

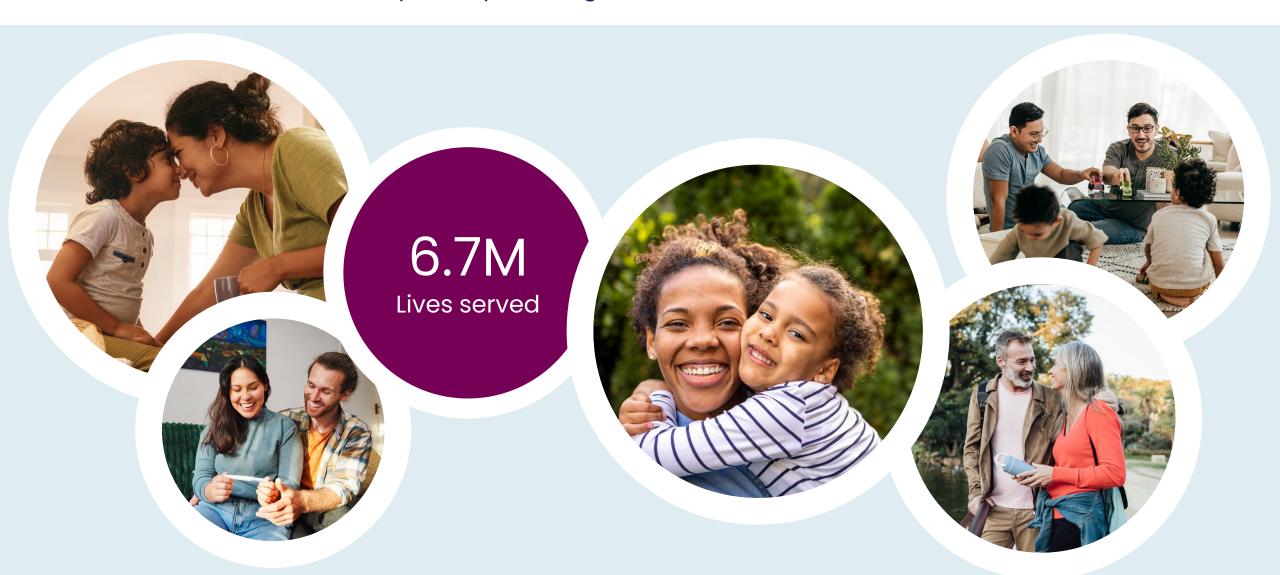
Your Progyny Benefit

CPChem



Smarter benefits for life's milestones

Empowering healthier, supported journeys through transformative fertility, family building and women's health benefits







Your Family of Progyny Benefits

Continuous support across life's milestones

Trying to Conceive

Family-building guidance and education

Fertility & Family Building

Support for all paths to parenthood

Pregnancy & Postpartum

Support and guidance for a healthy pregnancy and beyond

Menopause & Midlife

Personalized, integrated care for every stage of menopause

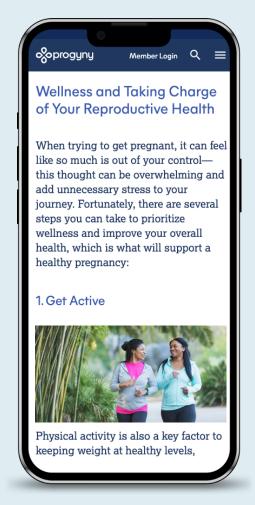
Please call 833.233.0717 to confirm your eligibility and learn how to get started.



Understand Your Family Building Options

For Now or in the Future





Preconception support is available so you know what to consider and where to start:

- Live 1:1 support from experts dedicated to your journey
- Digital resources and curated education
- Call Progyny at 833.233.0717 to learn more and enroll



Fertility and Family Building

Support for Every Path to Parenthood

Supporting
6.7M+
families*



Personalized Support

Unlimited clinical and emotional support from a dedicated Patient Care Advocate (PCA)



Comprehensive Coverage

Bundled fertility treatment coverage and family building services for every unique path to parenthood via Smart Cycles



