

Special Webcast

Why Inclusive Family-Forming Benefits Should Cover More than Just IVF

July 30, 2021



THE CONFERENCE BOARD



Today We Will Discuss:

- Background
- Proactive fertility care
- Adoption and donor-assisted reproduction
- How Carrot does this
- Questions to ask when vetting vendors



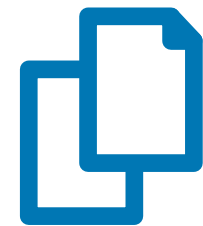
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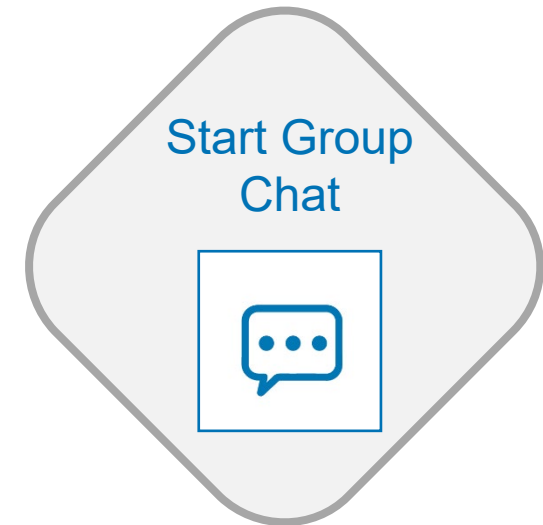
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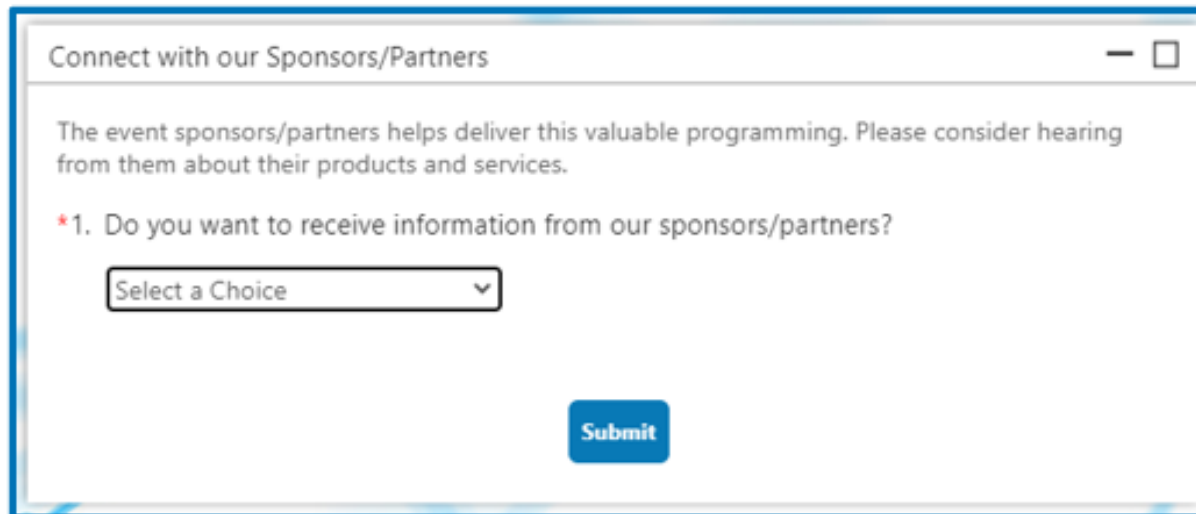


