# Fertility & Third-Party Reproduction Benefits

A printable worksheet for intended parents speaking with HR, Benefits, or a plan administrator

**Why this worksheet matters**

Some employers offer family-building benefits through medical insurance; others use a separate fertility-benefit vendor or reimbursement program. Coverage can include IVF, donor-assisted reproduction, gestational surrogacy, adoption, or related services depending on the employer. Ask specific questions - especially if you are a single or LGBTQ+ intended parent.

## 1. Gather These Details Before You Call

| Item | Your Information |
|---|---|
| Employer | ____________________________ |
| Plan year | ____________________________ |
| Medical insurer | ____________________________ |
| Benefits administrator | ____________________________ |
| Fertility / family-building vendor | ____________________________ |
| HR / Benefits contact | ____________________________ |

## 2. Ask Whether a Separate Family-Building Benefit Exists

- ☐ Does our employer offer fertility or family-building benefits outside the standard medical plan?
- ☐ Is there a separate vendor such as Carrot, Progyny, WIN, or another benefits administrator?
- ☐ Is there a reimbursement account or employer-funded allowance?
- ☐ Who is eligible: employee, spouse, domestic partner, single employees, LGBTQ+ employees, and/or dependents?
- ☐ Does eligibility require an infertility diagnosis, or is it based on family-building need?
- ☐ Are donor eggs, donor sperm, donated embryos, or gestational-carrier arrangements included?

# 3. Ask Specifically About Surrogacy & Third-Party Reproduction

| Benefit / Expense | Covered? | Limit / Notes |
|---|---|---|
| Gestational surrogacy / carrier services | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Agency / matching fees | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Surrogate compensation or reimbursements | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Carrier medical screening | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Embryo transfer / fertility-clinic services | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Egg donor / sperm donor services | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Donor compensation / agency fees | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Donor screening, retrieval, medication, travel | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Legal fees / parentage work | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Psychological screening / counseling | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Escrow fees | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Travel / lodging | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Fertility medications / pharmacy | ☐ Yes ☐ No ☐ Clarify | ______________ |
| Embryo testing / cryostorage | ☐ Yes ☐ No ☐ Clarify | ______________ |

**Tip**

Ask HR to point you to the exact written plan language. A verbal “fertility is covered” may not answer whether third-party reproduction or non-member expenses are included.

## 4. Ask How the Benefit Actually Works

- ☐ Is the benefit paid directly to providers, reimbursed to the employee, or both?
- ☐ If reimbursement-based, must I pay the full cost first?
- ☐ Annual maximum: $______________
- ☐ Lifetime maximum: $______________
- ☐ Is the maximum per employee, per family, per cycle, or lifetime?
- ☐ Do fertility, surrogacy, adoption, and preservation share one maximum?
- ☐ Are there deductibles, coinsurance, copays, or employer contribution tiers?
- ☐ Are designated clinics, agencies, attorneys, pharmacies, or providers required?
- ☐ Is preauthorization required before treatment or signing an agency agreement?
- ☐ What documentation and claim deadlines apply?
- ☐ Can expenses outside the U.S. qualify?
- ☐ Are reimbursements treated as taxable income? Please provide written employer guidance.

## 5. Search the Plan for These Terms

- infertility
- fertility
- assisted reproduction
- third-party reproduction
- gestational carrier
- surrogate / surrogacy
- donor egg / donor sperm
- IVF / embryo transfer
- family-building benefit
- reimbursement
- non-member services
- exclusions
- lifetime maximum
- preauthorization

# 6. Copy/Paste Email to HR or Benefits

Subject: Question About Fertility and Family-Building Benefits

Hello [HR / Benefits Contact],

I am reviewing our employee benefits as part of family-building planning and would appreciate written information about any fertility or family-building benefits available through our medical plan or a separate vendor.

Specifically, can you tell me whether our benefits include or reimburse expenses related to IVF, donor-assisted reproduction, gestational surrogacy / gestational carrier arrangements, legal or parentage services, fertility medications, or related third-party reproduction expenses?

Please also let me know whether eligibility requires an infertility diagnosis, what annual or lifetime maximums apply, whether preauthorization or designated providers are required, and whether the benefit is paid directly or reimbursed after the employee pays the expense.

If there is a Summary Plan Description, family-building policy, or vendor guide that addresses these questions, please send me the current version.

Thank you,
[Name]

# 7. If the Answer Is “We Don’t Offer That”

- ☐ Ask when the employer reviews benefits for the next plan year.
- ☐ Ask whether HR can share your request with the benefits broker or consultant.
- ☐ Explain the type of family-building support you need without disclosing more personal information than you choose.
- ☐ Ask whether a taxable employer reimbursement or family-building stipend is possible.
- ☐ Request a written response so you have a record of the current benefit design.

## Helpful External References

**RESOLVE - Model Benefits for Family Building:** https://resolve.org/resolve-the-national-infertility-association-announces-comprehensive-and-inclusive-model-benefits-for-family-building-options/

**Carrot - Family-Building Benefits:** https://www.carrotfertility.com/

**Disclaimer**

This worksheet is educational and is not legal, tax, insurance, benefits, or financial advice. Benefit terms can change. Official plan documents and written responses from your employer or benefits administrator control.