

For a more inclusive workplace

Supporting the journey to parenthood



Family Building coverage from Co-operators gives employers the opportunity to support their Diversity, Equity and Inclusion (DEI) strategy. This coverage supports employees on their family-building journey—whether through adoption, enhanced fertility treatments or surrogacy.

A modern approach to group benefits – like family building coverage

This coverage empowers employers to stand alongside employees every step of the way on their journey to parenthood. It aims to foster a workplace where every individual feels supported and relieves some of the stress and financial strain often associated with the family-building process.

Who is eligible?

Plan members, dependants and surrogates.

What is covered?

Fertility drug coverage.

Fertility treatment including expenses related to the egg, embryo and sperm, as well as insemination and fertilization.

Reimbursement for expenses related to adoption is available as a tax benefit through the Family Building category within a Personal Spending Account.

Coverage varies by group size. Only expenses incurred in Canada are eligible.

1 in 6
Canadians
experiences infertility.¹

What other support is available?

Psychological support is accessed through the Extended Health Care benefits to help guide the journey of growing families.



Staying at the forefront of inclusive care.

In addition to Family Building, Co-operators offers more inclusive coverage options that include:



Gender Affirmation



Indigenous Health



Weight Management

These optional coverages can help employers gain a competitive advantage, helping to retain and attract top talent while enabling employees to live happier and healthier lives.

Let's continue building healthy and resilient workforces. Together.

To learn more about how we can support your DEI initiatives, please contact your advisor or a Co-operators Group Benefits account executive.

62%

of plan members with IVF coverage reported being more likely to remain in their job for a longer period.²

Investments. Insurance. Advice.



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¹ <https://globalnews.ca/news/9607338/canada-fertility-treatment-access/>

² <https://www.forbes.com/sites/alankohl/2019/04/10/why-your-company-should-offer-fertility-benefits/?sh=95d65a876995>

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