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Today's Speakers



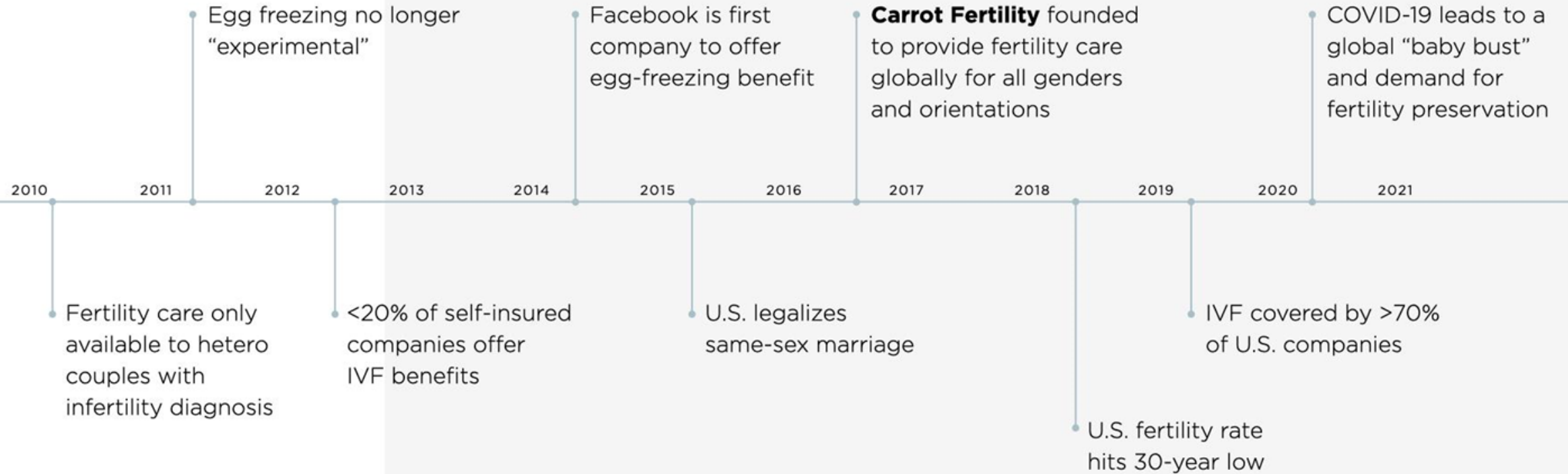
Leigh Betancourt
Head of Client Solutions
Carrot Fertility



Deb Cohen, PhD
(Moderator)
Distinguished Principal
Research Fellow
The Conference Board

2010–2021

The way we're forming families has changed



Infertility is a growing concern as the way we pursue parenthood changes

50.2%

Over half the U.S. workforce is female. Median age of first birth is 30.

1 in 8

U.S. couples affected by infertility — a rate higher than diabetes or breast cancer

63%

Same-sex couples are starting families — and insurance often does not cover services they need