High Quality Care

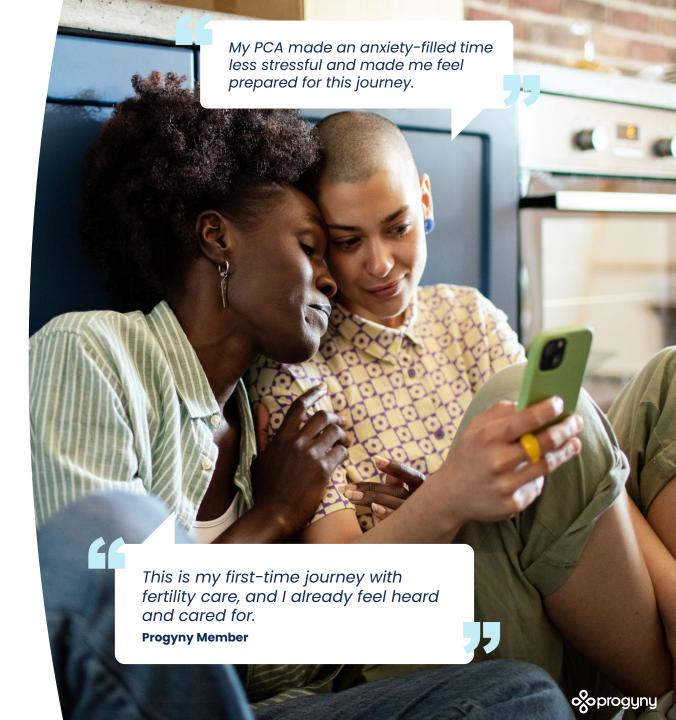
Convenient access to a network of top fertility specialists across the US



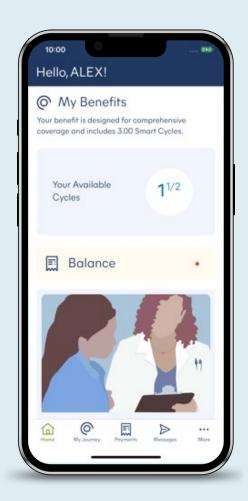
Dedicated High-touch, Concierge Support

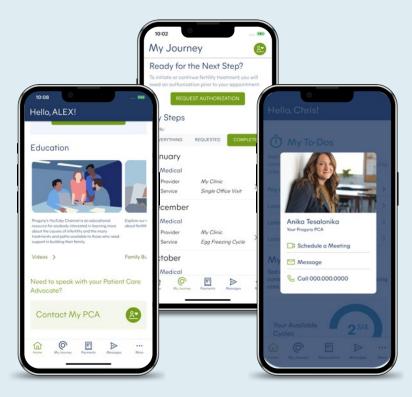
Your entire journey is supported by a dedicated PCA

- Unlimited, emotional support and guidance every step of the way from reproductive health and fertility experts
- Support for all paths to parenthood, including adoption and surrogacy
- Your connection to additional expert support tailored to your needs (fertility nurses, Adoption and Surrogacy Coaches)
- Get in touch via phone, email, secure messaging, and the Progyny app



Progyny App





To access the Progyny app, you must contact your PCA and activate your benefit.

- **Instantly connect** Once activated, you can communicate with your care team; call your PCA or request an initial consultation
- Easy to track All benefit information in one place with real-time updates, such as Rx tracking
- **On-demand education** Extensive content, video series and podcast covering preconception, fertility, nutrition, etc.



The Smart Cycle Works For Everyone

All individual services are bundled into the Progyny Smart Cycle You have access to 1 Smart Cycles.



Intrauterine Insemination (IUI)

- Complex sperm wash & prep
- Cycle management
- Insemination
- Office visits
- Simple sperm wash & prep
- Ultrasounds & in-cycle bloodwork (W3, P4, beta hCG, FSH, LH)



IVF Freeze-All Cycle

- Anesthesia (for egg retrieval)
- Assisted hatching
- Blastocyst culture
- Complex sperm wash &• Oocyte identification prep
- Cycle management
- Embryo biopsy
- Embryo culture lab
- Intracytoplasmic

- sperm injection (ICSI)
- Office visits
- Oocyte fertilization/ insemination
- Preimplantation genetic testing for aneuploidy (PGT-A)
- · Preparation and cryopreservation of extra embryo(s)

- Retrieval (follicular aspiration, to include ultrasound guidance)
- Simple sperm wash & prep
- Tissue storage (1 year)
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- · Fertility medications



