



Designed to help employees with fertility challenges

Waiting longer to have children may sometimes result in the need for fertility treatment. These treatments can end with multiple gestations and neonatal intensive care unit events that usually increase medical costs. Without clinical guidance and support, employees could face emotional and financial challenges that may cause them to pursue a more costly, less-effective course of treatment.

Offering clinically guided support to help deliver quality outcomes

Fertility Solutions helps employees navigate their fertility challenges by providing guidance and compassionate support throughout the process to help inform decision-making. The program includes:

- A dedicated fertility nurse
- Licensed clinical social workers who specialize in fertility
- Referrals to additional support services
- Evidence-based fertility benefit recommendations
- Education on treatment options
- Education on seeking treatment with a provider, with guidance to a Center of Excellence (COE)
- Convenient access to guidance and support through digital resources

Coordinating care via our COE network

Our national COE network features leading infertility treatment clinics that help reduce instances of multiple births and preterm deliveries. These facilities undergo a stringent and comprehensive annual review, demonstrating reduced treatment costs, a higher likelihood of having a baby and improved outcomes.

The realities of infertility

1 in 6

people are affected by infertility¹

12%

of women have received fertility services²

\$15,000–\$20,000

is the average cost per cycle for in vitro fertilization (IVF)³

Simplifying the fertility landscape

The goal for employees

- Support and education for more complex treatment decisions
- Decreased financial and emotional stress
- Healthier outcomes with lower medical costs
- Higher pregnancy and delivery success rates⁴

The goal for employers

- A competitive edge to attract and retain top talent
- Flexible benefit recommendations that help support a commitment to inclusion and diversity
- Greater understanding of the impact on care and costs through robust reporting
- Reduced absenteeism and increased productivity
- Reduced medical costs

Helping drive better outcomes

Fertility Solutions helps support employees throughout their journey to achieve higher delivery and success rates, with the goal of delivering better outcomes and lower medical costs.



17.1%
average IVF cost savings⁴



8.1%
higher pregnancy and delivery rate among those who received IVF treatments⁴



93%
member satisfaction⁵



11.5%
increase in use of IVF treatments⁴



95.2%
singleton baby delivery rate⁶



4.8%
multiple birth rate⁶

[Learn more](#)

Contact your Oxford representative

**United
Healthcare®
Oxford**

¹ RESOLVE: The National Infertility Association. Facts, Diagnosis and Risk Factors. resolve.org/learn/infertility-101/facts-diagnosis-and-risk-factors. Accessed June 16, 2025.

² Centers for Disease Control and Prevention. Key statistics from the National Survey of Family Growth. cdc.gov/nchs/nsfg/key_statistics/i.htm#infertilityservices. Accessed June 16, 2025.

³ U.S. Department of Health and Human Services. Fact Sheet: IVF Use Across the United States. hhs.gov/about/news/2024/03/13/fact-sheet-in-vitro-fertilization-ivf-use-across-united-states.html. Accessed June 16, 2025.

⁴ 2020 UnitedHealth Group intent to treat health care economics study.

⁵ Consumer satisfaction survey experience with nurse, 2019.

⁶ 2020 UnitedHealth Group book of business.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. Administrative services provided by Oxford Health Plans LLC.