than standard health insurance models and benefit plan designs. Fully insured and self-funded employer-sponsored medical benefit plans are the typical way we design and deliver a wide array of group benefits, including healthcare benefits, for employees. Everyone pays into the same plan for

any given employer, mitigating risks and sharing benefit costs between employees and employers. Sophisticated risk mitigation, benefit design and cost containment strategies are required. Group health insurance, benefits packages, funding and claims are also prone to errors and fees, which can stress workers and HR departments. Issues often requiring significant time and attention from HR professionals, brokers and employees include claim reviews and reinsurance to manage benefits and costs properly. Insurance or self-funding and reinsurance are the best choices in the US for employer-sponsored healthcare and group benefits. However, fertility care has its unique requirements and considerations.

Some insurers limit fertility benefits to married heterosexual (cis) women, even though 30% of infertility cases originate with the male intended parent.

One major concern with health insurance is who insurers consider qualified for fertility coverage. Even today, many insurance plans restrict eligibility and coverage to specific types of prospective parents: heterosexual couples. At the same time, married gay women are eligible under certain plans, but gay male couples, trans or nonbinary people, and single parents usually are not. Some insurers limit fertility benefits to married heterosexual (cis) women, even though 30% of infertility cases originate with the male intended parent.





These limitations are not just unfair and exclusionary, they also make it difficult for companies to meet their own environmental, social, and governance (ESG) goals. Building an inclusive and diverse team with many unique voices becomes more challenging when people with diverse perspectives and voices have to look elsewhere for employment and benefits packages that allow and encourage them to start families without judgment.

Fees and success are other significant factors in cost containment when it comes to fertility care. Everyone who wants successful family-forming assistance should be entitled to affordable and effective care. But while every employee will one day need general healthcare, only some employees will need or even want fertility treatment. Adding fertility care to a company's group health insurance package is complex and should be done thoughtfully, informed by scientific data and successful outcomes, and designed by subject matter experts. These include fertility and family-forming benefits companies, fertility clinics that follow best practices, sophisticated group insurance brokers, Human Resource executives, and other subject matter experts.

Despite its many limitations, traditional out-of-the-box health insurance coverage is better than nothing when it comes to infertility care. Insurance plans typically offer many employees a chance to build the families they want affordably. When it comes to cost containment, however, "better than nothing" ends up being less inclusive, less than ideal and less effective than going the extra mile with an inclusive and comprehensive plan, especially in terms of a company's culture, recruiting and team building.

Ultimately, a solution that is less inclusive costs more, delivers less, burdens those not eligible with higher out-of-pocket payments, and alienates important contributors in a diverse workforce.

The corporate goals of diversity, equity and inclusion and the economics of infertility dictate a more flexible benefits plan design than that provided by traditional health insurance.

The corporate goals of diversity, equity and inclusion and the economics of infertility dictate a more flexible benefits plan design that allows more diverse workers who want and need fertility care to easily access it and use it without spreading the costs to other employees or unduly burdening the company. A well-designed, customized and inclusive modular fertility plan allows companies to cover and fund specific treatments only when employees use them, a customized a la carte package of fertility benefits to meet every need that is available when needed and that does not require up-front payment for family forming benefits and services not yet requested or provided. Only a minority of workers will need family-forming care, but those who do will find it indispensable for their happiness, legacy and work-life balance. With a modular fertility care plan, employers can ensure this benefit is always available to workers who can't go without it.





This solution is also ideal for meeting a company's diversity goals. Any prospective parent is offered the same treatment, regardless of gender, orientation, or marital status. Forward-looking and accepting workplaces offering such benefits will find attracting workers from many different walks of life easier, making their businesses more diverse, dynamic, and adaptable while hitting important ESG milestones.

Likewise, employees will be much less eager to leave a job where their needs are cared for with a robust fertility benefits package. Employee turnover is a significant source of lost revenue, while long-term dedicated employees are always an excellent investment. Better benefits lead to a more robust corporate culture and better employee retention, as team members appreciate an employer who values and supports their vital family-building goals and those of their colleagues.

