

# Fertility at work



## **Executive summary**

### **“These are unprecedented times”.**

Perhaps we thought this might be something we would hear quoted less once we started to manage ourselves out of Covid, but with the global cost of living crisis, the ongoing struggles of our own U.K. healthcare system, and the current cycle of political upheaval, it simply feels as though more obstacles are being put in our way.

Generally, the pandemic has seen a heightened awareness of our sense of wellbeing – getting the right balance in our lives, whether that be having more flexibility in our day-to-day jobs or looking to our employers to support us with both our physical and emotional wellbeing.

What does this mean for employers? A heightened ‘war for talent’, whereby new and existing employees will not only be scrutinising their pay and bonus, but also their employer’s (or potential employer’s) culture and ethics, looking for rewards and benefits which support their wellbeing objectives.

The pandemic also saw us become more accustomed to utilising digital virtual services, not just in our own private and NHS healthcare systems, but in addition we saw an explosion of digital services supporting our health and wellbeing needs, whether that be virtual GP appointments, advice relating to women’s and men’s health issues, being new parents or a caregiver, or indeed looking to become parents.

The result is that many employers are feeling overwhelmed, not only by the expectations of their new and future employees, but also by the number of products in the market, and in understanding how far they should go in supporting their employees. The financial implications are also a major consideration, particularly when pressure on salaries is being increased.

The heightened interest in supporting fertility for employees has now made this one of the hottest topics of benefit provision. This paper looks to explore the issues for both employees and employers, the types of benefit options available, as well as the potential pitfalls.

### **The challenge for individuals**

With 3.5 million people in the U.K. experiencing fertility problems<sup>1</sup>, and with the majority in employment, this is not an insignificant employee issue. It’s also by no means a ‘women’s issue’ – the NHS states that in around 40% of infertile couples, there’s a problem with both the man and the woman<sup>2</sup>.

With a variable NHS provision (and a particular issue with provision for single or LGBTQ+ people) there is a growing likelihood that individuals will turn to the private sector – but this can be costly. Just one cycle of treatment can be as much as £5,000, and in some cases can be much more, with many patients needing more than one cycle to be successful.

Alongside accessibility and cost, additional factors such as navigating the system, regardless of NHS or private setting, as well as potential considerations around preserving fertility and unsuccessful treatment including miscarriage, will all take a toll on mental resilience.

**What are the issues for employers?**

Mental resilience will impact how productive employees are in the workplace. In addition, fertility treatment can be time consuming and physically uncomfortable. Fertility Network's 2021 survey suggests that over one-third (38%) of employees undergoing fertility treatment considered leaving their jobs.

Notwithstanding the current economic climate and the associated financial challenges this represents for many employers, the societal need to adopt policies in support of diversity, equity and inclusion is increasing pressure for benefit programmes to consider employees' wider needs. Managing these conflicts will require due consideration and it is not a foregone conclusion that adding new benefits is either the way forward or indeed possible. Nonetheless, fertility is a matter which will impact a number of employers and solutions exist which can aid the management of the employee, hopefully resulting in a positive outcome.

**So what solutions are out there?**

The number of options has certainly advanced over the last five years, particularly in the digital area. Historically, we have seen bespoke fertility benefits within private medical provision limited to large corporates, and even when in place these benefits have often been somewhat 'blunt instruments' simply funding the treatment, rather than providing the all-round support an individual might need throughout their journey.

The digital route has increased both accessibility and flexibility, allowing companies to offer a range of options from the basic level of remote support and signposting to in-person consultations and diagnostics, with some options offering a comparatively low price point and little risk.

The provision of fertility benefits in the workplace is complex. However, by putting a fertility policy in place, training line managers, and providing signposting to employees, an employer will have gone a long way towards embedding a supportive culture.

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## Get in touch

If you want to explore fertility benefits, or any other aspect of employee benefits or wellbeing, please do get in touch with us.

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