

Not long ago, employee benefits were fairly predictable: health insurance, a 401(k), and maybe some paid parental leave. But today's workforce expects more, especially when it comes to benefits that support them in starting or growing a family.

This shift is not just about staying competitive. It is about creating a workplace where employees feel supported both personally and professionally. By prioritizing family-building benefits, companies create a culture of care that fosters engagement, well-being, and inclusivity. Organizations of all sizes, from small businesses to Fortune 500 corporations, are seeing firsthand how these investments lead to stronger retention, increased productivity, and greater job satisfaction.

For brokers, this trend presents a powerful opportunity. Those who understand family-building benefits and can guide employers toward the right solutions will differentiate themselves in a competitive market.

60% of employees say they would stay longer at a company that offers fertility and family-building benefits.



WHY EMPLOYERS ARE EXPANDING FAMILY-BUILDING BENEFITS

Employees seek benefits that address real-life challenges, and few are more profound than starting or growing a family.

A recent survey found that nearly 60 percent of employees would stay longer at a company that provides fertility and family-building benefits¹. In other words, this is not just a feel-good benefit but a major retention strategy.

Beyond improving employee satisfaction, businesses gain measurable financial and operational advantages by investing in these programs. In 2024, 42 percent of U.S. employers offered fertility benefits, a steady increase from 40 percent in 2022². Industries such as technology and financial services are leading the way. Since 2020, there has been a 518 percent increase in employers offering fertility benefits, with a 195 percent increase in employees using them³.

This kind of investment is also proving to be a smart business move. High turnover disrupts operations, reduces productivity, and raises hiring costs. Replacing an employee can cost up to twice their annual salary⁴. Employers that offer substantial, inclusive benefits foster a more engaged workforce and see lower turnover and higher morale.



Infertility affects 1 in 6 couples worldwide. With IVF costing over \$20,000 per cycle, more employers are stepping up to help.

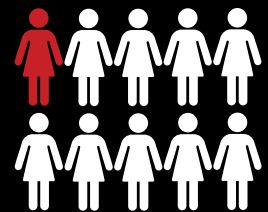
MORE THAN JUST MATERNITY LEAVE: WHAT EMPLOYEES WANT

Parental leave alone is no longer enough. Employees are looking for comprehensive support at every stage of their family-building journey.

More companies are expanding fertility coverage to include IVF, egg freezing, and hormone treatments. With infertility affecting one in six couples worldwide⁵ and IVF costing more than \$20,000 per cycle⁶, employers are stepping up to help ease the financial burden.

On February 18, 2025, President Trump signed an executive order aimed at expanding access to IVF and other fertility treatments. The order directs federal agencies to explore ways to lower costs, improve insurance coverage, and remove financial barriers that prevent individuals from getting the care they need. While it is too early to know exactly how this will take shape, it raises important questions for employers. Will insurers be required to expand fertility coverage? Could tax incentives be introduced to offset employer costs? If new regulations take effect, how might that impact company-sponsored benefits?

Not all pregnancies go as planned. 1 in 10 is high-risk, and despite medical advances, some families face the unimaginable loss of a newborn. Behind every statistic is a family forever changed.



Many employers aren't waiting for answers. More businesses are expanding their fertility benefits to include IVF, surrogacy, and adoption assistance, recognizing that family-building support is becoming an essential part of a competitive benefits package. Surrogacy expenses can exceed \$150,000⁷, while adoption fees range from \$15,000 to \$50,000⁸. To help ease the burden, some companies are covering legal fees, medical expenses, and agency costs, along with offering paid leave for adoptive parents. These benefits not only reduce financial stress for employees but also strengthen retention and engagement. In 2024, 42 percent of U.S. employers offered fertility benefits, up from 40 percent in 2022⁹, and that number continues to grow. Some industries, like technology and financial services, have been early adopters, but the demand is spreading across all sectors. Since 2020, there has been a 518 percent increase in employers offering fertility benefits, with a 195 percent increase in employees using them¹⁰. For brokers, this shift presents an opportunity to help employers think ahead. Whether through expanded coverage, regulatory changes, or simply shifting employee expectations, companies that invest in familybuilding benefits now will be in a much stronger position to attract and retain top talent.