Infertility can significantly drain a worker's wellness, health, and professional performance. Employees unable to find financial support for their family-building goals will look for employment elsewhere where the coverage they want and need is provided. Cost containment means managing healthcare to reduce and minimize excess costs. The costs associated with not having a quality fertility program are unseen but substantial for both hard and soft costs. By providing the most innovative, effective, flexible and best fertility benefits, employers can attract, retain and help employees in profound ways while balancing the need to provide world-class benefits, attract the best, most diverse employees, drive productivity and maintain profitability in a challenging economic environment.



**Dr. G. David Adamson, MD, FRCSC, FACOG, FACS**, is the Founder, Chairman and CEO of [ARC Fertility](https://www.arcfertility.com). He is a globally recognized reproductive endocrinologist and surgeon, and is a Clinical Professor, ACF at Stanford University, and Associate Clinical Professor at UCSF. Dr. Adamson also serves as the current Chair of the International Committee Monitoring ART (ICMART), a WHO NSA/NGO.

### About ARC Fertility

For over 25 years, ARC® Fertility has provided affordable, comprehensive, evidence-based fertility treatment and family-forming benefits. ARC Fertility offers financing options to people living with infertility, both directly to consumers and through its employer family-forming benefits program. Founded by world-renowned, Stanford-trained, board-certified reproductive endocrinologist Dr. David Adamson, ARC offers the largest network of board-certified fertility specialists in the United States. Please visit [www.arcfertility.com](https://www.arcfertility.com) and follow the company on Twitter @ARCFertility.



**For more information about ARC Fertility's Family-Forming Benefits, please contact April Lee at [alee@arcfertility.com](mailto:alee@arcfertility.com).**

**FERTILITY BENEFITS:**

# **The Key to Driving Employee Diversity**



*Most American companies have created Diversity, Equity, Inclusion and Belonging (DEIB) programs, but actually achieving these targets can be a big challenge for them. Studies show that organizations that offer fertility benefits have a much higher chance of attracting and retaining a wide range of employees, including women and LGBTQ+ individuals. Dr. David Adamson, a board-certified reproductive endocrinologist and founder of ARC Fertility, shows why fertility benefits are an important tool for forward-thinking companies — and how organizations can offer them to gain a competitive advantage on the HR front.*



It is almost impossible to have a conversation about business without the subject of diversity coming up. That is not a new concept, of course, but in the last five years organizations in every industry have doubled down on their efforts to build workforces that include as wide a swath of society as possible. 98% of American companies now have diversity initiatives, which fall under the category of DEIB, but the reality is that most of these programs face challenges reaching their goals. This is where creative approaches to healthcare benefits can help forward-looking companies move the needle when it comes to broadening the demographic representation of their workforces.

years, press attention and awareness have expanded the focus on obstacles that employees in diverse groups, particularly women, face at work. In response, companies have launched even more programs to address these obstacles, yet few of these efforts have yielded results.” This disconnect is hardly surprising. After all, there is a huge gap between good intentions and tangible results.

**98% of American companies  
now have diversity initiatives**



Despite the proliferation of DEIB programs, the reality on the ground is difficult. According to [a study](#) from the Boston Consulting Group, “Over the past few

It’s great that everybody’s talking about holistic health and emotional health now because both of these have really only come to the forefront in the last few years. If you think about holistic health, it’s almost always presented in the context of individual wellness, but the conversation can be more meaningful when reframed around family because that’s just about the most important part of most individuals’ lives. But when you think about family, it’s really been a hidden problem that many people have infertility and have difficulty forming their families.

Not only does infertility have a huge impact on your employees as people, but it carries into the workplace. Even more than that, many people, such as single individuals, may not be in a heterosexual relationship but still want to form a family. This also includes the LGBTQ+ community, where gay, lesbian and other members can also be affected by infertility. When companies are looking at diversity, equity and

inclusion, they want to consider all people in their companies who want families of their own. Fertility additionally impacts the social determinants of health; it's well documented that minorities, in particular Black individuals, have almost twice the rate of fertility issues, yet they have half the access to care which leads to poorer outcomes.