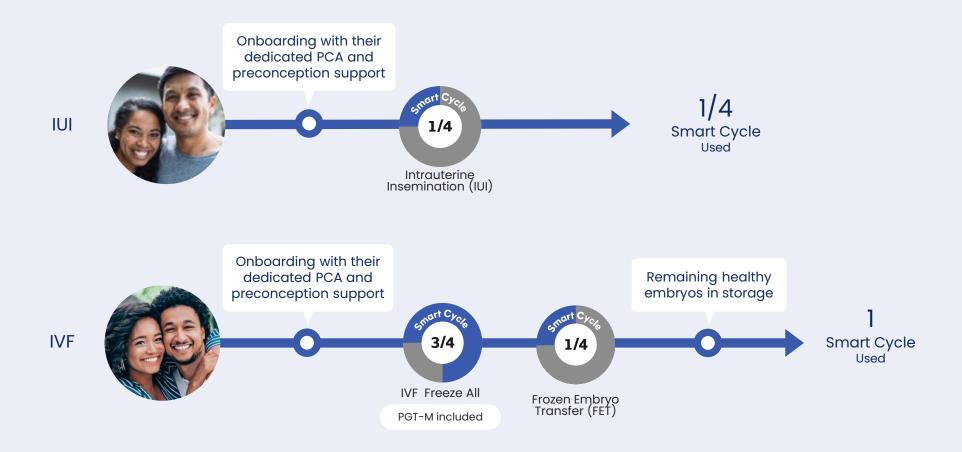
Frozen Embryo Transfer (FET)

- Cycle management
- Embryo thaw
- Embryo transfer (eSET) w/ultrasound guidance
- Office visits
- Preparation of embryo(s) for transfer
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)



How it Works

Treatment services are expressed as fractions, making it easy to track your utilization and balance



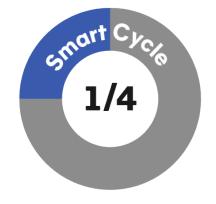


Donor Tissue

Purchasing donor eggs and/or sperm can help many individuals and couples build their families:



Purchase of 1 Cohort of Donor Eggs 6–8 eggs



Purchase of Donor Sperm 4 vials

Scan to watch Progyny's **LGBTQ+ Donor 101** webinar to learn more:





Sample Journey: Donor Tissue Purchase & Surrogacy

Mike and Jonah want to build their family and speak to their PCA about surrogacy.

- Mike and Jonah use their egg cohort purchase Smart
 Cycle to obtain a cohort of 6-8 eggs.
- They also use their pre-transfer
 embryology services with Mike's sperm to create
 embryos. The embryos undergo genetic testing and
 are frozen.
- Their PCA helps match Mike and Jonah to a surrogacy agency, where they meet their surrogate, Amy. One embryo is transferred to Amy.
- Mike and Jonah can use their surrogacy financial assistance program to cover eligible expenses.



OR



Purchase of 1 Cohort of Donor Eggs 6–8 eggs



Pre-Transfer Embryology Services



Progyny Rx

Simplified pharmacy programs creates stress-free medication experience

- Treatment and medication are authorized simultaneously to prevent any delays in care
- Same day or next day delivery
- UnPack It[™] call with pharmacy clinician with every delivery to explain your medications and how to administer and store them
- 24/7 drug administration counseling and clinical support
- Helpful medication instruction videos at progyny.com/rx



High-quality care through a nationwide network of premier fertility specialists



1,000+ fertility specialists at 650+ locations

Only the top providers join the Progyny network:

- Must meet quality and volume standards
- Board certified; 100+ assisted reproductive technology cycles a year
- Clinical guidelines set by American Society of Reproductive Medicine
- Network includes reproductive endocrinologists, reproductive urologists, and embryology labs



Enhanced Reproductive Urology Services

- Progyny is the first and only solution with a curated network of top reproductive urologists
- Diagnosing and improving male-factor issues can lead to higher success rates and less invasive treatment options
- Access to reproductive urology diagnostics and testing (no Smart Cycle deduction) for a seamless member experience
- Progyny covers sperm-related or male-factor infertility, including:
 - Sperm production or delivery
 - · Motility or the shape of sperm
 - Blockage in the reproductive tract
- Coverage also includes hormonal care coverage to manage testosterone deficiency regardless of whether you're actively trying to conceive



Adoption and Surrogacy Support

- \$10,000 adoption reimbursement per pregnancy
 - \$20,000 lifetime maximum
- \$10,000 surrogacy reimbursement per pregnancy
 - \$20,000 lifetime maximum
- Progyny facilitates reimbursement to cover eligible expenses
- PCAs offer adoption and surrogacy counseling, such as:
 - Average process and costs
 - Explanation of various process and pathways
 - Resources to find legal advice for statespecific laws
- Specific counseling for same-sex and transgender couples
- Smart Cycle allowance that covers pretransfer embryology services, including diagnostic testing, fertilization, and embryo monitoring



Birth And Postpartum Doula Support

- Certified professionals trained in childbirth who provide emotional, physical, and educational support
- \$1,800 dould reimbursement per pregnancy
- Examples of eligible expenses:
 - Doula agency placement fees
 - Doula travel expenses
 - Meals for doula at place of birth

Doula support is connected to:

- Fewer medical interventions
- Shorter labors
- Fewer C-Sections
- More enjoyable birthing experiences



Our doula helped me find new ways to bond with our infant, gave everyone time to sleep, and provided lactation support. One of the most unexpected benefits was having someone to talk to that was intimately part of our lives the first few days after labor.



