

# Family Focus



# Family building support for plan members

Fertility treatments, adoption and surrogacy can be difficult and stressful, and the path to parenthood cost prohibitive. That's why Family Focus exists: to provide the tools and support plan members need to build a family and to make sure they can remain financially empowered as they do so.

**42%** of workers around the world consider a lack of fertility benefits at work to be a deal breaker when it comes to accepting a new job, with **65%** saying they would change jobs for an employer that offered it.<sup>1</sup>

Group benefits are a key way to attract and retain top talent, and it's important that they keep pace with our changing society. Today, fertility struggles affect up to 17%<sup>2</sup> of people worldwide. The impacts can be distressing, which is why family-building benefits are so important.

Family Focus takes a holistic approach to family building. It offers a framework to support your employees' physical, mental, financial, social and environmental well-being on their journey to parenthood. And by offering your employees this kind of support, you're showing them that you care about their overall wellness.



<sup>1</sup> 42% of global employees say lack of employer-provided fertility benefits is a 'deal breaker:' survey | Benefits Canada.com

<sup>2</sup> Infertility Prevalence Estimates, 1990–2021

**An inclusive and comprehensive family-building program for everyone – regardless of sex, sexual orientation or relationship status.**

Our solution includes fertility drugs and treatments (in vitro fertilization (IVF) and intrauterine insemination (IUI)). It also includes related services such as the freezing and storage of reproductive cells and fertility-related laboratory testing (including genetic screening). Maximums are generous, and separate maximums<sup>3</sup> can be available for drugs and treatments. Medically necessary breast pumps are also covered.

Cost can be a significant barrier to family building, so depending on your group insurance coverage, we offer the option to cover a range of tools and supports, including:

- Surrogacy fees
- Adoption fees
- Fertility coaching
- Family coaching
- Sex therapists
- Nutritionists/dietitians
- Midwives
- Doulas
- Prenatal classes
- Couple's and family counsellors
- Baby safety equipment
- Parent-child activity programs
- Perinatal bereavement support

Mental health supports, such as the different types of counselling we cover, can be a valuable resource for those struggling with family-building and fertility issues. In addition, would-be parents struggling with grief may wish to reach out to one of many trusted Canadian organizations that offer counselling, therapy or support groups. More information about these associations can be found in Health is Cool 360°, if applicable.

One such trusted organization is Prenato. We have partnered with them to provide thoughtful and customized service in a safe space to all insureds, regardless of their plan type. Prenato's mission is to provide a suite of specialized services, resources and technological tools to reduce the stress and anxiety that arise during this period. Services include:<sup>4</sup>

- 3 months of free access to fertility- and pregnancy-related videos
- A preferential rate for virtual prenatal classes
- Prenatal screening tests
- Genetic advisors
- Virtual early pregnancy meetings
- One-on-one nursing support
- A dedicated phone line for Desjardins plan members

For more information about Prenato's services, visit the [Perinatal benefits through Desjardins Program](#) section of their website, or call their dedicated phone line at **1-888-728-5396**.

Family Focus isn't one specific type of coverage—it's a combination of complementary treatments, products and services available through different benefits to provide insureds with better coverage. Depending on which treatments, products and services you choose to cover, additional costs may apply.

If you're interested in enhancing your group insurance plan's family-building coverage, or to find out which benefits are available with your plan, please contact your benefits advisor.

<sup>3</sup> Separate maximums are available only to groups with 50+ lives.

<sup>4</sup> Preferential rates are available for all services for group insurance plan members.

# About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and part of Desjardins Group, the leading cooperative financial group in Canada.

**[desjardinslifeinsurance.com](https://desjardinslifeinsurance.com)**

**For more information about Family Focus, talk to your group benefits representative.**



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