



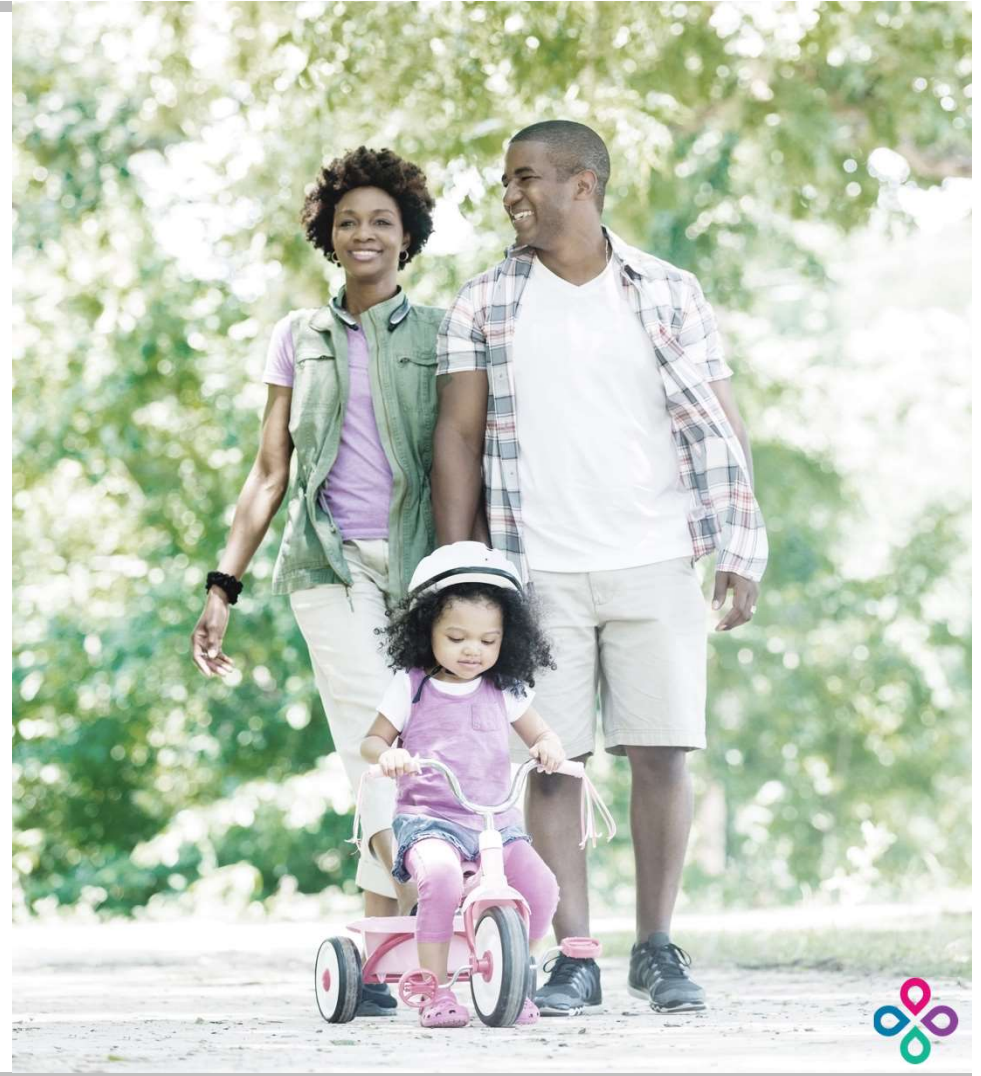
## Understanding Your Progyny Fertility Benefit

Drexel University



Our Mission:

Make any member's dream  
of parenthood come true  
through a healthy, timely, and  
supported fertility journey