Progyny Member



Transition of Care

If you are preparing to start treatment

If you will be in the middle of treatment during the Progyny effective date If you already have a provider and need to confirm their network status

Please call 833.233.0717 and speak to your dedicated PCA



Pregnancy & Postpartum



Pregnancy & Postpartum

At Progyny, we envision a world where everyone can realize their dreams of family and ideal health.

With your Pregnancy and Postpartum benefit, you will gain the knowledge and confidence to better understand your journey through personalized coaching and exclusive resources.

What You Can Expect:

- Ongoing support from a personal Pregnancy and Postpartum Coach (PPC)
- Virtual access to feeding specialists to develop personalized feeding plans
- Exclusive digital tools to help you track key milestones
- Curated content and education for each stage of pregnancy and postpartum



Concierge Support

You will be paired with a Pregnancy and Postpartum Coach (PPC), who will be your partner throughout your pregnancy and postpartum journey.

Progyny PPCs are made up of a team of experienced labor and delivery nurses available for unlimited support and guidance, tailored to fit your individual needs.

What to Expect

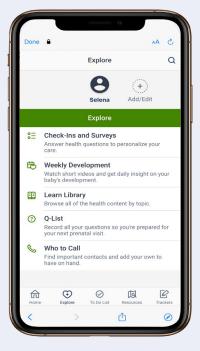
- Monthly check-in calls
- Emotional support and clinical guidance
- Educational emails with tailored content
- Unlimited access to your PPC via phone, email, and secure messaging



Digital Tools

Upon enrollment, you'll gain access to the Progyny member portal and pregnancy and postpartum resources, where you can view educational content, easily communicate with your PPC, and track your pregnancy.







- Sign up for the member portal via web or by downloading the app*
- **Explore educational resources** including on-demand webinars, podcast episodes and articles
- Access health trackers to monitor your pregnancy and track your baby's development
- Communicate directly with your PPC via secure messaging



Menopause & Midlife Care





Menopause & Midlife Care

Personalized, integrated care for every stage of menopause

Dedicated menopause coaches to optimize your health & wellness

Virtual care with menopause-specialized OB-GYNs, MDs, and nurses across the US*

Prescriptions for hormone and non-hormone medication*

Support and treatment for symptom management – sex, sleep, weight, mental health and more*

Call Progyny at 833.233.0717 to learn more and get started



Menopause & Midlife Care

Personalized, integrated care for every stage of menopause

Unlimited
Concierge
Support
Holistic support

and guidance

- Unlimited access to a Menopause PCA
- Care coordination, emotional support and guidance, personalized coaching

Nationwide Network*

Menopausecertified experts

- Virtual access to OB/GYNs, NPs, registered dieticians, & mental health clinicians
- Appointments available in days, not months

Tailored
Treatment
Plans*

Dedicated advocacy and symptom management

- Tailored symptom relief to improve well-being
- Non-hormonal and hormone treatments and protocols

Call Progyny at 833.233.0717 to learn more about your eligibility



Dedicated High-touch, Concierge Support

Your entire journey is supported by a dedicated PCA

- Unlimited, emotional support and guidance every step of the way from reproductive health experts
- Help you navigate your benefit and access the member portal to schedule with your provider
- Answer your questions and share educational resources
- Provide personalized coaching & resources
- Get in touch via phone, email, secure messaging, and the Progyny app

Contact Progyny to get started at 833.233.0717



Understanding Your Financial Responsibility

Progyny coverage works like your other insured healthcare benefits.

You will have financial responsibility for treatment services rendered according to the medical plan that you're enrolled in.

You will only receive a bill and explanation of benefits from Progyny, making it easy to keep track of your benefit.



Your PCA can help you understand your financial responsibility based on your plan and help you plan for your out-of-pocket costs

Financial responsibility will be determined by your health plan and may include:

- In-network deductible
- In-network coinsurance
- Out-of-pocket maximum





We're Here to Help!

Call: 833.233.0717

Connect with your dedicated PCA to:

- Learn more about your coverage
- Find a provider near you
- Discover educational resources
- Activate your Progyny benefit

Scan the QR code to visit the Progyny website:



