



# Understanding Your Smart Cycle Benefit

At Progyny, we know the world of fertility and family building can be complex. It is our mission to ensure our members have the support, coverage, and access to care they need. To make the Progyny benefit easier to use, we have bundled all of the individual services, tests, and treatments (including the latest advanced technologies) into the Progyny Smart Cycle.

The Progyny Smart Cycle is a benefit currency that is expressed in fractions instead of dollars. Each treatment or service type, such as IVF or IUI, is valued as a fraction that deducts from your total Smart Cycle balance. With your Smart Cycle benefit, you can better understand how your benefit is being utilized and the value that remains.



## The Smart Cycle is designed to support your unique needs:

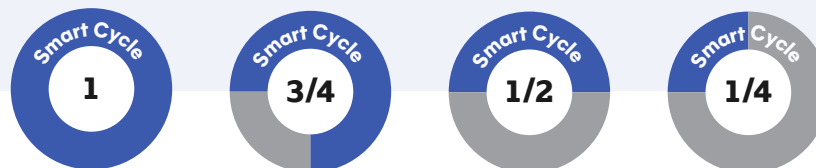
**Simplified benefit currency** means you don't have to track individual services because your care is covered with a single authorization that includes everything you may need for treatment

**Member-friendly**, bundled approach ensures you won't run out of coverage mid-treatment

**Allows your doctor to utilize the best clinical practices** and technologies for state of the art care

**Removes barriers to care** so you can access treatments and services regardless of financial circumstances, gender identity, or sexual orientation

**Treatment options** that are customized for you to get closer to your dreams of parenthood



To learn more about your Progyny benefit, call 888.597.5065