

# I'm Every Woman

BY SONYA SINGH

How Canadian employers are redesigning benefits to support women at every life stage

## FERTILITY BENEFITS BY THE NUMBERS

- **1 in 6** – The number of Canadian couples that experience infertility
- **\$20,000** – The average cost of one IVF cycle
- **53%** – The percentage of employers that offer fertility drug coverage
- **Fewer than 1%** – The percentage that offers coverage for IVF or egg retrieval procedures
- **\$15,000–\$50,000** – The recommended employer coverage per family
- **14.57%** – The increase in fertility drug claims among women in 2024 compared to 2023

Source: Manulife Canada and Fertility Matters Canada, 2024/25

When Priya\*, a 38-year-old consultant at a mid-sized professional services firm, realized the timing wasn't right to have children, she began exploring egg freezing as a way to preserve her options.

Like many women balancing career goals, personal circumstances and the realities of fertility, she saw it as a proactive step towards building the future she wanted. But when she checked her workplace benefits, she discovered her employer didn't offer any fertility coverage. "I asked if our health plan would reimburse anything, even part of the medication, and was told flat out by the company's benefits manager, 'No, we do not cover fertility preservation.'"

Priya ended up paying more than \$15,000 out of pocket, reinforcing her belief that workplaces often view women's health benefits narrowly, focusing only on maternity leave while overlooking any needs that arise before, during and long after a pregnancy.

Her experience isn't unique. According to the 2024 Benefits Canada Healthcare Survey, more than half of employers offered fertility drug coverage, but fewer than one in five extended it to

clinic-based treatments like in vitro fertilization or egg retrieval.

Awareness is growing, but many employers are still catching up. The shift toward inclusive benefits now spans the full spectrum of women's health — from early family planning to menopause — with mental health needs at every stage.

### Fertility focus

In contrast to Priya's employer, Hanna Zaidi, vice-president of payments strategy at Wealthsimple Technologies Inc., began exploring egg freezing in her mid-30s and had a very different experience.

"There are three parts to it: medication to induce ovulation, the retrieval procedure and the storage fees. Wealthsimple covered the medication and I used my health-care spending account to offset storage. Without that support, I'm not sure I would have done it."

This support, paired with education and accessibility, has helped Wealthsimple stand out in the broader conversation around equitable benefits. Diane McLachlan, the organization's chief people officer, says inclusivity is built into the company's benefits design. "We build for employees the same way we build for clients. We listen, we build and we iterate. Fertility, mental health and caregiver flexibility are all foundational to that approach."

Alongside fertility drug coverage, gender-affirming care, flexible leave policies and employee resource groups that influence benefits decisions, Wealthsimple also invests in education. A recent workshop on hormone tracking, perimenopause and menopause drew about 100 employees.

The company also offers enhanced postnatal support, providing employees with access to recovery resources that combine traditional care with modern tools. "It sends a message our company is willing to invest in people at every stage, not just when it's convenient for the business," says McLachlan.

Demand for investment in fertility benefits is growing. In 2024, fertility drug use among female plan members rose 14.57 percentage points, according to Manulife Financial Corp. In addition, while 53 per cent of its plan sponsor clients covered fertility drugs, fewer than one per cent covered clinic treatments like IVF or egg retrieval, which can cost more than \$20,000 per round.

"Many patients need multiple rounds and while drug coverage helps, it's not enough," says Jennifer Foubert, head of product for group benefits at Manulife Canada. "Expanding women's health coverage is a statement of inclusion that empowers women and families to pursue their dreams of parenthood."

In addition, more women in their 30s and 40s are taking proactive steps to secure their desired futures, including egg freezing or IVF, says Dr. Vera Kohut, a family physician and medical director at Serefin Health. Without coverage, the cost can be overwhelming, she adds, noting employer support removes a major barrier, reduces anxiety and allows employees to focus on both work and health.

### Reframing menopause in the workplace

When Paula\*, a 52-year-old news producer at a Toronto broadcast network, started experiencing unmanaged menopause symptoms, including panic attacks, poor sleep and brain fog, she felt like she was "falling apart" at work.

When she confided in her boss, she was told to try yoga or take a vacation. With no accommodations or educational sessions offered by her employer, she scaled back to part time to cope. This experience is far from rare, according to Sandra Vlaar Ingram, chair of the Menopause Inclusive Workplaces Committee at the Menopause Foundation of Canada.

"Ninety-five per cent of women will experience one or more of the 30-plus symptoms of menopause, yet half say they're unprepared and a third report these symptoms negatively affect them at work," she says, sharing the results of a 2023 report by the foundation. "Symptoms don't pause during office hours, yet negative stereotypes about women and ageing, along with persistent stigma, remain. A quarter of women hide their symptoms, two-thirds wouldn't feel comfortable speaking to a supervisor and nearly half would be too embarrassed to ask for help."

The report also found a quarter of Canadian workers are women aged 40 and older, with those aged 45 to 55 — when most reach menopause — the fastest-growing segment. Three-quarters want menopause support at work, yet one in 10 leave the workforce due to unmanaged symptoms, costing the economy an estimated \$3.3 billion a year in lost earnings and productivity. Vlaar Ingram emphasizes that more than five million women aged 40-plus represent a critical talent and leadership pool employers can't afford to lose.

At Ikea Canada, menopause is addressed the same way the company approaches mental health — by embedding it in workplace culture rather than treating it as a standalone benefit. "It's about

making support part of everyday conversations, not something employees have to go searching for in a handbook," says Tanja Fratangeli, the company's chief people officer. "When people see leaders speaking openly about stress, burnout or hormone health, it reduces stigma and normalizes asking for help."