***Fertility and family-forming issues are widespread, but because they are personal and isolating, often go unrecognized.***

Companies that are now focused on addressing social determinants of health really need to look at family forming in a holistic sense, how people really live their lives. You need more than strong digital platforms, but also personal support with individuals. Easy access to medical care that is assisted by high quality doctors leads to validated, beneficial outcomes. Not only are we really committed to that, but we need to make this affordable. Innovative value-based pricing for employers is a necessity, which then passes on the savings to the individual patients and employees as they go through their journey. There are many surprising ways to support the holistic care of your employees; fertility is one

aspect that is intimately involved with supporting the entire individual and their family.

I was on a call last week with many doctors who were suffering from infertility. And I was really, really blown away. Most of the people on the call were women. The number one word that came up was 'shame' when they were talking about infertility, and these are physicians who train and take care of people. Fertility and family-forming issues are very, very personal. We need to emphasize that this is a widespread problem. Several years ago, it wasn't a topic we could bring out in the open, but now we include everybody in the conversations and considerations. It's okay to talk about infertility just like it's okay to talk about emotional health.

Another crucial tool is the digital approach: we work very hard to give evidence-based information. We lay out these resources so that the information is very consumer friendly yet individualized. Based on where they're at in their journey, we can help them choose the best tools for behavior change. This is followed by a one-on-one personal concierge service where they can phone, text or use AI-enabled tools to get the help and information they need. These options help them continue their personal journeys and let us meet them on their terms. By providing action-oriented tools, they can move to a better place.



Although equity is a powerful concept, it really has to be tailored to the need that you're trying to meet. For example, even though infertility affects both men and women, women carry the burden universally, leading to gender inequity. This is true both here and abroad, and in the LGBTQ+ community as well. There's a great deal of gender inequity in forming families either through pregnancy or adoption. Another major issue that we deal with frequently is lack of employment benefits for infertility, as a result of or leading to financial inequity, a major social determinant of success in family forming. We deal with that through innovative pricing and programs for individuals where the employer benefits are not sufficient. Companies need to react to the different inequities and varying needs, then tailor the program to provide holistic care for their employees.

---

*So how does healthcare fit into this conversation, and why should organizations that have voiced their commitment to diversity look at benefits as a tool to achieve results that many DEIB initiatives have not? And more specifically, why do fertility benefits improve diversity for both hiring and employee retention? As it turns out, there are two main answers to this question: **financial and emotional.***

---

Fertility medicine can be expensive, and most healthcare plans do not fully cover treatments such as IVF and egg freezing. As a result, people who want to grow their families often need to spend tens of thousands of dollars to make their dreams come true. Organizations that provide fertility medical benefits can help their employees cover or defray these costs.

The connection between these benefits and diversity is clear. For example, numerous studies show that minorities have significantly less access to fertility care and also have poorer outcomes from treatment. Additionally, people in same-sex relationships need assistance to have children, whether it is through insemination, IVF, donor eggs or sperm, surrogacy, or adoption. Companies that offer benefits that cover these automatically make themselves more attractive to LGBTQ+ job candidates, as well as existing

employees that they want to retain. In addition, offering services such as egg freezing is extremely attractive to women in their 20s and 30s who want to delay having children and are concerned about their ability to get pregnant when they are older. Organizations that provide fertility benefits have an advantage when it comes to attracting and retaining women and LGBTQ+ employees.



Offering fertility benefits goes well beyond the financial side of the equation. For several years, diversity programs have been part of the DEI umbrella, which has morphed into DEIB over the last year. The “B” — belonging — is important. People take jobs, and stay in jobs, for more than a paycheck. More than half of employees under the age of 40 say that feeling like they are part of an organization that is doing meaningful things is more important than what they get paid. The so-called “great resignation” of 2021 was predicated on employees realizing that just having a job is not enough: they want the right job. In this context, people want to know that they are working for organizations that care about them. This is where fertility medical benefits can play a role in demonstrating that a company has the kind of culture and values that make it an employer of choice.

There is no single magic bullet that is going to make a company a place where everyone wants to work. For some people, red-carpet perks such as free meals and on-site dry cleaning are what matters. For others, it is a liberal remote work policy that enables them to balance their personal and professional lives. But for women, members of the LGBTQ+ community, and other people who have so far not benefited from diversity initiatives, knowing that a company takes their family-forming goals into consideration can be the kind of differentiator that takes diversity out of the theoretical realm and makes it a reality.





