



Benefits and Me

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Adoption Assistance Benefits

Adoption assistance benefits help you with various parts of the adoption process. Benefits might include advice, time off while bringing the child home, or other types of assistance. Employers typically design their adoption assistance benefits similarly to those they provide for new biological parents, particularly regarding parental leave policies.

Adoption assistance benefits come in many forms, but they are generally categorized into the following:

- **Information resources**—An adoption specialist can answer your questions, help with paperwork and provide support.
- **Financial assistance**—This is typically reimbursement for adoption-related expenses, such as agency fees, courts costs and travel costs.
- **Parental leave**—Paid or unpaid parental leave allows you the time you need to assimilate the child into your home and care for them.

If you want to learn more about adoption assistance benefits, talk to your HR representative.

Understanding Family-building Benefits

Over the past decade, there have been shifts in the path to parenthood as many people turn to in vitro fertilization, surrogacy and egg freezing to build their family. Employers are responding to these modes of family-building with expanded and inclusive benefits.

Family-building benefits can take many different forms, but some of the most common include fertility treatment, donors and adoption. Family-building benefits can offer holistic support, like providing emotional and mental health resources, as you navigate your path to parenthood. Consider the following steps to better understand your benefits:

- Be aware of which fertility treatments, testing and other services are covered, along with deductibles, copayments or coinsurance.
- Ask about any pre-certification hurdles or exclusions in family-building policies.
- Research in-network clinics and service providers in your area.

Talk to your HR representative to learn how family-building benefits can support your path to parenthood.

Health Insurance Terms

Getting the most out of your drug benefits and saving money on prescriptions means understanding the terms used by insurance companies and pharmacies. Here are some common terms to know:

- **Formulary**—A preferred drug list for a particular health plan. Drugs on a formulary are usually grouped into tiers, and the medication tier determines your copayment or coinsurance.
- **Brand-name drugs**—Prescription drugs sold by a drug company under a specific name or trademark and protected by a patent.
- **Generic drugs**—A prescription drug that has the same active-ingredient formula as a brand-name drug. Generic drugs usually cost less than brand-name drugs. The Food and Drug Administration rates these drugs to be as safe and effective as brand-name drugs.