



# Surrogacy Benefit Overview

## Counseling, Pre-Transfer Services, and Reimbursement Program

---

**There are many ways to create a family**, including surrogacy. Surrogacy is a family building option where a gestational carrier or surrogate agrees to carry a child for an individual or couple who will become the child's parent(s) after birth.

### Surrogacy Information and Counseling

Progyny Patient Care Advocates (PCA) can provide information and counseling throughout the process, including what to expect, cost of surrogacy, state laws that may impact your options, guidance specific to same-sex and transgender individuals or couples, and referrals to surrogacy agencies.

### Surrogacy Benefit Management (Pre-Transfer Embryology Services)

The Progyny Smart Cycle benefit covers pre-transfer embryology services, including egg retrieval (from a covered member), diagnostic testing, fertilization, and embryo monitoring. In most cases, the Smart Cycle benefit may not be used for services for the gestational carrier or surrogate, as the surrogate is not a covered member.



### Surrogacy Reimbursement Program

A surrogacy reimbursement program can help to offset the costs associated with this path to parenthood. Eligible expenses for reimbursement may include, but are not limited to, the following:

- Egg/sperm donation agency fees
- Surrogacy agency fees
- Legal and attorney fees
- Travel expenses for intended parents
- Gestational carrier, egg or sperm donor screening costs
- Egg or sperm retrieval fees, IVF, and medical costs
- Donor fertility costs and fees
- Gestational carrier, egg or sperm donor compensation
- Egg or sperm donation shipping and transport fees
- Pregnancy medical expenses related to surrogacy
- Travel expenses for the intended parents

To learn more, contact your dedicated PCA.