

5 key points plan sponsors need to prepare for in the coming year

How to meet and exceed evolving employee needs, regulatory mandates and workforce expectations

Are you ready for women's health to take center stage in national policy and workplace strategy?

Use this checklist to evaluate how well your current women's health and wellness offerings align with rising expectations and evolving needs. These indicators can help guide your approach to delivering meaningful, inclusive and impactful benefits that support women.



1 Preventive care coverage requirements will expand

In 2026, new federal guidelines under the Affordable Care Act (ACA) will require health plans to cover additional preventive services at no cost to participants. These services include enhanced breast cancer screening, expanded intimate partner violence screening and new patient navigation services.¹

Plan sponsors should: Confirm services will be implemented by third-party administrators (TPAs) and carriers, budget for potential cost impacts and educate employees about new benefits and protections.

Preventive care checklist

- We have confirmed our TPAs and carriers will implement all new ACA-required preventive services
- We have updated our plan documents and communication materials to reflect the expanded coverage
- We have clearly communicated changes in benefits and protections to employees and members

2 Inclusive benefit design will be imperative

Women face unique challenges in health care affordability and access. In 2026, inclusive benefit design will be essential to close gender gaps in care, support low-income and part-time workers and address racial and geographic disparities.

Plan sponsors should: Use data to identify gaps in utilization and outcomes, offer modular benefits that reflect life stage and identity and invest in culturally competent care and digital navigation tools.

Equity and inclusion checklist

- We have used data to identify disparities in utilization, access and outcomes
- We have ensured benefits adequately support part-time, hourly and low-income workers
- We have invested in culturally competent care navigation tools to close gaps

3

Fertility and family-building benefits will be essential

Growing demand for inclusive coverage during this important life stage is leading employers and health plans to treat family-building support as a core benefit. In 2026, expect continued growth in coverage for:

- + IVF and egg freezing
- + LGBTQ+ family-building pathways
- + Adoption and surrogacy support
- + Pregnancy loss and bereavement leave²

Plan sponsors should: Evaluate vendors offering full-spectrum fertility solutions, ensure benefits are inclusive and track metrics tied to family-building support.

3a New for 2026: TrumpRx Initiative

Beginning January 2026, Evernorth Health Services will participate as a pharmacy partner in the TrumpRx initiative, dispensing EMD Serono's infertility medications (such as Gonal-f, Cetrotide, and Ovidrel) at the lowest available cash price negotiated under TrumpRx's Most-Favored-Nation (MFN) pricing model. This partnership coincides with the launch of TrumpRx.gov, the new federal portal for discounted prescription drugs.

Plan sponsors should: Evaluate how this new program may impact fertility benefit design and employee access to affordable medications.

Fertility and family-building checklist

- We have evaluated vendors that offer full-spectrum fertility and family-building solutions
- We have ensured our coverage includes expected 2026 growth areas
- We track key metrics to stay competitive in attracting and retaining talent
- We have reviewed the TrumpRx initiative and its impact on fertility medication pricing and access for our members



4

Menopause and midlife care support will gain momentum

With menopause support increasingly linked to employee retention and productivity, plan sponsors must prioritize hormone therapy coverage, specialist care and mental health and nutrition support.

Plan sponsors should: Normalize conversations about midlife health in the workplace and offer digital tools and coaching for symptom management.

5

Maternal health and postpartum support expectations will evolve

Rising needs across a diverse and multigenerational workforce are prompting more employers to offer comprehensive maternal health benefits, including:

- + High-risk pregnancy support
- + Doula services and lactation counseling
- + Postpartum mental health care
- + Paid parental leave and flexible return-to-work options³

Plan sponsors should: Partner with vendors offering integrated maternal care, address gaps in postpartum and mental health support and ensure benefits are accessible across geographies and income levels.

Menopause and midlife care checklist

- We have confirmed coverage for hormone therapy and menopause-trained specialists
- We have added or expanded digital tools and coaching for symptom management
- We have equipped managers to support open, stigma-free conversations about midlife health

Maternal and postpartum health checklist

- We have strengthened postpartum mental health support
- We have added or expanded access to doula and lactation services
- We have reviewed our parental leave policies for adequacy, equity and flexibility

If your checklist reveals some gaps, you're not alone.

The right partner can help you confidently navigate 2026 trends and tailor your benefit strategies to address the unique health care needs of women in your workforce.

Visit the [Evernorth Health Services Women's Health Information Hub](#) to learn more.



1. BSI Corporate Benefits, 2025. ["ACA Women's Preventive Care Updates Coming in 2026: What Employers Need to Know"](#).

2. Forbes, 2025. ["Why Reproductive Health Benefits Are A Good Investment For Employers"](#).

3. Femtech Insider, 2025. ["Progyny Expands Global Benefits Program to Include Pregnancy, Postpartum, and Menopause"](#).

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