

Impact of Infertility Insurance Benefits on Employee/Employer Relationship

An anonymous online survey of 702 employees, who had at least one *in-vitro* fertilization (IVF) egg retrieval in the U.S., assessed how infertility benefits offered, as part of the employee's health insurance, impacted their relationship with their employer (July/August 2016).

People needing IVF with employer-provided infertility/IVF health insurance have higher satisfaction with their employer

"Knowing we were covered put my mind at ease and I was able to focus on working"

4x

Feel their employer meets the needs of today's families compared to those without coverage



Less likely to miss time from work due to infertility

2.5x

Recommend their employer as a great place to work



1.5x

"We feel extremely thankful and loyal because we would not have our child if there had not been coverage"

2x

Believe their employer is family friendly



Believe their employer listens to their needs

2.5x

1.5x

Feel their employer cares about their well-being



"I'm never quitting the company. I owe them my life"

Insurance Coverage

"This is why I stay at my job"

57% had health insurance covering some diagnostic tests and/or infertility treatment

"They are a company we feel loyal to because they are helping us through the toughest chapter of our life"

Of those with insurance, **47%** reported less than half the cost of one full IVF cycle was covered



"Makes me feel more loyal to my employer"

Out of Pocket Costs



61% of respondents without IVF insurance paid out-of-pocket costs between \$15,001 and \$30,000 for one cycle of IVF

"Makes me feel undervalued and that this disease is not important. I feel discriminated against and angry at my employer"

"They are behind the times in health coverage"

"I'm looking for another job, I want to leave"

"It makes me think that there has to be a better place to work: a place with better benefits and better understanding"

About Respondents

- 98% female, 97% married
- Average age: 31-35 years old
- 85% White/Caucasian, 5% Hispanic, 4% African American, 3% Asian
- 89% college educated
- 83% non-union employees
- Average income: \$75,001-\$150,000



For more about insurance coverage at work, visit: resolve.org/coverageatwork

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