Source: Pew Research Center, 2019

IVF & INFERTILITY

1 in 3

Women who seek infertility services require treatment beyond medical advice

<3%

Few infertility cases require advanced reproductive technologies like IVF

BENEFITS COVERAGE

44%

Nearly half of employers offered some sort of IVF benefit in 2018

52%

A majority of employers are planning to offer fertility benefits by 2022 or 2023

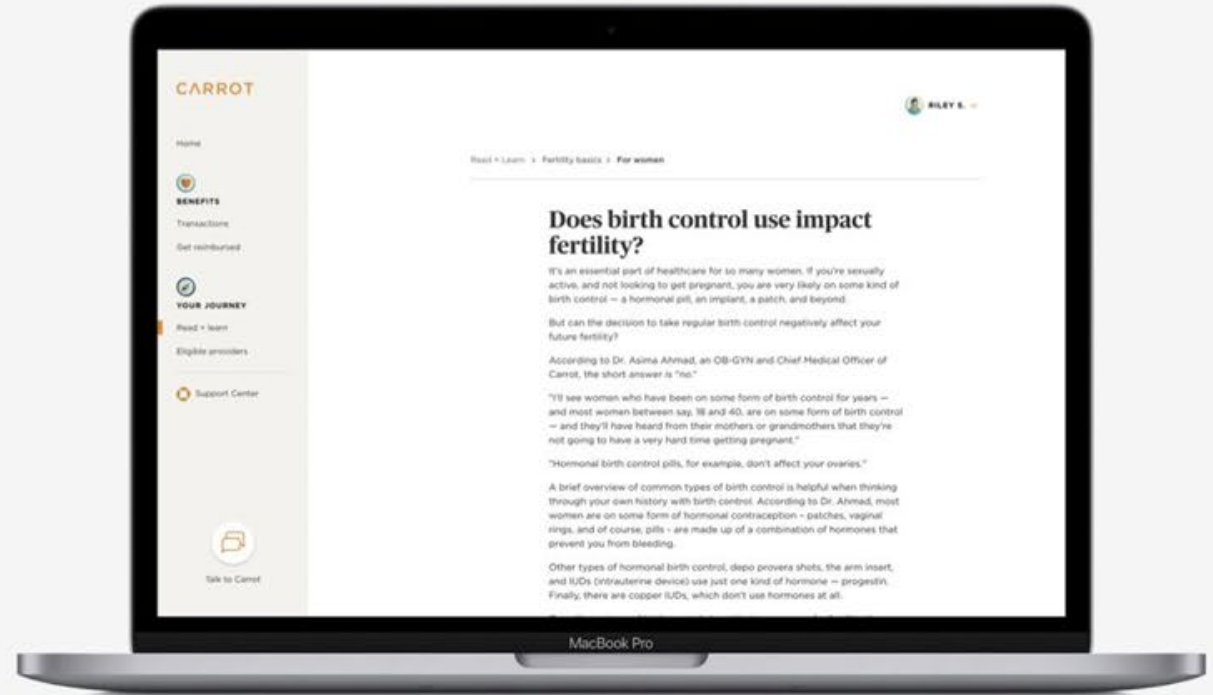
Fertility coverage is on the rise – but IVF isn't always the solution

Source: CDC, American Society of Reproductive Medicine, Business Group on Health, Mercer

Proactive fertility care



Proactive fertility care starts with education



Other important aspects of proactive fertility care



Fertility testing

- Bloodwork and hormone panels can identify fertility concerns
- Important for people with ovaries *and* those with testes



Nutrition counseling

- Fertility can be impacted by food choices
- Nutrition experts can help employees adjust diets to improve fertility without invasive procedures



Wearables

- Data capture and analysis can identify peak windows for fertility
- 30% of subfertile women were able to get pregnant within a year using Ava



Emotional well-being

- Psychological factors can impact fertility
- Access to mental health professionals can mitigate this



Adoption and donor-assisted reproduction

Adoption support lags behind fertility coverage

1 in 5

Companies offering fertility coverage also provide adoption coverage

17%

Only 17% of companies offer some sort of adoption assistance

\$50K

The average cost of adoption is typically between \$50-60K

Source: FertilityIQ, IFEBP, American Adoptions

More people are pursuing donor-assisted journeys

10%

Donor eggs are used in nearly 10% of all ART cycles in the United States

2.5x

GC arrangements grew from 1% to 2.5% of all U.S. ART births in a 4-year period

\$136K

The average cost of a first-time, successful GC journey

Source: ASRM, CDC, Growing Generations

Considerations for adoption and donor-assisted coverage



Navigation assistance

- Adoption and donor-assisted journeys can be lengthy
- Experts can guide employees to clinics, agencies, or attorneys with the most relevant experience for their situation



Legal support

- Legal needs vary by adoption or donor-assisted journey type
- Attorney fees can add up quickly, adding more stress to the process



Emotional well-being

- Pre-adoption stress can lead to higher levels of parental stress post-adoption
- Unique situations (e.g., transracial adoption)
- GC journeys often require psychological evaluations

Feedback from Carrot members

“I just want to say how great the Carrot product is — things are going very well and I find it’s adding a lot of value. I’m so glad we’re partnering.”



“We’re no longer unsure of what agencies are legitimate, we no longer worry about potential costs, and we’re finally starting. We’re so excited for that and are grateful for my company offering Carrot.”



“Couldn’t be happier with this benefit, it’s really a life-changing opportunity.”



