



The Progyny Smart Cycle



Understanding Your Smart Cycle Benefit

To make your fertility benefit easier to use, we've bundled all of the individual services, tests, and treatments into the Progyny Smart Cycle. Each treatment or service is valued as a portion of a Smart Cycle and expressed as a fraction, so you always know your benefit balance.

The Progyny Smart Cycle is designed for comprehensive coverage. All standard of care services and technology needed for a treatment cycle are covered within the Smart Cycle. In-cycle monitoring, anesthesia, assisted hatching, genetic testing, intracytoplasmic sperm injection (ICSI), medications, and even the first year of storage are all included in a Smart Cycle authorization. That means you won't run out of coverage mid-cycle, and you can focus on the most effective treatment, regardless of cost. Please note, covered services include financial responsibility depending on your medical plan and some treatments may have tax considerations. To learn more, visit the *Understanding Your Financial Responsibility* section or contact your PCA.



Common Ways to Use a Smart Cycle:

Visit the *Explanation of Covered Treatments & Services* section of the Member Guide to see all ways to use a Smart Cycle. For a full explanation of what's covered under each Smart Cycle, visit the *Included in Your Coverage* section.



IVF Fresh Cycle



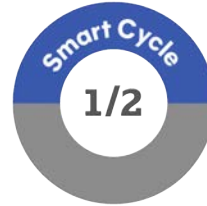
IVF Freeze-All Cycle



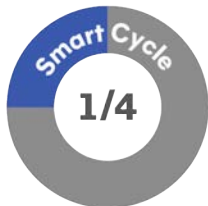
Frozen Embryo Transfer (FET)



Frozen Oocyte Transfer (FOT)



Pre-Transfer Embryology Services



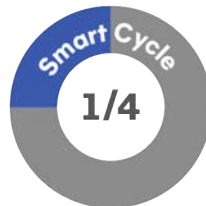
Intrauterine Insemination (IUI)



Timed Intercourse (TIC)



Egg Freezing



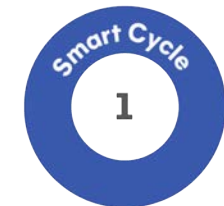
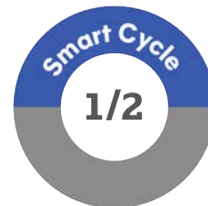
Sperm Freezing



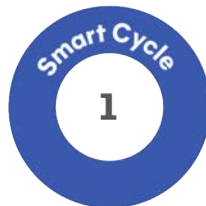
Split Cycle (Egg & Embryo Freezing)
When paired with IVF cycle



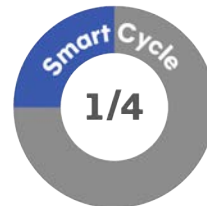
IVF Live Donor Fresh
Donor services and creation of embryos including transfer to member



IVF Live Donor Freeze-All
Donor services and creation of embryos not including frozen embryo transfer



Purchase of 1 Cohort of Donor Eggs
6-8 eggs



Purchase of Donor Sperm
4 vials

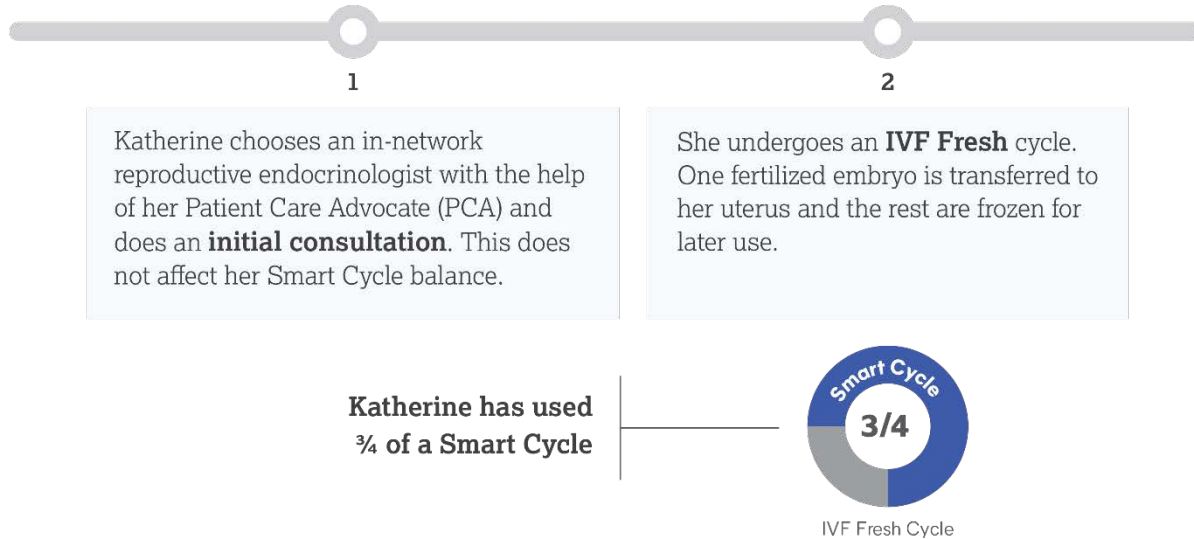
Ways to Use the Smart Cycle Benefit:

Progyny provides inclusive family building benefits for all paths to parenthood, and benefits are available to all eligible employees and their covered partners, including LGBTQ+ individuals and couples and single-parents-by-choice. Progyny Smart Cycles can be mixed and matched to create a customized treatment path that works best for you. See some common ways members use their Smart Cycles in our sample journeys below.