# Progyny Enables Access to Treatment for Many Paths to Parenthood



**1 in 8 couples struggle  
with infertility\***



**LGBTQ+ may need  
fertility treatment to  
build their families**



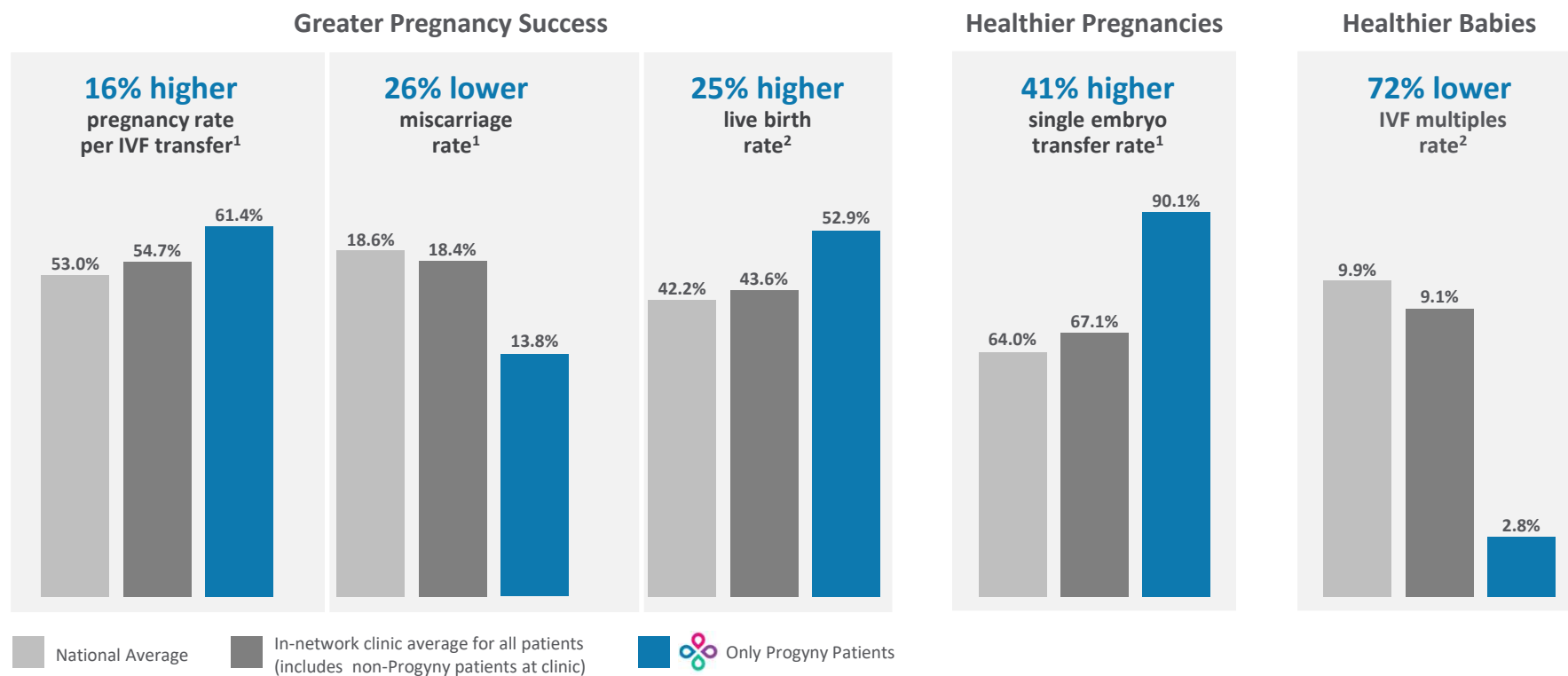
**Single parents by  
choice need fertility  
treatment**



