

A photograph of a man and a woman embracing outdoors. The man is in the foreground, looking upwards and smiling broadly. The woman is behind him, her arms around his neck, also smiling. They are in a natural setting with trees and sunlight in the background.

kindbody

future proof your benefits strategy:

family-building benefits that
meet the needs of today's and
tomorrow's workforce

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kindbody



introduction

In 2014, Kindbody Founder and CEO Gina Bartasi was interviewed for a television segment. At one point in the conversation, she mentioned that fertility benefits would become a standard of care within the next decade.

This statement was met with disbelief.

Fast forward to 2022: **63% of employers** are expected to cover fertility services beyond the diagnosis of infertility this year. Leading companies like Medtronic, Lyft, and The New York Times already provide comprehensive family-building benefits. Headlines have declared fertility offerings the “ultimate workplace perk.”

The fertility landscape itself has evolved dramatically as well—despite the fact that it’s still a relatively new offering in the benefits space. And it continues to progress at an incredible speed.

As an HR leader, this may leave you wondering: *how do I keep up with these changes? Will the fertility benefits we offer today be relevant one, three, five years down the line? How do I choose a vendor that can meet the evolving needs of my workforce?*

These are the exact questions we’ve spent a lot of time thinking about at Kindbody—and we have a few insights that we’re eager to share with you. In this guide, we’ll explore:

- Why fertility benefits are (and will continue to be) a mainstay in the modern workplace.
- The evolution of family-building benefits to date, and where the future is headed.
- What Kindbody is doing to meet the needs of your workforce today and tomorrow.



80%

of employees would stay at their company longer if their employer offered fertility benefits - Kindbody Survey May 2022



chapter 1:

why fertility is the future

Fads come and go in the benefits space. So it's natural to wonder whether the increased adoption of fertility benefits represents an actual shift in the workplace culture or is simply a trend. To answer this question, let's explore **why** companies are investing so heavily in these benefits today.

attract and retain talent

HR leaders are actively using family-building benefits as a tool to attract candidates, with 59% of employers saying that these offerings have been important to their talent strategy over the past three years.

There's a good reason for this: people want family-building benefits. So much so that 68% of employees said they would switch jobs to ensure they had fertility coverage. Those who do receive fertility support report feeling more loyal to their employer.

Retaining employees leads to significant cost savings for organizations. The Society for Human Resource Management (SHRM) found that it costs a company around six to nine months of an employee's salary to replace them. Framed another way: replacing an employee who makes \$60,000 per year could cost around \$30,000 to \$45,000.

68%

of employees said they would switch jobs to ensure they had fertility coverage

3 tips to improve health equity

When offering fertility care to your employees, it's critical to provide options that address health inequities. Here are three criteria to consider:

1 Culturally competent care
Studies show sharing a racial or cultural background with one's physician can lead to better adherence to medications and better health outcomes. That's why it's essential to give your workforce access to a diverse network of providers to choose from.

2 Telemedicine
Not everyone has the ability to go in for in-person appointments. Offering virtual care options can be a huge help to people with disabilities, chronic illnesses, or mental health problems that make it challenging to leave the house. Also, keep in mind that telemedicine is different from telehealth. The former refers specifically to clinical services that can only be provided by a doctor.

3 Education
Employees of color are 1.5 times more likely to find benefits, resources, and educational tools unhelpful when compared to their white counterparts—even at higher income levels. When offering educational materials, don't assume that people are already familiar with the U.S. healthcare system because this may not be true for employees who are first-generation workers or whose parents were immigrants.

65%

of employers say that family-building offerings support the organization's diversity, equity, and inclusion (DEI) goals and objectives

support DEI objectives

It's well-documented that there are significant disparities in access to fertility care amongst racial minorities, as well as in the LGBTQ+ community.

For instance, Black women are twice as likely to suffer from infertility but are half as likely to access care as white women. LGBTQ+ individuals also face barriers to accessing fertility care since they often don't meet definitions of "infertility" that would qualify them for covered services.

A comprehensive, inclusive fertility benefits program can address some of these health inequities in the workplace. That's why 65% of employers say that family-building offerings support the organization's diversity, equity, and inclusion (DEI) goals and objectives.

save on healthcare costs

Most employers naturally assume that offering fertility benefits will increase their healthcare costs. However, this isn't the case. According to a 2021 employer survey from Mercer, 97% of companies didn't experience a significant increase in costs when they began covering fertility treatments.

Even more surprising? There were a number of areas where employers actually saved money. There's a reason for this. A study found that when patients receive financial support for fertility treatments like in vitro fertilization (IVF), they're more likely to make decisions based on outcomes and not cost. This, in turn, leads to safer, lower-risk pregnancies that don't lead to unnecessary healthcare costs for the employer.