**Dr. G. David Adamson, MD, FRCSC, FACOG, FACS**, is the Founder, Chairman and CEO of [ARC Fertility](https://www.arcfertility.com). He is a globally recognized reproductive endocrinologist and surgeon, and is a Clinical Professor, ACF at Stanford University, and Associate Clinical Professor at UCSF. Dr. Adamson also serves as the current Chair of the International Committee Monitoring ART (ICMART), a WHO NSA/NGO.

### About ARC Fertility

For over 26 years, ARC® Fertility has provided affordable, comprehensive evidence-based fertility treatment and family-forming benefits. ARC Fertility offers financing options to people living with infertility, both directly to consumers and through its employer family-forming benefits program. Founded by world-renowned, Stanford-trained, board-certified reproductive endocrinologist Dr. David Adamson, ARC offers the largest network of board-certified fertility specialists in the United States. Please visit [www.arcfertility.com](https://www.arcfertility.com) and follow the company on Twitter @ARCFertility.



Disclosure: Updated November 2023

For more information about ARC Fertility's Family-Forming Benefits, please contact April Lee at [alee@arcfertility.com](mailto:alee@arcfertility.com).

[www.arcfertility.com](https://www.arcfertility.com)

# **An Employer's Guide to Innovative,**

# **Effective and Affordable Fertility Benefits**

## Infertility affects everyone

**Infertility's impact is felt across all races, ethnicities, socioeconomic groups and genders. The inability to get pregnant or to sustain a pregnancy is a real struggle for one in six people in the U.S.—a hard truth that makes this disease more widespread than breast cancer or diabetes. Additionally, the extended families of those with infertility suffer from their childlessness.**

### **1 in 6 Americans are diagnosed as infertile.**

As The International Committee for Monitoring Assisted Reproductive Technologies (ICMART) defines it, infertility is “a disease characterized by the failure to establish a clinical pregnancy after 12 months of regular, unprotected sexual intercourse or due to an impairment of a person's capacity to reproduce either as an individual or with his/her partner.” In 2017, the American Medical Association (AMA) supported the World Health Organization's (WHO) designation of infertility as a disease. As infertility is a medical condition, this affects how it is treated, and how it is covered by insurance benefits.

#### **Infertility Facts**

**Infertility affects both men and women. In approximately 35% of couples struggling with this problem, the infertility is caused by both male and female factors.**

**In about 15% of couples who are infertile, a male factor is the only cause.**

**Only 1 in 4 people get the treatment needed to overcome this major life challenge.**

By understanding how infertility is treated, who it affects and how it can adversely impact all aspects of a person's life, employers can gain a deeper awareness of the challenges that their employees face and how they can provide the right support. There are also tangible benefits for both companies and employees when a commitment is made to offering the best available fertility benefits options.

## Common Fertility Treatments

For people struggling with infertility, there are now many treatments that can help them.

### **Intrauterine Insemination (IUI)**

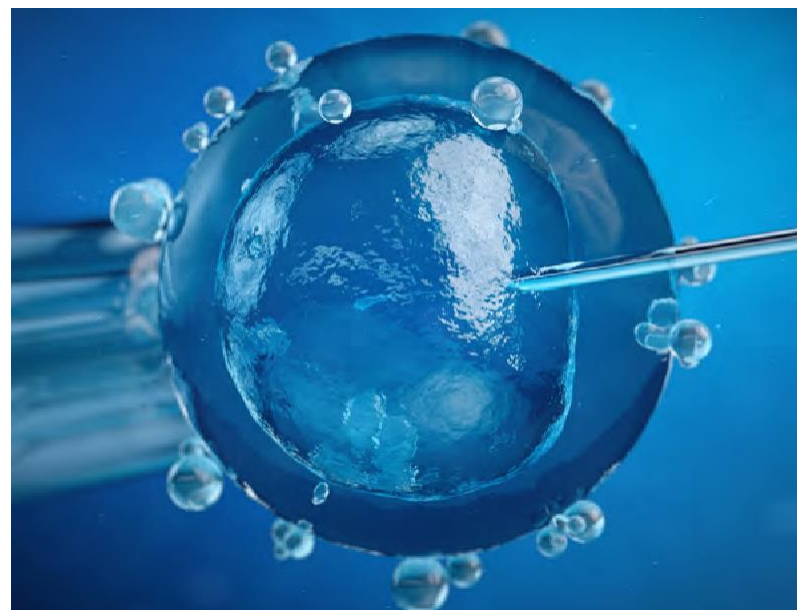
IUI is a simple office procedure that involves placing sperm directly into the uterus to increase chances sperm can reach the fallopian tubes and fertilize the egg. Only the most active sperm are placed into the uterus using a catheter passed through the cervix.

