

THE CURRENT STATE OF

Fertility Benefits in Canada

Today, 7 out of 13 Canadian provinces and territories have begun to address the fertility and family building needs of their residents. Understanding what is offered and excluded in each province and territory is crucial for making informed decisions for your organization.



Fertility Benefit Coverage by Province

(as of June 2023)

Manitoba

Offered: Tax credit equal to 40% of the cost of fertility treatments up to a max of \$20,000 and max tax credit of \$8,000.

New Brunswick

Offered: One-time maximum grant of up to \$5,000 with a medical diagnosis of infertility.
Excluded: LGBTQ+ and single parents by choice due to infertility diagnosis requirement.

Newfoundland and Labrador

Offered: IVF Subsidy program offers \$5,000 per cycle, up to a max of 3 cycles. May have to travel outside of province for treatment and submit for reimbursement.

Nova Scotia

Offered: Rebate for 40% the cost of treatment and services related to surrogacy, up to \$8,000 annually.

Ontario

Offered: IVF is limited to one cycle per patient
Excluded: Genetic testing, storage of egg/sperm, and fertility medication.

PEI

Offered: \$5k-\$10k covered annually based on family income for IVF and IUI treatments, inclusive of medication. Patients must travel to another province for treatment and submit a claim.

Excluded: Cryopreservation, consultation fee at clinic.

Quebec

Offered: IVF is limited to one cycle per patient with a medical diagnosis of infertility. Non-Eligible residents can qualify for a tax credit up to a max of \$20,000.
Excluded: Same-sex male couples, surrogacy.

The Average Cost of Fertility Treatment/ Medication in Canada

\$7,750–\$12,250

per IVF Cycle

\$2,500–\$7,000

for medication

Fertility Terms to Know

In-Vitro Fertilization (IVF):

Treatment in which eggs are retrieved from the ovaries, fertilized to create embryos, genetic tested (if applicable), and transferred into the uterus.

Intrauterine Insemination (IUI):

Treatment in which sperm is placed into the uterus to facilitate fertilization. Also referred to as Artificial Insemination (AI).

Genetic Testing: A process performed in conjunction with IVF treatment that involves testing an embryo biopsy for chromosomal abnormalities.

Cryopreservation: A process that freezes and stores fertilized eggs or sperm for later use.

Embryo Transfer: refers to the process in fertility treatments in which an embryo is placed into the uterus with the intent to promote pregnancy.

Let's talk:

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