That cultural shift starts with leadership, she says, noting managers receive training and tools to guide conversations about menopause. That support was life changing for Sarah Bradley, a fulfillment coordinator at Ikea. "I didn't even realize I was going through menopause at first. I felt terrible, but I kept it to myself because I didn't want to seem weak. Once Ikea opened the door to talk about it, everything changed."

"Even small changes — like knowing I could adjust my schedule on bad symptom days or step away if I was having a hot flash — made me feel respected and in control," she adds.

The impact goes beyond retention. IKEA's annual employee survey found staff take pride in working for an organization breaking the menopause taboo. "When women in their prime feel seen

### Appointment notice



### Melanie Brodie

Senior Events Manager

Contex Group

Alison Webb, group publisher of pension and benefits at Contex Group, is pleased to announce the appointment of Melanie Brodie as senior events manager.

Melanie brings a wealth of knowledge in corporate event management, with a focus on creating experiences that connect people and support organizational goals. She enjoys seeing events come to life and takes pride in ensuring they run seamlessly.

With experience in the financial industry, she has a strong understanding of business priorities and the value of well-executed events. Recognized for her collaborative approach and attention to detail, she is dedicated to delivering events that bring people together in meaningful ways.

## WHY MENOPAUSE BELONGS IN BENEFITS PLANS

- **32%** of working women say menopause symptoms negatively impact performance.
- **Two-thirds** don't feel comfortable speaking with a supervisor about their symptoms.
- **One in 10** leave the workforce due to lack of support.
- **\$3.3 billion** is lost in annual earnings from unmanaged menopause symptoms.

Source: Menopause Foundation report, 2023

and supported, you improve health outcomes and strengthen your workforce,” says Fratangeli.

Madeline Toubiana, director of the Perimenopause Project at the University of Ottawa's Telfer School of Management, calls perimenopause a major workplace blind spot, affecting nearly every cisgender woman yet absent from most policies. Her research found almost 60 per cent had left or considered leaving their jobs due to related challenges. It isn't always about costly benefits, she adds, but about creating an environment where women can speak up without fear of judgment.

### Closing the mental-health gap

While fertility and menopause have gained attention, mental health remains a critical and often underfunded pillar of women's health benefits.

At Vancouver City Savings Credit Union, it's a core part of the total rewards strategy. This year, the organization increased its mental-health coverage to \$10,000 per year per employee and broadened the list of eligible practitioners to improve access. Flexible working arrangements, virtual health services and an employee

assistance program — including childcare and elder-care support — also help employees balance work and home life.

Ivana Afonso, Vancity's director of total rewards, says flexibility and personalization build trust and engagement, reduce stress, improve retention and foster a more committed workforce.

The 2024 Benefits Canada Healthcare Survey shows why these investments matter. While 89 per cent of plan sponsors and 73 per cent of members agreed their workplace supports mental wellness, more than a quarter of employees disagreed. Among plan members who rated their overall health as poor, 74 per cent also rated their mental health as poor and 63 per cent said they experience high stress levels.

For Kohut, those numbers point to an opportunity. “If you make people feel supported in managing their mental health, they're far more likely to stay and to be productive and engaged while they're with you.”

### Supporting younger workers

Generational shifts are also reshaping expectations, says Kohut.


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“This generation is vocal about what matters to them. If you support them early, you build loyalty. If you don’t, they’ll move on.”

Younger workers want more than basic health coverage; they expect mental and reproductive health benefits from the outset, not added as an afterthought.

“Wealthsimple built mental-health support into the fabric of our benefits from day one,” says McLachlan. “By listening to employees and adapting based on their needs, we make sure care is accessible anytime, not something they have to go searching for later.”

For Lauren\*, a 26-year-old retail employee, the reality has been different. Limited mental-health coverage meant her employer paid for only one therapy visit a year, leaving her to cover the rest at \$150 to \$180 each. She skipped dental visits for several years and paid for prescriptions out of pocket rather than navigating a confusing claims process.

“It’s not worth the hassle to prove I need the support just to save a small amount of money,” she says.

### Looking ahead

Canadian women want benefits that reflect the realities of life throughout their careers, from early reproductive planning to midlife transitions and later-career health needs.

This means employers can no longer rely on a one-size-fits-all approach. Extending drug coverage to include fertility treatments, expanding mental-health benefits and offering flexible accommodations for symptom management can help employees remain engaged, productive and committed through periods of personal and professional change.

“Women shouldn’t have to choose between their health and their job,” says Kohut. “Employers are starting to understand investing in women’s health is not just the right thing to do; it’s a smart business strategy.”

As more organizations adopt inclusive policies, benefits that once seemed progressive may soon become baseline expectations. The future of workplace health and support lies in recognizing that women’s needs are dynamic, inter-

sectional and are influenced by age, culture, socioeconomic status and lived experience.

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*\*The names have been changed to protect the sources’ identities.*



### KEY TAKEAWAYS

- Fertility coverage, once rare, is becoming a key part of inclusive benefits strategies.
- Menopause support is emerging, but still absent, from many workplace policies.
- Cultural shifts, flexibility and manager training can turn policy into real support.

**The PLAN SPONSOR'S guide to women's health**

PRESENTED BY **Benefits Canada**

**W**omen are essential to the Canadian economy but aren’t always receiving the health supports they need. Across a range of health issues, women are often diagnosed later, are less likely to receive timely treatment and support and experience more adverse outcomes than men.

This gender health gap shows up in workplaces across the country, with many women making career-limiting decisions to address health issues and plan sponsors losing out on productivity and experienced workers – some at the height of their careers.

Plan sponsors can play a critical role in addressing the gender health gap. This guide will help plan sponsors in supporting various facets of women’s health in the workplace, touching on mental health, chronic illness, reproductive health and menopause.

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