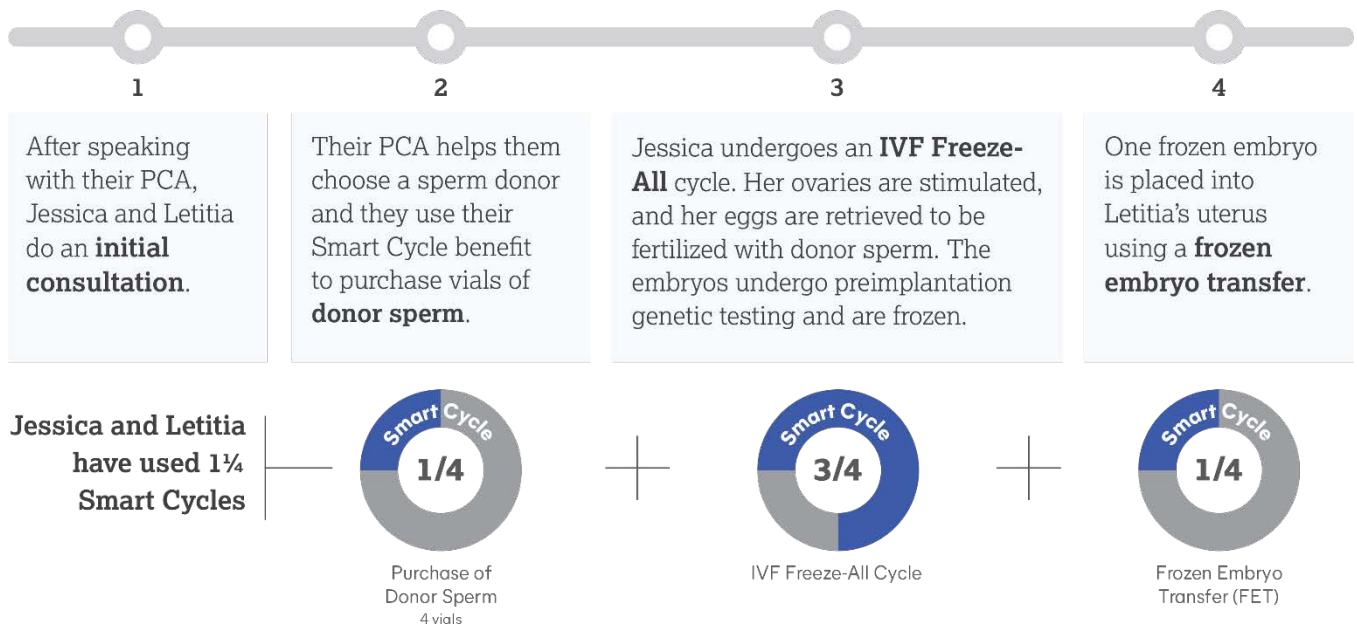
IVF Fresh Cycle

Katherine and her husband Tom have had trouble conceiving. Katherine discovers she has diminished ovarian reserve and decides to pursue IVF.



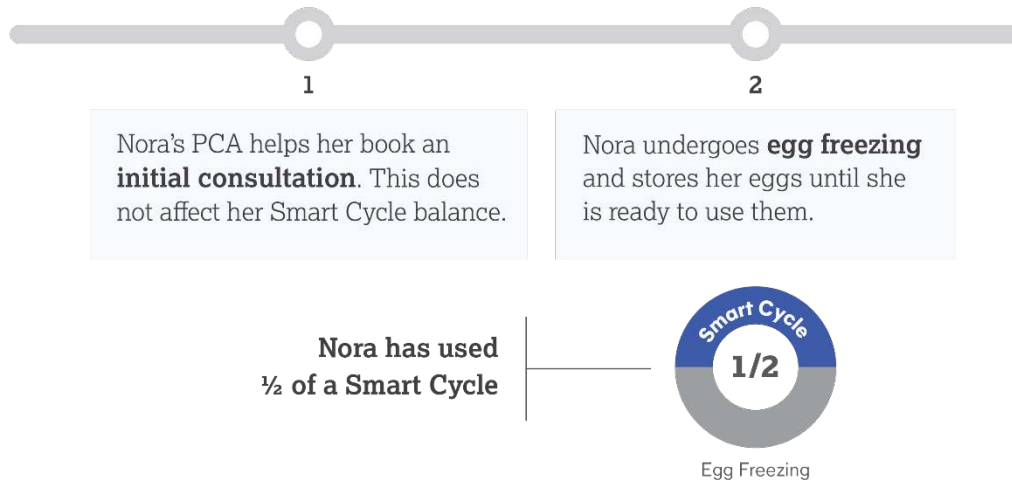
Reciprocal IVF Cycle

Jessica and Letitia are a same-sex female couple that would like to expand their family. Both partners would like to be involved in the family building process, so they elect to do reciprocal IVF. Letitia will carry a baby created from Jessica's egg.



Egg Freezing Cycle

Nora knows she would like to be a mother but isn't ready to start her family yet.



Surrogacy

Jonah and his husband Mike want to build their family and decide to explore surrogacy. Through the Progyny benefit they have equitable access to the family building benefits they need to create embryos for their surrogacy journey.

