

Fertility support and treatment

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Supporting employees when it matters most

Fertility investigations and treatment can have a major impact on an individual's life, with as many as 90% of those affected reporting feelings of depression. This impact on an employee's mental health can have a detrimental effect on both their work satisfaction and their productivity in the work place. seeking treatment alone. Whilst many employers now have mental health policies in place, few have any focussed specifically on the challenges faced by employees experiencing fertility struggles.

We are able to offer bespoke healthcare benefits to assist you in providing support to all your employees when it matters most.

Fertility concerns can affect a wide range of people; men, women, mixed and same sex couples as well as individuals

According to the National Institute for Health and Care Excellence (NICE) more than 1 in 7 couples will experience difficulty in conceiving and / or carrying a pregnancy to term in the UK.

The benefits we can offer include:

- Full cover for fertility investigations
- Full support from our experienced claims and nursing team during the claims journey
- Consultations with a fertility specialist
- Medical and surgical treatment when recommended by a specialist
- Assisted Reproductive Treatments (ART)*, where clinically indicated and recommended by a specialist

Some treatment options are not available for covering including:

Surrogacy

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- Genetic and Pre-implantation genetic testing
- Treatment that is deemed experimental by the HEFA
- The use of donor eggs and sperm
- Collection of sperm / eggs for the purpose of preserving fertility

	Bronze	Silver	Gold
Fertility investigations	Full cover	Full cover	Full cover
Waiting period for cover	12 months	12 months	12 months
Monetary Limit for ART*	£10,000 per lifetime of the scheme	£20,000 per lifetime of the scheme	£30,000 per lifetime of the scheme
Embryo freezing	12 months	12 months	12 months
IUI (intrauterine insemination)	\checkmark	\checkmark	\checkmark
IVF (In vitro fertilisation)	\checkmark	\checkmark	\checkmark
ICSI (intracytoplasmic Sprem Injection)	\checkmark	\checkmark	\checkmark
FET (Frozen embryo transfer)	\checkmark	\checkmark	\checkmark
Complications of treatment	\checkmark	\checkmark	\checkmark
Use of donor eggs	×	×	\checkmark
Use of donor sperm	×	×	✓
Complementary therapies	As per standard scheme benefits	As per standard scheme benefits	\checkmark
IVF counselling	As per standard scheme benefits	As per standard scheme benefits	\checkmark

*For ART, individuals involved in the treatment process must be covered by the healthcare scheme. Cover is available for individuals under the age of 43 in adherence to NICE guidelines.

References

www.fertilitynetworkuk.org www.nice.org.uk/guidance/cg156 For additional information or to request a quote from our underwriting team please email

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