**Singles and couples  
may need donor  
tissue**



# Progyny Members Experience Superior Clinical Outcomes

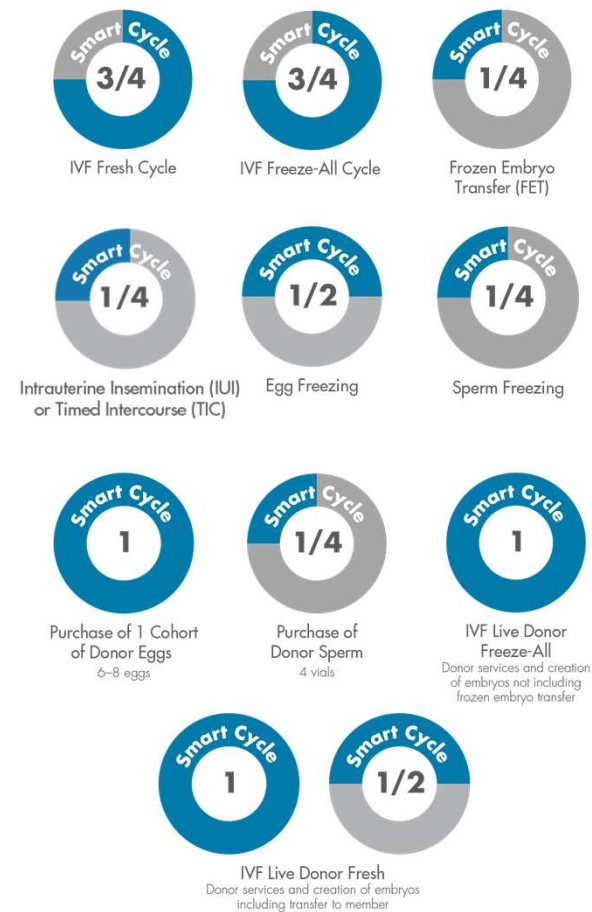


Note: Progyny represents Progyny in-network provider clinic averages for Progyny members only based on the 12-month period ended December 31, 2020. For each Progyny outcome presented, the p-value when compared to the national average is <0.0001.  
1 Calculated based on the Society for Assisted Reproductive Technology, or SART, 2018 National Summary Report, finalized in 2021.  
2 Calculated based on CDC, 2019 National Summary and Clinic Data Sets, published in 2021.



# Innovative, Comprehensive Benefit Design

- Smart Cycles are Progyny's benefit "currency" that you use to customize your journey
- Flexible and easy to use
- Each Smart Cycle is designed to cover full treatment and will not exhaust mid-cycle





## Sample Journey

Katherine and her husband Tom have had trouble conceiving.

- Katherine chooses an in-network reproductive endocrinologist and does an **initial consultation**.
- She undergoes an **IVF freeze-all** cycle and the embryos created undergo preimplantation genetic testing and are frozen.
- One fertilized embryo is transferred to her uterus using a **frozen embryo transfer**.



IVF Freeze-All Cycle

+



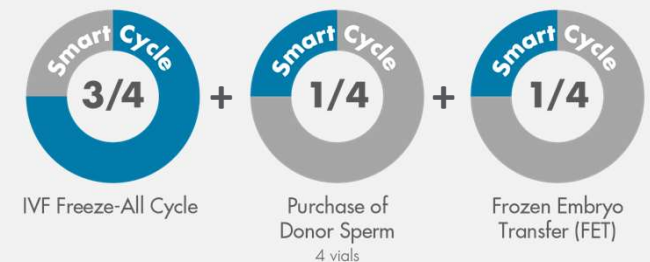
Frozen Embryo Transfer (FET)



## Sample Journey

Jessica and Sarah would like to expand their family. Both partners would like to be involved in the family building process, so they elect to pursue reciprocal IVF.

- After speaking with their PCA, Jessica and Sarah do an **initial consultation**.
- Jessica undergoes an **IVF freeze-all** cycle. Her ovaries are stimulated, and her eggs are retrieved to be fertilized with **donor sperm** and are frozen.
- One frozen embryo is thawed and placed into Sarah's uterus using a **frozen embryo transfer**.



## Sample Journey

Nora wants to start a family but can't start a family just yet. She elects to freeze her eggs so she doesn't have to worry and can start her family at the best time for her.

- Nora's PCA helps her book an **initial consultation**. This does not affect her Smart Cycle balance.
- The **initial consultation** includes the standard diagnostic testing needed to determine if Nora is eligible to move forward with fertility preservation
- Nora's undergoes **fertility preservation**. Her ovaries are stimulated by medication, and she undergoes an egg retrieval. Her eggs are cryopreserved until she is ready to use them.