### **Fertility Drugs**

Fertility drugs are used with fertility treatments to increase a woman's chance of conceiving. All of the drug options aim to stimulate the development and maturation of eggs in order to have one or more available for fertilization with sperm in the woman's body or in the laboratory during IVF.

### **In-vitro fertilization (IVF)**

IVF is one of the most common forms of fertility treatments. It involves using fertility drugs to stimulate the development of multiple eggs over about 10 days. The eggs are then retrieved from the woman's ovaries through a simple surgical procedure and fertilized with sperm. After fertilization, the embryos grow for three to five days in the laboratory before one or more is placed back into the woman's uterus. Eggs can also be removed and frozen to be used at a later time.





## **IVF with Intracytoplasmic Sperm Injection (ICSI)**

ICSI is a procedure in which a single sperm is injected into an egg to ensure that fertilization occurs. ICSI can overcome even severe male infertility problems to give the couple a similar chance of success as a couple with normal sperm.

## **Third-Party Reproduction**

Third-party reproduction involves a person other than the intended parent(s) in the reproductive process. This is also known as donor-assisted reproduction and can involve donated eggs, sperm or embryos. These are typically used for older women who have very few or no normal eggs, for men with no sperm, and in same-sex relationships.

## **Gestational Carriers or Surrogates**

Certain infertility challenges may call for third-party reproduction involving a woman becoming pregnant, carrying the baby to delivery, and giving the baby to the intended parent(s) after delivery. Sometimes the egg and/or sperm are provided by the intended parent(s), sometimes by egg and/or sperm donors and sometimes the surrogate also supplies the egg.



## **Types of Fertility Benefits Programs**

**There are many different types of fertility benefits, ranging from full-service plans to smaller corporate gifts like wearables.**

### **Traditional Health Insurance Programs**

**What is it?** A plan that may pay for all or some of an individual's health care costs.

**Highlights:** May fully or partially cover infertility treatments and assisted reproductive technology (ART) procedures.

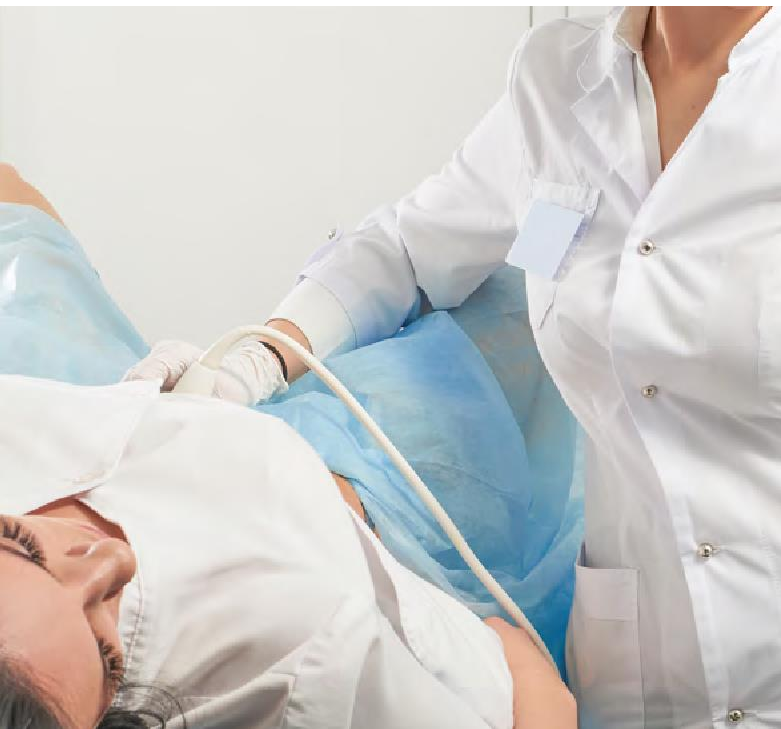
**Drawbacks:** Often requires an infertility diagnosis, has significant criteria to meet before treatment and/or has treatment limitations, does not include elective procedures like egg freezing, and is not inclusive of LGBTQ+ couples or individuals who would like to be single parents.

