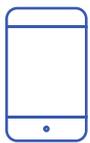




What To Expect From Your Progyny Benefit

At Progyny, we know the road to parenthood can be challenging. Unlike other fertility and family building solutions, the Progyny benefit has removed barriers to care, ensuring equitable and inclusive access for all members. Your Progyny benefit includes comprehensive fertility treatment coverage leveraging the latest technologies and treatments, access to the largest network of premier fertility specialists, and unlimited concierge support from a dedicated Progyny Patient Care Advocate (PCA) through each phase of your family building journey.



Meet Your PCA and Activate Your Benefit

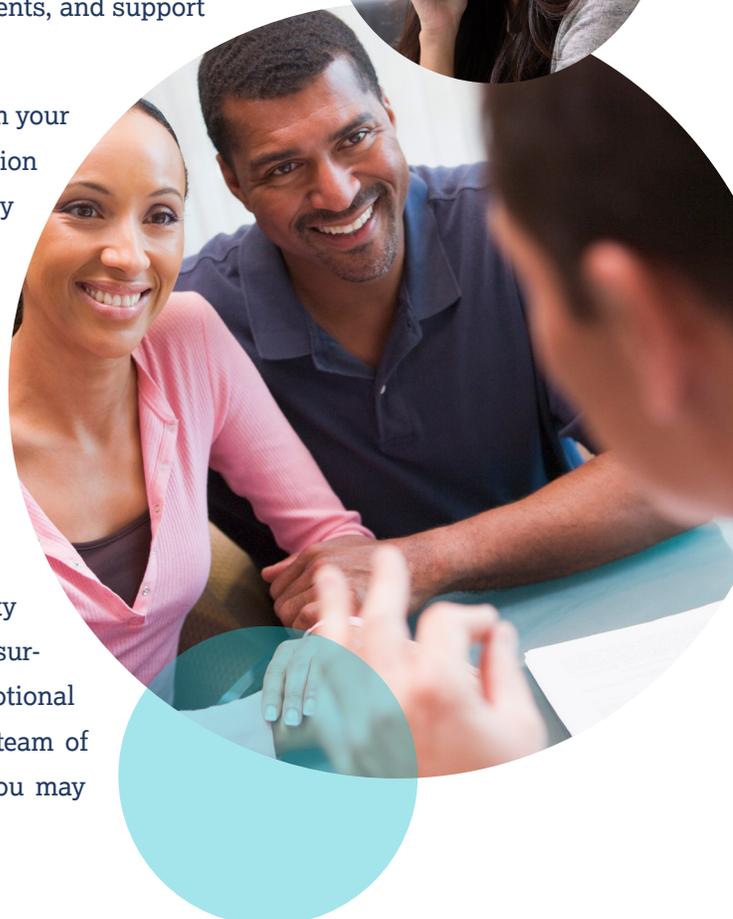
As a Progyny member, you have unlimited access to a dedicated PCA, who will be there to provide clinical guidance and emotional support throughout your entire family building journey. Your PCA will educate you about available treatment options, help you to coordinate and prepare for your appointments, and support you each step of the way.

To get started, call Progyny to activate your benefit and confirm your eligibility. A welcome specialist will provide more information about the Progyny benefit and ask questions about your fertility and family building goals. You will then be matched with your dedicated PCA. You will receive your Progyny Member Guide, and if applicable, gain access to the Progyny Member Portal.



Discuss Treatment Options with Your PCA

Whether you have already begun treatment or are looking to understand your options, Progyny PCAs are fertility experts trained to support all paths to parenthood, including surrogacy and adoption. They are there to provide clinical and emotional support throughout your journey and can connect you to a team of Clinical Educators that can answer any clinical questions you may



have about your care. Your PCA will also work with you to explain Progyny's Smart Cycle benefit.

Progyny bundles each treatment into a currency that is denominated in Smart Cycle values ($\frac{1}{4}$, $\frac{1}{2}$, 1, etc.) instead of dollars. Each treatment or service type, such as IVF or IUI, is valued as a portion that deducts from the Smart Cycle.

Everything needed for a comprehensive fertility treatment is bundled within the Smart Cycle, so you never have to worry about running out of coverage in the middle of treatment. You can utilize your Smart Cycles for whichever treatments you and your physician determine to be necessary throughout your fertility journey, until you exhaust your Smart Cycle balance. Reference your Progyny Member Guide or contact your PCA to learn more about your coverage.

Everything
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Smart Cycle



Choose Your Progyny Network Provider

Progyny has created a premier network of fertility specialists, connecting you to high quality providers across the U.S. Fertility specialists in our network use the latest advancements in science and technology to increase your chances of a healthy and successful pregnancy. You can search for an in-network fertility specialist, reproductive urologist, and in-network labs at progyny.com/find-a-provider. This search tool includes detailed information for each Progyny network clinic, including provider profiles with demographics, sub-specialties, and other unique practice characteristics.

There are many factors to consider when [choosing a fertility clinic](#) and your PCA is always there to help. They can also assist with scheduling an initial consultation, as well as coordinating the transfer of medical records.



Schedule Your Initial Consultation

The initial consultation is the first appointment you will have at a fertility clinic and is essentially a detailed discussion between a patient and a specialist, where you will share your medical history, gynecological history, and family building goals. You must receive prior authorization from Progyny before an initial consultation or starting treatment. Make sure to notify your PCA of all scheduled treatment start dates prior to ensure the services rendered are covered by Progyny.



Receive Customized Treatment

Your provider will work with you to create a customized treatment plan that is best for you, taking into consideration your specific benefit offerings and treatment needs. Your PCA will also work with you to explain your Smart Cycle offering and track your remaining coverage throughout your treatment journey.

We know how confusing the world of fertility can be, and we want to ensure you have access to resources for every step of your family building journey. Visit progyny.com/education to browse articles, videos, infographics, webinars, and the [This Is Infertility](#) podcast. Subscribe to [Progyny's YouTube channel](#) for additional fertility education.



Understand Your Financial Responsibility

Following any treatment services, you will receive a Progyny invoice reflecting your financial responsibility, which is determined by several factors including: the plan you're enrolled in and its financial responsibility, and your treatment plan. You can submit payment by credit card, over the phone, via the member portal, or at progyny.com/payment. All billing for your treatment will be directed through Progyny. Your dedicated PCA also provides billing support and can answer any questions you might have related to financial responsibility.

We are always here to support you each step of the way.

To learn more and activate your benefit, call your PCA.