"I lost my daughter to a rare heart condition at birth. Returning to work after losing her felt impossible, yet there was no roadmap for navigating that transition. Companies must proactively provide meaningful mental health support, ensuring employees aren't left to carry their grief alone."

– Rhonda Velez

SUPPORTING EMPLOYEES THROUGH PREGNANCY AND LOSS

Not all pregnancies go smoothly. One in ten pregnancies is classified as high-risk¹¹ and requires specialized care. Even with medical advancements, some parents experience heartbreaking outcomes, including pregnancy loss or neonatal complications. In the U.S., approximately 21,000 infants die each year, with the leading causes being preterm birth, birth defects, and complications during delivery¹².

Beyond physical recovery, emotional well-being must also be a priority. Grief and trauma from pregnancy loss or complications can have a profound impact, yet many employees struggle without proper support. Employee Assistance Programs (EAPs) and dedicated mental health resources serve as a critical lifeline during these life-altering moments. By offering bereavement leave extensions and structured mental health support, employers help their teams through difficult transitions while fostering healing and long-term retention.

Helping employers build compassionate benefits packages means thinking beyond traditional coverage. Employers who invest in mental health support, bereavement leave, and high-risk pregnancy care create a workplace that truly values employees as people, not just workers. In return, they see higher retention, stronger engagement, and a culture of care that sets them apart.

WHAT THIS MEANS FOR BROKERS

Behind every benefits decision is a real person with real needs. At the end of the day, benefits are about people. Employers want to offer support, but they may not know where to start. That's where brokers come in. Not just to offer policies, but to help employers create benefits that actually matter to their employees and their families.

Brokers are in a unique position to offer insight and direction. By listening to clients and understanding their workforce demographics, brokers can recommend tailored benefits that meet employee expectations while aligning with business goals. A small company may need budget-friendly options, while a larger employer may be looking for a more comprehensive package. Being able to provide the right mix of benefits, at the right cost, is key.

Beyond plan selection, brokers can help employers navigate the complexities of implementation. Understanding carrier differences, explaining cost structures, and helping clients ensure employees fully understand and use these benefits can set brokers apart as trusted advisors.

Staying informed on compliance and regulatory changes is another way brokers can provide value. Employers rely on expert guidance to stay compliant and adjust benefits as new laws emerge. Offering proactive updates and clear recommendations strengthens trust and long-term partnerships.

Brokers can also extend their impact by connecting employers with external resources, such as fertility networks, mental health providers, and surrogacy agencies. These additional layers of support reinforce an employer's commitment to their workforce and help create benefits packages that truly make a difference.

At the heart of it all, the best brokers aren't just policy experts. They are problem-solvers, strategic partners, and advocates for benefits that improve employees' lives. By taking a consultative, thoughtful approach, brokers can help their clients build programs that attract and retain talent while fostering a workplace culture that prioritizes care and inclusion.

Brokers do more than offer policies. They help businesses take care of their people. From fertility networks to mental health resources, the right benefits strategy makes all the difference.



BOTTOM LINE

How can employers build a workplace where employees feel truly supported? It starts with offering benefits that reflect the real-life needs of their workforce.

More companies are recognizing that fertility coverage, surrogacy benefits, high-risk pregnancy care, and postpartum support are no longer just perks. They are essential. Employers need expert guidance to navigate these options, and brokers are in a unique position to help.

At CRC Benefits, we help brokers connect their clients with a wide network of top carriers and competitive benefits options. Plus, our dedicated support team is always available to provide hands-on guidance, helping brokers strengthen relationships and grow their business.

Your clients are looking for benefits that truly support their employees. We are here to give you the insights, tools, and carrier connections to make that happen. Reach out to your local CRC Benefits team today to get started.

CONTRIBUTOR

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END NOTES

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