### **Cycle-Based ART Plans**

**What is it?** Common ART procedures that are packaged together.

**Highlights:** Covers the most common ART services like IVF and does not require an infertility diagnosis.

**Drawbacks:** Uses a one-size-fits-all approach that can result in unnecessary, invasive and/or expensive treatments while potentially ignoring less common, but more appropriate, services.





## Online Fertility Care

**What is it?** Fertility support tools that usually include virtual clinician appointments and online resources on frequently asked questions.

**Highlights:** Highly accessible and usually inclusive of all people.

**Drawbacks:** Coverage varies and there is a lack of transparency on why certain providers are recommended. Is often not evidence-based, not comprehensive and provides only a small fraction of all needed care.

## At-Home Fertility Testing Tools

**What is it?** Various kits that can be used at home to measure hormones related to fertility and sperm quality, as well as predict ovulation.

**Highlights:** Convenient to use and cheaper than medical care.

**Drawbacks:** Has a large margin of user error, does not come with the support of medical advice, and may not be inclusive of LGBTQ+ couples. Has very limited applications in dealing with fertility problems.

## Applications and Wearables

**What is it?** Technology that can help track data and provide more information related to fertility

**Highlights:** Personal, accessible, and easy to use.

**Drawbacks:** Data may have inaccuracies and does not provide insight into potential underlying issues, like

polycystic ovary syndrome (PCOS) and endometriosis. Is only a start for understanding and managing infertility.

## Fertility Benefits: Going Beyond Traditional Health Plan Coverage

In most cases, employee health insurance covers a host of services, including ambulatory patient care, emergency services, costs like surgery and other related hospitalization charges, prescription drugs, mental health and substance use disorder services, and rehabilitative and habilitative services and devices. Companies may also provide pregnancy, maternity and newborn care, as well as pediatric services.

What's often missing in an employee health care plan is fertility treatment coverage. That's not to say that employers don't offer them, because they are on the rise—and with good reason. According to a [survey by Willis Towers Watson](#), 66% of employers will have offered benefits as of 2019, a figure that is up from 55% in 2017. In the same survey, the expansion of fertility benefits was attributed to many factors, with 71% of companies wanting to support inclusion and diversity goals, 59% aiming to help recruitment and retention of top talent, 49% doing so to be recognized as a “best place to work” and 49% focusing on the objective of being a “woman-friendly workplace.”

But the most compelling reason for offering fertility treatment coverage is that it makes a real difference for employees and it also helps the company.



## Value for Employees

When employees have access to fertility benefits in the workplace:

- They are more productive and are 2.5 times less likely to miss work.
- They have a 1.5 times higher expression of ability to recommend their employer as a great place to work.
- They have 2 times the belief that their employer is more family-friendly.
- They are happier, expressing a 1.5 times higher feeling of work satisfaction and feeling that their employer cares about their well-being.
- They are 2.5 times more likely to think that their employer listens to their needs.

## Value for Employer

There are tangible results for employers who support fertility treatment coverage:

- In a 2019 report by Gartner, companies with an established culture of inclusion enjoy 2.3 times more cash flow per employee, generating 1.4 times more revenue.
- It supports the company's commitment to workforce diversity and inclusion, which is an important tool in talent retention. This is especially true considering changing workplace demographics. As of 2016, 55% of women working are millennials, who are increasingly delaying having children. Birth rates were at a record low for those in the under 30 age group. Marriage equality across the U.S. also means that LGBTQ+ and same sex couples are able to build their families through coverage for fertility services, adoption and surrogacy.
- According to Glassdoor, 67% of job seekers also said workplace diversity is an important factor when evaluating companies and job offers. And when an organization does offer a fertility benefit, more than 32% of employees have noted that they are more likely to stay with the company.
- Without infertility coverage, employees are likely to turn to procedures that may result in multiple births. This may result in long-term costs to employer plans. Preterm births are unfortunately common complications of multiple births, and almost 50% of all charges related to prematurity are paid by employers.

## Why ARC Fertility?

### Affordable, Easy Flexibility

- Employers only pay when the service is used. There are no PEPM fees.
- The Employer chooses the subsidy contribution level based on their unique company needs and budget.
- Packages can be tailored to suit different plan sizes.
- The services can easily be offered as a stand-alone benefit or integrated with your existing carrier. ARC manages all aspects of the program.
- With bundled treatment packages, employers enjoy a 10-50% savings

### Cost-effective, Validated, Evidence-based Care

- ARC encourages single embryo transfer through clinical care package design.
- ARC Centers of Excellence have 19% lower twin rates than non-ARC clinics. This results in more and healthier singleton babies.
- ARC's superior outcomes have been validated through the Validation Institute where ARC has won the 2019, 2020, 2021, 2022, and 2023 awards in the fertility sector.

**ARC's lower twin rate saved payers  
\$47,292,000 in 2016-2018**

### Comprehensive, Diverse and Inclusive Care

- ARC Fertility's program includes clinical, laboratory and surgical services for all aspects of IVF treatment, including egg freezing and genetics testing.



- The ARC benefit can include pharmacy benefits with or without existing PBMs, with significant savings.
- The ARC program meets all diversity and inclusion goals by including all components of third party reproduction, including donor eggs, sperm, embryos and surrogacy for any couple or any individual. Resources for adoption are also available.
- All aspects of male diagnosis and treatment can be included.
- If an employee's fertility care needs are greater than the employer subsidy, the ARC Fertility Program provides access to multiple lenders to fill any gap and enable optimal treatment.

## Personalized Services

- Every person's fertility journey is different. ARC Fertility offers unique solutions that are customized to meet each individual's needs.
- ARC also recognizes the emotional impact of a person's fertility journey. Our dedicated Concierge Fertility Team provides personalized education and support so that productivity at work is enhanced.
- When desired or needed, ARC provides additional emotional support through access to educational resources, support groups and individual professional counseling.

## Innovative Support

- Our concierge services are complemented by digital tools to create a complete fertility support system.
- These tools include our ARC Fertility website with comprehensive fertility care information and access to multiple resources, including our national network of carefully selected Centers of Excellence at over 220 locations.
- The ARC Fertility Employer program includes Telehealth Access and the FertilityNow App, which provides individualized information and estimates the chances of getting pregnant for individuals and couples attempting on their own, with non-IVF fertility treatment, and with in-vitro fertilization (IVF).

## Testimonials

*"ARC fertility provided our company the opportunity to offer our employees the fertility benefit without the huge price tag if we were to offer it through our medical insurance carrier. ARC was able to customize a package for us that meets the company's and the employee's needs."*

*"We value our employees and their families, and this was a great way to show them that we support their journey to parenthood. It was also a huge factor to find a provider that has a network that could cater to our employees that are spread out in the U.S."*

**Michelle Lim; Human Resources Manager, Planisware  
(200-employee group with a \$12,000 subsidy)**

*"I contacted ARC and the person I spoke with was so, so helpful, kind and answered all of my questions. Luckily my husband was able to switch companies and now our health insurance covers IVF, but for those who need financing and are able to work with ARC, I highly recommend giving them a call. They were patient and informative and even looked up the clinic I was at to see exactly what they offered."*

**Lia D., patient**



**ARC Fertility is your partner in offering employees access to high quality fertility care.**

**Discover how we can customize a fertility benefits program for you today by contacting us at**

**[marketing@arcfertility.com](mailto:marketing@arcfertility.com) or calling 1-888-878-0025.**

