

Progyny Frequently Asked Questions

Below are some common questions regarding how Progyny and your fertility benefits work. If you don't see an answer to your question, contact Progyny at 833-838-5850, Monday – Friday, 6am – 6pm PST.

What is a Smart Cycle™?

- A Smart Cycle is a complete set of fertility treatments for In-vitro fertilization (IVF), Fertility Preservation (Egg/Sperm Freezing) or Intrauterine insemination/artificial insemination (IUI).

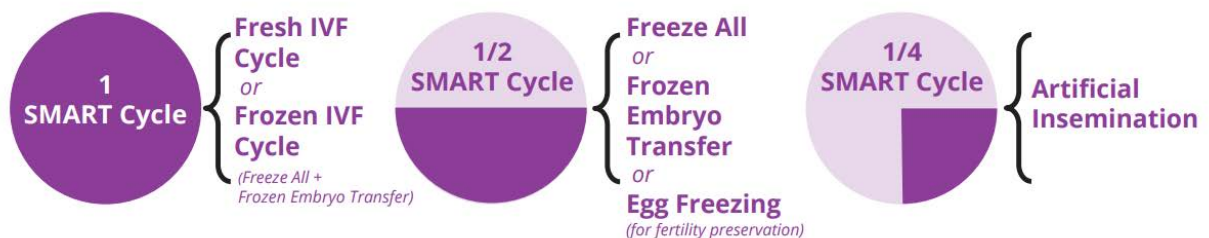
What is covered under a Smart Cycle?

- A Smart Cycle covers a complete set of fertility treatments for IVF, Egg Freezing or IUI including (when applicable) the consultation, diagnostic testing, monitoring and management of the fertility care, Preimplantation Genetic Screening, Intracytoplasmic sperm injection (ICSI), embryo cryopreservation, one (1) year of embryo or semen storage, anesthesiology, personalized member education and concierge service through from a Progyny Patient Care Advocate (PCA.)

Example of how I can use a Smart Cycle

- A Smart Cycle can be mixed and matched to provide coverage based on your needs. For example, a 37 year old woman with a history of miscarriage can use ½ a Smart Cycle for a frozen IVF treatment, then ½ a Smart Cycle for each frozen embryo transfer. Or a 32 year old women can use a ½ a Smart Cycle for egg freezing, and know that she can use her remaining ½ cycle if she experiences infertility some day in the future. A woman requiring IUI can use her Smart Cycle for 4 IUI attempts. See below for examples of Smart Cycle treatment values:

Smart Cycle covered treatments





Is there a lifetime maximum for my fertility services?

- There is a lifetime maximum of two (2) Smart Cycles offered by PayPal. There is no benefit dollar limit, which allows you the peace of mind in knowing that your entire Smart Cycle will be covered, rather than exhausting insurance coverage mid-treatment. Plus, a Smart Cycle covers technologies and diagnostic tests that a patient normally must pay out-of-pocket, so you receive more value and coverage.

Can I use any fertility doctor?

- In order to provide the most effective care, you will need to seek services from one of Progyny's vast network of providers. To start the process of finding a fertility specialist near you, contact Progyny at 833-838-5850.

How do I get started?

- To get started, contact Progyny at 833-838-5850.

I'm in the middle of fertility treatment under my United Healthcare medical coverage. Will my treatment be covered after January 1st?

- If you started your treatment prior to January 1st but will not complete your treatment until after January 1st, transition of coverage may be approved for you. Please contact Progyny at 833-838-5850.

Will I have to undergo other treatment prior to pursuing IVF Treatment?

- No, the Progyny Smart Cycle benefit approach provides comprehensive coverage for all fertility treatments, thereby removing the need for precertification. Progyny's philosophy is to provide doctors the flexibility to provide the most effective treatment, the first time.

Will Health Net, Kaiser, or Select Health members have access to the Progyny Fertility Smart Cycle Benefit?

- No, only United Healthcare plan members will have access to the Progyny Fertility Smart Cycle Benefit.

Are adoptions covered?

- Yes, PayPal will reimburse you up to \$10,000 for eligible expenses per child. Please contact Progyny at 833-838-5850 for additional information.



Is surrogacy covered?

- Yes, PayPal will reimburse you up to \$10,000 for eligible expenses per child. Please contact Progyny at 833-838-5850 for additional information.

What is the difference between my current (United Healthcare) fertility benefits and the new fertility benefits through Progyny?

See the chart below for some comparisons between your United Healthcare fertility benefit and your new benefit with Progyny:

United Healthcare	Progyny
\$10k per lifetime	2 Smart Cycles per lifetime
Preimplantation Genetic Screening (PGS) is not a covered service	PGS is a covered service
Elective egg freezing is a covered service	Elective egg freezing is a covered service
90% member coverage	90% member coverage
No access to concierge support/education	Access to Patient Care Advocate concierge support and education

Will I receive an insurance card from Progyny?

- You will not receive an insurance card. However, Progyny will provide a confirmation statement when you contact us to initiate your benefit and we authorize your services. Your confirmation statement is your proof of enrollment and will include your Progyny member ID, authorization number and a list of in-network laboratories for diagnostic testing, Preconception Carrier Screening and Preimplantation Genetic Screening (PGS).

What insurance information should I provide to my network fertility clinic and lab?

- Please provide your Progyny confirmation statement.



What is my out-of-pocket responsibility?

- Once you have met your medical plan deductible through your United Healthcare medical coverage, authorized fertility services will be covered at 90%. You will be responsible for 10% of the cost until you reach your out-of-pocket maximum.

Health Plan Election	Deductible (Indv./Family)	Coinsurance	Out-of-Pocket Maximum (Indv./Family)
UHC PPO	\$300 / \$900	10%	\$2,300 / \$4,900
UHC CDHP	\$1,500/\$3,000	10%	\$3,500/\$7,000

When do I pay my out-of-pocket responsibility?

- Once your fertility treatment ends, you will receive an Explanation of Benefits (EOB) from United Healthcare outlining your out-of-pocket responsibility. You will also receive an invoice from Progyny for your out-of-pocket responsibility, which will be due upon receipt.

Are fertility medications covered under the plan? Do I need a pre-authorization for fertility medications?

- CVS Caremark is your pharmacy vendor. Please contact Progyny at 833-838-5850 for any questions.

How much will my medications cost?

- Please contact Progyny at 833-838-5850 for any questions related to your out-of-pocket responsibility.

Do I need a referral for treatment?

- Yes. To begin treatment, you must contact Progyny at 833-838-5850 to initiate the benefit.