Egg Freezing







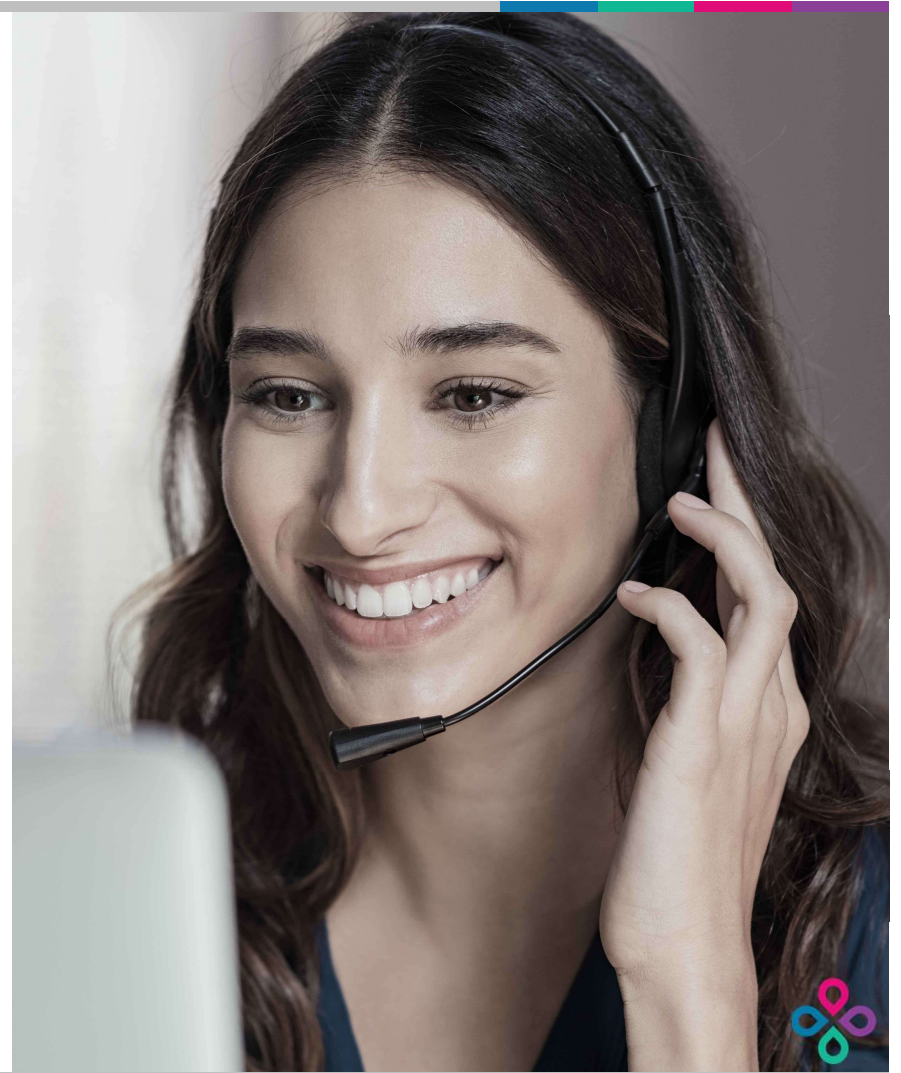
## Integrated Rx Benefit Experience

- Treatment and medication will be authorized simultaneously to prevent any delays in care
- Same day or next day as necessary delivery
- 7 days a week drug administration counseling and clinical support
- UnPack It™ call with pharmacy clinician with every delivery
- Visit [progyny.com/rx](https://progyny.com/rx) to view helpful medication instruction videos