What all of this tells us is that, as long as talent, DEI, and cost savings continue to be a priority for organizations, fertility benefits are here to stay.



chapter 2:

the evolution of the fertility benefits landscape: what's changed?

Even though the idea of workplace fertility benefits has been around for less than a decade, the landscape is evolving rapidly. Here are some of the most notable changes to be aware of:

the definition of family

A few decades ago, the term “family” evoked an image of a young, cisgender, heterosexual couple with their children. This narrow definition is no longer representative of today’s families.

Today’s women are waiting longer to have children. In fact, 20% of women now have a child over age 35 compared to 8% a decade ago. An effect of this decision is that more people are dealing with fertility-related issues. 1 in 3 women over 35 struggle with infertility, and 1 in 6 heterosexual couples have difficulty conceiving.

There are more family-building options for same-sex couples as well, with 63% of LGBTQ+ people planning to use assisted reproductive technology, foster care, or adoption to become parents. We’re also seeing a rise in single-intending parents who want to start families on their own.



expectations of healthcare consumers

Healthcare consumers used to have low expectations. They assumed that experience would be clunky, confusing, and expensive. But not anymore. Thanks to the uptick in consumer-focused healthcare startups like One Medical, Parsley Health, and Forward, people are raising their expectations.

Today’s healthcare consumers want:

✓ Options on where and how they receive care

✓ Price transparency

✓ Affordable treatment options

✓ A seamless, personalized experience



We believe very much in the consumerism of healthcare, and what that means is you have to build healthcare around the consumer



Gina Bartasi
Founder and Chairwoman

fertility coverage

Even the concept of fertility coverage has changed dramatically in the last few years. Back in 2009, employees had to pay for fertility services themselves—and care was financially out of reach for most individuals and couples.

In 2010, some carriers started to offer coverage for fertility treatments. However, this was (and still is) limited to heterosexual, cisgender couples with an infertility diagnosis.

In 2016, there was a rise in care navigation solutions that connect employees to the family-building services they need. While these benefits providers are still a popular choice, their services tend to be expensive since they serve as the middlemen between the facilities and the employees.

The most modern iteration of fertility coverage—and the one that we firmly believe will be relevant in the future—is a full-spectrum, direct-contracting model that gives employees access to all the services they need, without the price markups.



chapter 3:

choosing the right benefits vendor

It's been encouraging to see an uptick in the number of vendors that are working with employers to provide family-building benefits. However, not all vendors are created equal. Choosing the right partner is key to providing offerings that actually meet the needs of your present and future workforce.

Here are examples of questions we recommend asking when vetting your options:

- Do you own and operate your own clinics?
- Are the services you offer accessible to all of our employees, regardless of their sexual orientation, gender identity, or marital status?
- If not, how do you provide a continuous care experience for our employees?
- What is your approach to price transparency? Do you mark up your services?
- How do you ensure that costs remain affordable for both the company and our employees?
- Do you offer telemedicine or telehealth? What telemedicine services does your program include?
- Do you have the ability to connect our employees to culturally competent care?
- What percentage of the providers in your network are BIPOC?
- Are your services holistic? In other words, do they support the emotional and mental health needs of our employees, in addition to the physical?
- Do you offer a variety of ways for our employees to access care (i.e. virtually, at a clinic, at home)?
- How is the solution promoted to our employees to drive awareness and utilization?

While your fertility benefits vendor doesn't necessarily need to check every box, it's important to keep all of these criteria in mind to identify a partner who can grow, evolve, and scale with your organization.

What are the most common family-building services?

If you're not sure which family-building benefits to start with, here are a few common options to consider:

Fertility treatments

These services typically include egg and sperm freezing, intrauterine insemination (IUI), and in vitro fertilization (IVF).

Adoption services

This process allows people to assume legal guardianship of a child from their genetically-related or legal parent(s).

Gestational carrier services

Also commonly referred to as surrogacy, this service involves having a person carry a pregnancy on behalf of the intended parent(s).

Holistic support services

These are any services that provide whole-person care, such as mental health resources and acupuncture treatments.

Pregnancy and maternity-related services

These are services that provide ongoing support to people during and after pregnancy, such as return-to-work coaching and pelvic floor therapy.



In addition to choosing the right fertility benefits partner, there are steps that employers can take to address the family-building needs of their workforce.

good

analyze your current benefits and goals

- Are family-building benefits part of your strategic plan?
- What are you hearing from your employees?
- What is your current coverage?
- Is your coverage equitable to all parenthood paths?
- Do you have leadership support to enhance your family-building benefits?

great

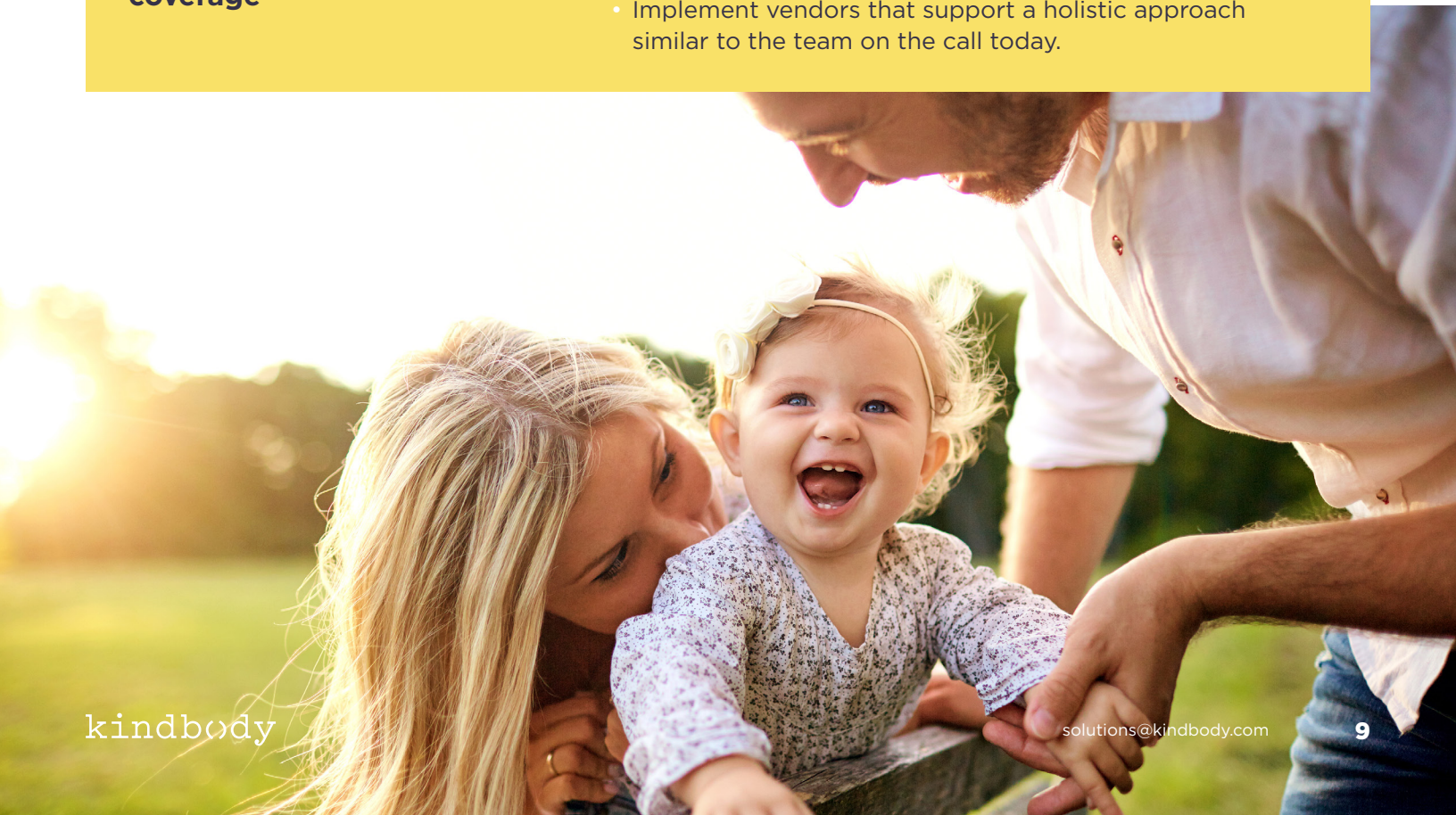
make immediate improvements

- Remove barriers to access and unintentional discrimination.
- Expand services to support all paths to parenthood.
- Start evaluating vendors who can improve your employees' experience.
- Evaluate medical spend to understand NICU costs and high-risk maternity spend.

exceptional

implement best-in-class fertility and family-building coverage

- Provide benefits that are above industry benchmarking as a tool to attract and retain talent.
- Offer a program that truly supports the whole person and all paths to parenthood.
- Offering supplemental services to remove fragmentation in healthcare.
- Implement vendors that support a holistic approach similar to the team on the call today.



chapter 4:

how Kindbody is meeting the needs of today's and tomorrow's workforce

Kindbody's mission is to make fertility and family-building care accessible to all. The way we're working to achieve this mission is by changing **how** fertility care is delivered. Here's what makes Kindbody different from other benefits providers:

we own and operate our own clinics

We're the only fertility solution that owns and operates our own clinics.

By removing the middleman and serving as the direct provider of care, we're uniquely positioned to provide a seamless continuum of care, decrease cost, improve patient experience, and deliver better health outcomes.

Every location is warm and welcoming, and offers a full spectrum of fertility and family-building services—from fertility assessments, egg freezing, and IVF, to wellness, coaching, and preconception through postpartum care. As a result, we consistently deliver high patient satisfaction and 90+ NPS.

We combine this attention to detail with unmatched clinical expertise delivered by board-certified physicians and a medical team that includes reproductive endocrinologists (REI), gynecologists, urologists, and more.

Our “whole you” approach also supports employees' physical, mental, and emotional well-being with a robust network of specialty providers—including mental health therapists, nutritionists, surrogacy, donor, and adoption coaches, postpartum and return-to-work coaches, physical therapists, doulas, Eastern medicine specialists, and lactation consultants.

“

Unlike most fertility clinics I've been to, I had a great experience at Kindbody and didn't feel like I was just a number in a waiting room full of women.

Noel, Kindbody Member

diversity was built into the Kindbody model

Kindbody is committed to closing the gap on healthcare disparities, improving access to culturally competent care, and offering an inclusive experience for all. Diversity is part of our DNA, and it was intentionally built into our fertility and family-building care delivery model.

We know it's easy to talk the talk when it comes to diversity, equity, and inclusion (DEI). But we have the proof too:

80%

of our physicians are women

50%

of our physicians identify as BIPOC

45%

of our patients identify as BIPOC



The diversity of the providers is very, very important to us. You can walk into a Kindbody clinic and see someone that looks like me or my friends and colleagues.

Lyft, Kindbody Client

We know there's more that needs to be done, but we've always recognized the investment that this journey requires—which is why we've addressed DEI since the start of our business.

We meet consumers where they are

Kindbody delivers a dynamic, holistic, whole-body approach to care. More importantly, we meet your employees where they are, whether that's through:



Kindbody's clinics

We own and operate 28 Signature Clinics and work with 400 partner provider clinics throughout the U.S. Our Signature Clinics are located throughout the country. And we have plans to expand to 37 retail locations by the end of 2022.



Kindbody's virtual first program

We're virtual first but not virtual only. This means that if an employee is looking for a lower-cost, more accessible option, they have the option to book a virtual appointment directly with a board-certified Kindbody physician.



Kind at Home

No matter where your employees are in their journey, we offer fertility and family-building products to support them along the way—from the comfort of their own home. Everything, from our at-home fertility hormone tests to our supplements, were meticulously crafted by Kindbody physicians to provide the best outcomes possible.



It is essential to prioritize building programs and benefits that do more than just “check the box.” We chose a partner that is intentional, proactive, and representative of our employee base.

Activision Blizzard, Kindbody Client



our prices are transparent and affordable

There are many reasons why large innovative companies have started to move away from legacy providers—and cost is often one of the deciding factors. Here’s an overview of the financial model Kindbody uses compared to that of a legacy provider.

- | | |
|---|--|
| ✔ Value-based care | ✘ Fee-for-service solutions |
| ✔ Direct contracting | ✘ Middlemen |
| ✔ Transparent pricing | ✘ Hidden markups of up to 28% |
| ✔ Affordable telemedicine options | ✘ No telemedicine options |
| ✔ Bundled payment models that result in up to 40% savings | ✘ High vendor margins, provider reimbursements, and unnecessary services |
| ✔ Integrates with existing health plans | ✘ Typically don’t integrate with existing health plans |

conclusion

Fertility and family-building benefits are one of the most rapidly evolving offerings on the market.

Back in 2014, nobody thought that fertility treatments would be a mainstay in a company's benefits package. Today, it's clear that these offerings are here to stay. To win in the race to attract and retain top talent, employers have to join in—or risk falling behind.

But, as we've learned in this guide, it's not enough to simply offer fertility benefits. It's just as critical to choose a benefits partner that can actually meet the needs of your workforce—not just today, but also three, five, and 10 years down the line.

If you're curious to learn how Kindbody can support the needs of your employees, let's connect. We'd love to hear from you.

[Request a demo](#)

about Kindbody

Kindbody is a leading fertility clinic network and family-building benefits provider for employers offering comprehensive virtual and in-person care. Kindbody's clinically managed program includes fertility assessments and education, fertility preservation, genetic testing, in vitro fertilization (IVF), donor and surrogacy services, and adoption, as well as physical, mental, and emotional support from preconception through postpartum. Kindbody is the trusted fertility benefits provider for 100 employers, covering more than 2.4 million lives. Many thousands more receive their fertility care directly from Kindbody throughout the country at signature clinics, mobile clinics, and partner clinics. As the fertility benefits provider, technology platform, and direct provider of high-quality care, Kindbody delivers a seamless, integrated experience with superior health outcomes at lower cost, making fertility care more affordable and accessible for all. Kindbody has raised \$154 million in funding from leading investors including Perceptive Advisors, GV (formerly Google Ventures), RRE Capital, Claritas Health Ventures, Rock Springs Capital, NFP Ventures, and TQ Ventures.