“I just wanted to reach out to say thank you so much for how inclusive your services are. As a trans man, I was so surprised and happy to see that my needs are taken into consideration and can be covered. Thank you!”

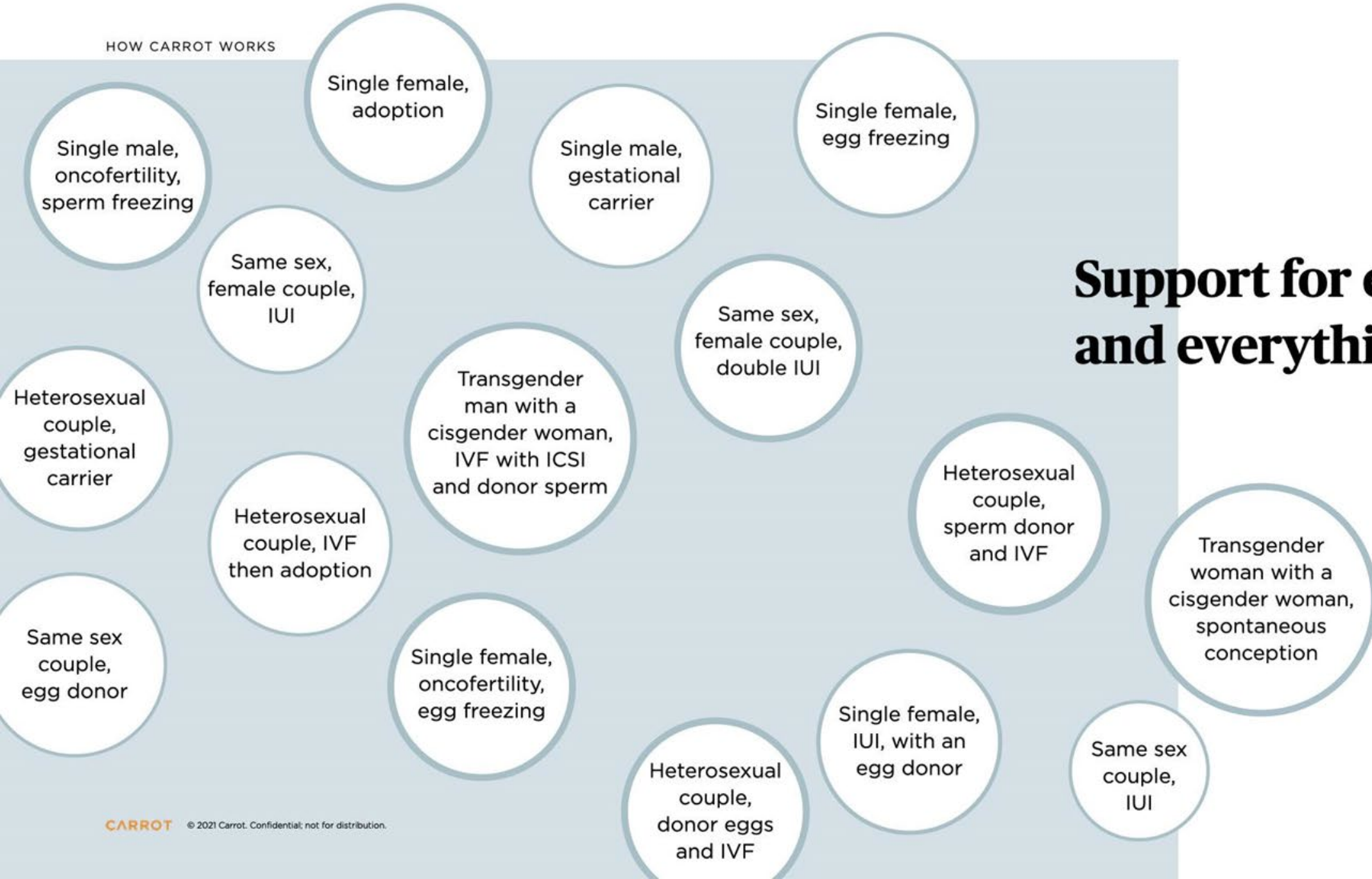


“I’m single. My journey began at 33. There were four years of IUI and IVF. The reason I didn’t do adoption is that it was so financially cumbersome. I had given up the hope for motherhood until I joined Goop and found out we had Carrot.”





