



Through Struggles with Infertility, Friendship and Families are Born

Meet two moms who realized their dreams of parenting with the help of Total Rewards' adoption and infertility benefits.

Jessica Kilgallen, Sports Network Program Coordinator, drives more than 40 miles each way to her job in the Foundation at The Park. Like many working parents, her work is hardly finished when she leaves the office. At the end of the day, the mother of 4-year-old Reese and 1-year-old Ally has diapers, bath time, bedtime and everything in between waiting at the other end of her commute.

But to Kilgallen, the rewards inherent in her work far outweigh time spent in the car.

"Being a working parent is a big commitment, and for me, I have to be doing something that nurtures me and allows me to nurture my family. That's exactly what I have at Children's."

Fulfillment might be her favorite benefit, but Children's has given Kilgallen other benefits along the way. Almost five years ago, she used our adoption assistance program—a benefit offering \$5,000 to help employees through the adoption process—to adopt her first child. Last year, the benefit program helped her to adopt a second daughter with another \$5,000.

"Adoption is expensive. We spent \$32,000 on our first and \$37,000 for our second child, and while there are tax credits [\$13,170, per child] that help at the end of the year, a lot of money is spent up front," she said. "That's why Children's adoption assistance was such a big help. I filled out the

routes to parenthood, Kilgallen doesn't want expenses to deter anyone who may be considering adoption. "It's taken a little time to pay off our adoption debts," she said. "But somehow, even with two children, our budget still works. I want people to know that this process can work for them if they're interested in it."

"Infertility is something that people don't like to talk about," said Dollar. "But Jessica and I talked a lot about the difficulties I was having, and she really inspired me."

After unsuccessful attempts to conceive on their own, Dollar and her husband looked into outside assistance through in vitro fertilization (IVF).

While hopeful about the outcome, Dollar and her husband shared concerns about the expense of treatment.

"IVF can be costly," Dollar said. "It's stressful enough to worry about having a baby, but when you add in the financial commitment of IVF, it can be overwhelming."

With both adoptions, the Kilgallens brought home newborns in less than two months. They welcomed Reese less than three weeks after a birthmother selected them, and Ally joined their family just six weeks after their second application submission.

Kilgallen's success encouraged friend and co-worker Ashley Dollar, Community Friends Program Coordinator. Just a year ago, Dollar also struggled with infertility. Kilgallen, who learned she would not bear children as a teenager, could relate.

When she began looking into what kinds of support Children's offers, Dollar learned that each Children's employee can receive up to \$10,000 as a lifetime credit toward infertility treatment. "It was a huge relief," she said. "The support from Children's allowed us to stay focused on our goal of a healthy child."

paperwork, and within two weeks, I had a check in my hand. The money went a long way toward getting us started with consultants, home visits and background checks."

A cheerleader for those pursuing non-traditional



The financial support—which Dollar also quickly received—marked only the beginning. Children's



Photo courtesy of JoAnne Bacon photography.

pharmacy plan, Caremark, offered low co-pays for many of the medications that accompanied her treatment. "Not even my physician could believe how good my benefits were."

The Dollars' pursuits paid off when they welcomed a baby boy named Thomas in January 2012. "We're so happy, so in love with our son," she said. "We're so grateful to Children's for supporting our journey. We hope we can do it again someday."

Dollar and Kilgallen encourage those considering adoption or infertility treatment to follow in their footsteps. "Our stories should really begin 'Once upon a time,'" Kilgallen said. "They are two of the best fairytales ever. And, we're still in the opening chapters." ☀