How we do this at Carrot



Support for everyone and everything

Proactive care from the comfort of home

- Clinically-backed, first-line interventions for less invasive care — data-powered timed intercourse, expert discussions with fertility and pregnancy clinicians, fertility-focused nutrition optimization, male-factor fertility testing, and more
- Unlimited access to experts in adoption, surrogacy, and LGBTQ+ family forming
- Access to culturally competent care



Culturally competent care and health equity

THE PROBLEM

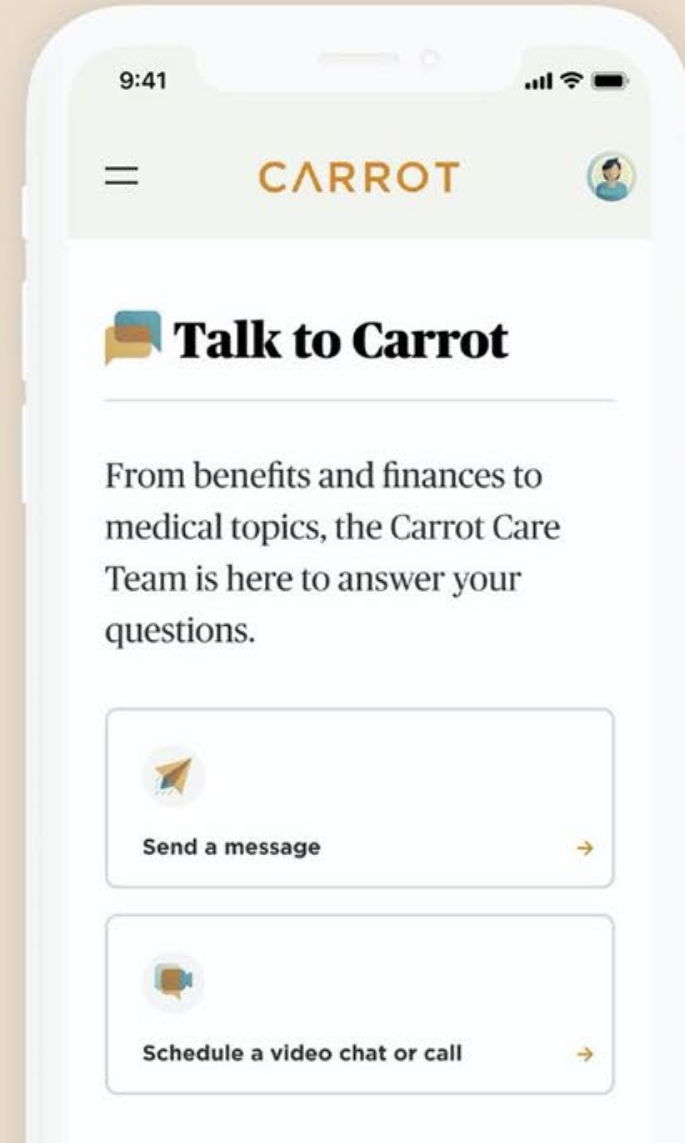
BIPOC are underrepresented in healthcare, despite research showing that sharing a racial or cultural background with one's physician can lead to better outcomes.

THE SOLUTION

Carrot offers the ability for members to request to be matched with a BIPOC provider at a Carrot in-network facility.

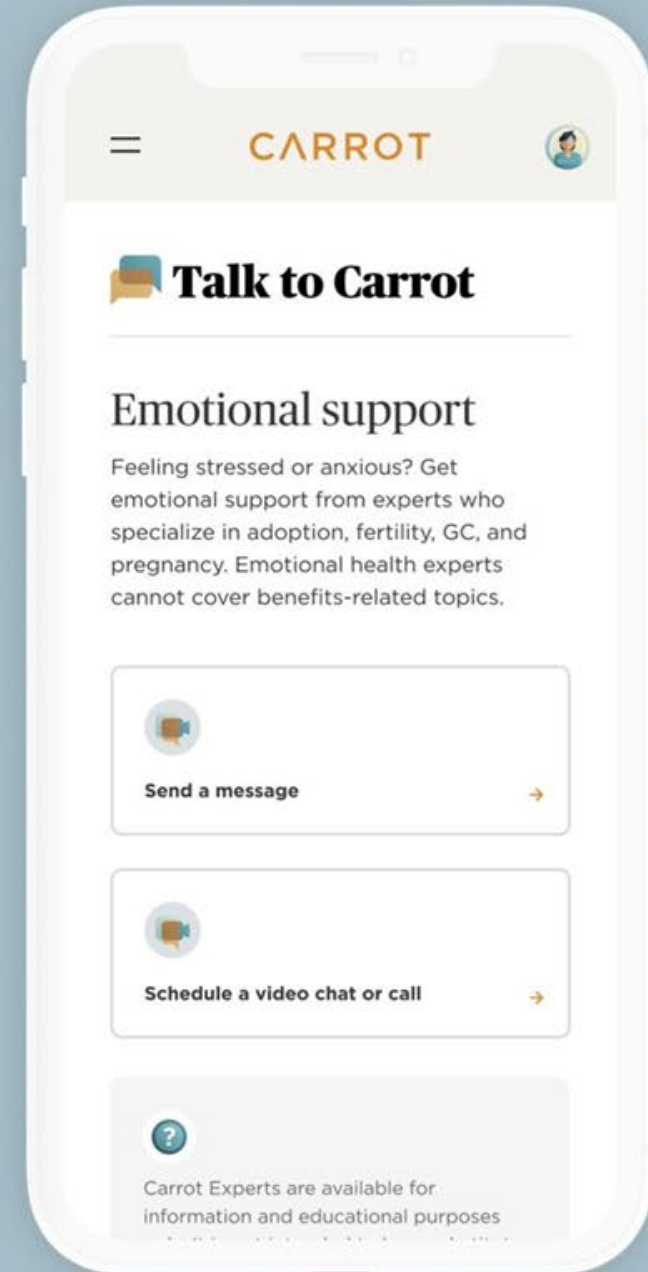
OUTCOME

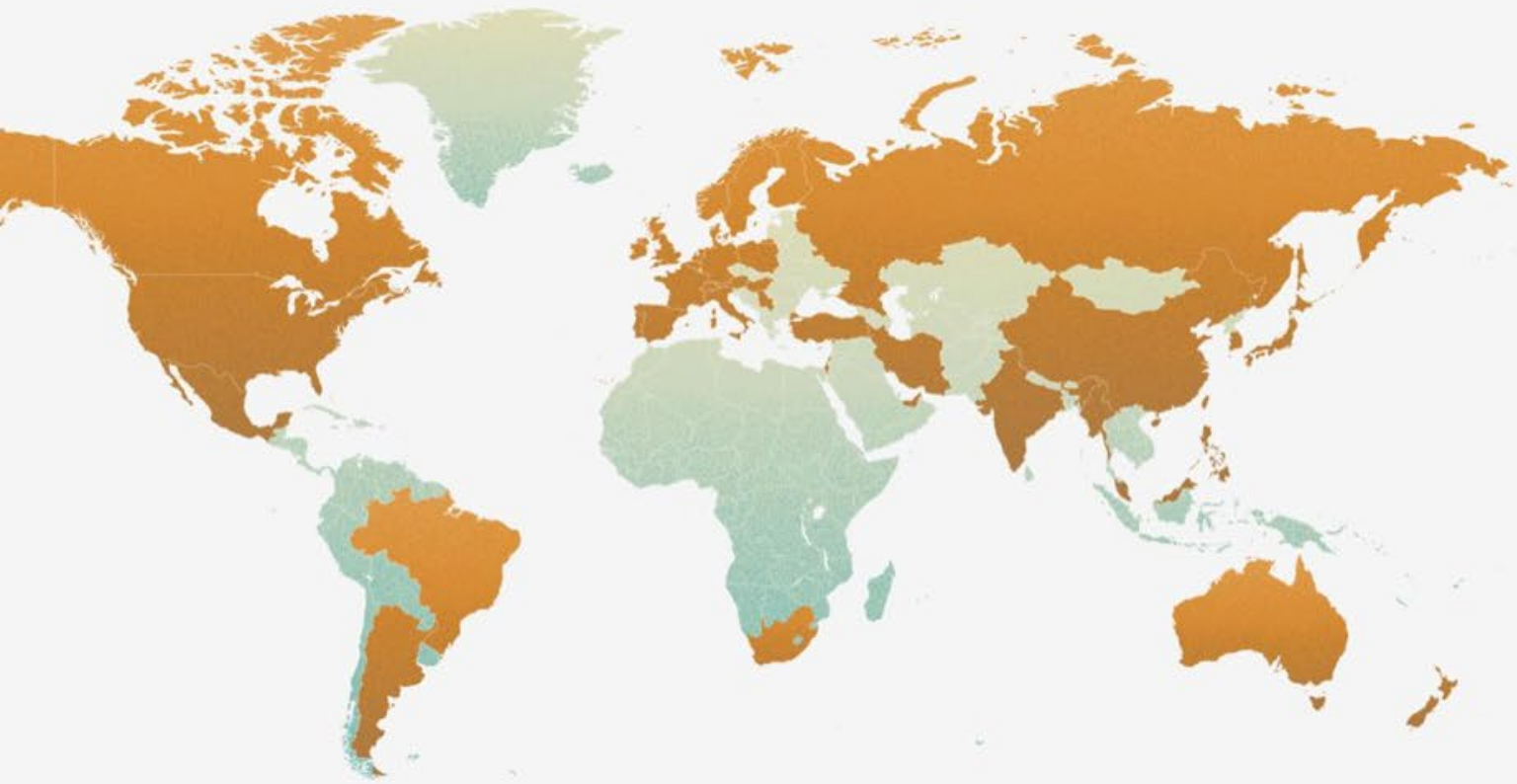
Members have an option to help them feel even more safe, secure, and empowered in their treatment.



Easier access to mental health support

- 50% of women, 15% of men say infertility was the most upsetting experience of their lives
- 40% of people planning fertility treatment reported feeling stressed about costs
- Financial stress cost the American economy \$450 to \$550 billion annually in lost productivity
- Carrot offers unlimited, free access to emotional well-being experts, increasing employee health and lowering employer costs





Real benefits parity for global teams

2,700+
Eligible clinics

50+
Supported countries

1,250+
Attorneys and agencies supporting
either adoption or gestational carriers

About Carrot

Carrot is the leading global fertility benefits provider for today's modern employers, providing flexible financial coverage and expert care navigation across every region of the U.S. and over 50 countries around the world. Carrot's innovative product:

Provides a turnkey solution for companies to establish an inclusive fertility benefits program for all employees regardless of age, sex, sexual orientation, gender identity, or geography.

Improves access to high-quality fertility care and dramatically reduces the emotional and financial strain for employees who need it.

Offers flexible plans recognized for inclusivity, price transparency, and focus on healthier outcomes.



- ✓ What options do you provide for employees who may prefer to avoid IVF if possible?
- ✓ What options do you have for proactive fertility care for those who are just getting started on their journeys?
- ✓ Tell me more about your process for adoption and donor-assisted reproduction. Is it the same as how you handle IVF, or is it a separate process?
- ✓ Do you offer easy-to-access coverage for donor-assisted reproduction and adoption? Does it include access to legal resources?
- ✓ How are you guiding employees to the options that are best for them (LGBTQ+ friendliness, culturally competent care)?
- ✓ How are you assessing your product for member experience? Are you assessing factors like LGBTQ+ friendliness or BIPOC provider availability?
- ✓ Do you offer virtual access to experts? Does this include medical experts that specialize in fertility (e.g., reproductive endocrinologists), adoption, and surrogacy?
- ✓ What guidance does your team provide for navigating global pursuits of parenthood?

**Not all vendors are
created equal**

Q&A



Upcoming Webcast Programming from The Conference Board



- [Moving Forward on a Well-Being Journey for a Large Diverse Workforce \(August 04, 2021\)](#)
- [Strategies to Combat Addiction in the Workplace, Post-Pandemic \(August 31, 2021\)](#)
- [Predict and Disrupt: Using Predictions to Improve Health and Lower Costs \(September 09, 2021\)](#)

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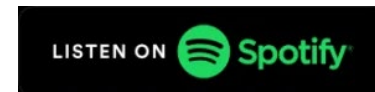


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Hosted by our CEO, **Steve Odland**, this bi-monthly series features in-depth interviews with thought leaders from The Conference Board to provide senior and C-suite executives with data-driven insights to prepare them for what's ahead.

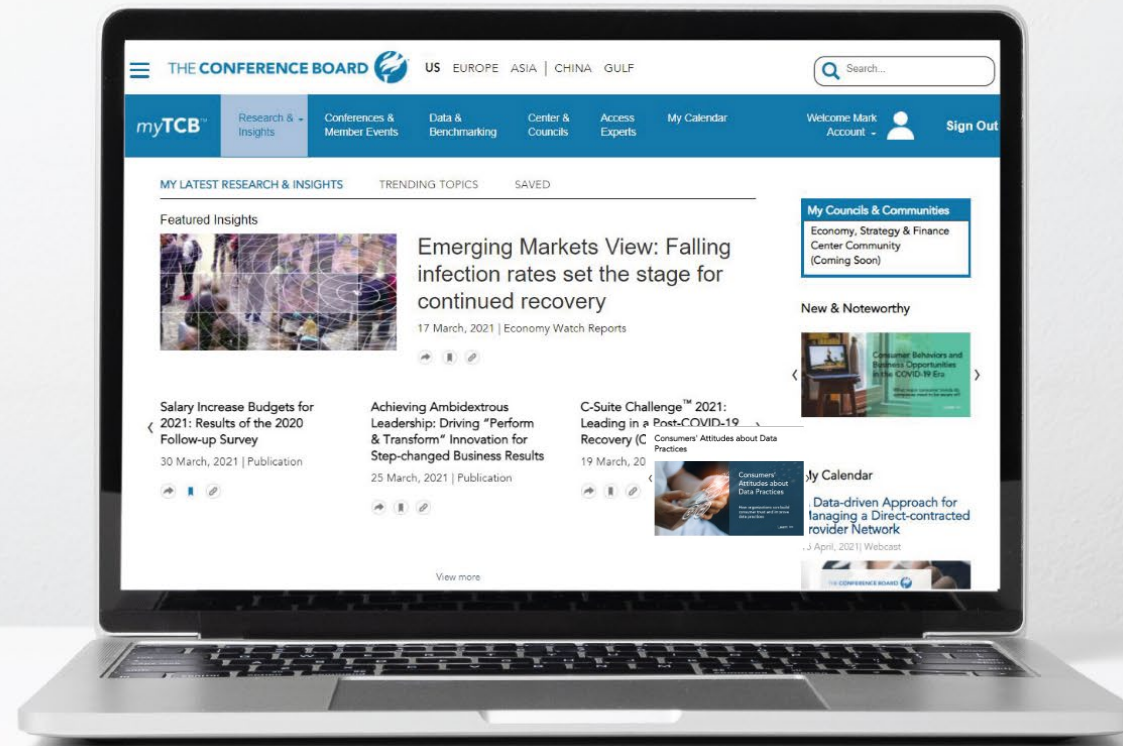
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