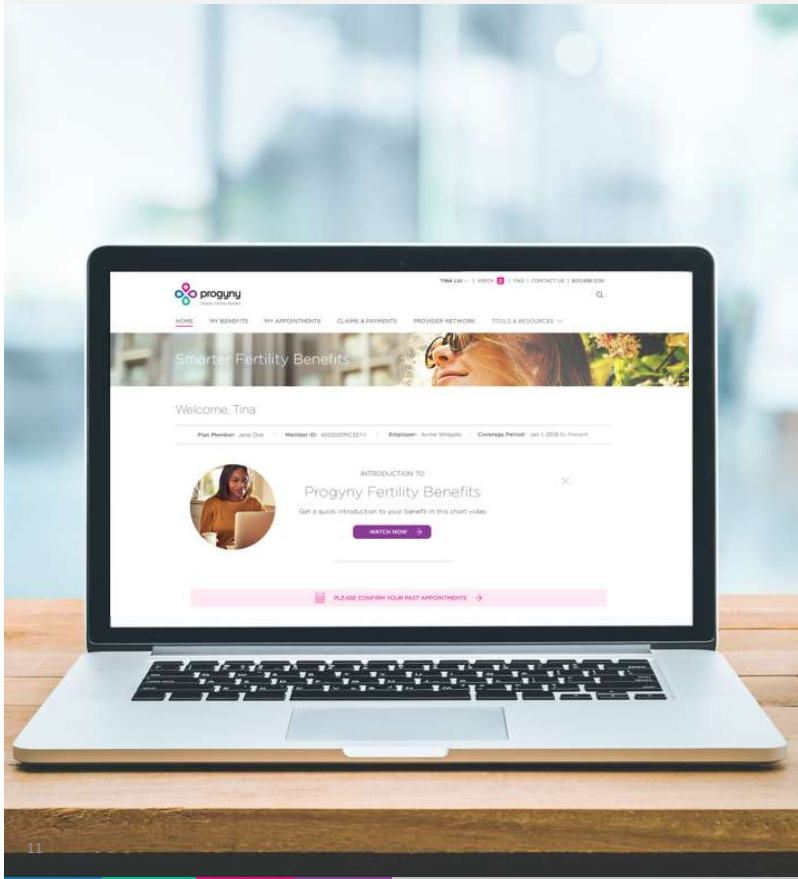


## PCAs Provide Clinical and Emotional Support Throughout Your Journey

- Unlimited support from a dedicated PCA
- Coordinate and help you prepare for all appointments
- Educate you on available treatments and outcomes
- Provide surrogacy and adoption resources
- Led by in-house clinical experts in reproductive endocrinology, fertility nursing, clinical psychology, and social work



# Comprehensive Member Portal Enhances Fertility Journey



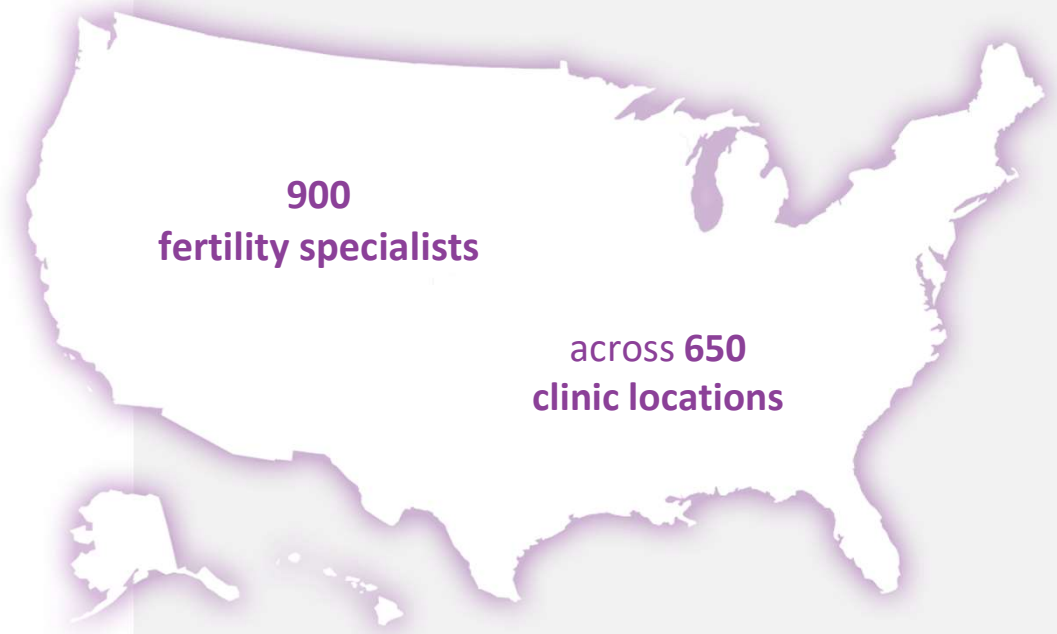
- Access coverage details, benefit information, utilization to date
- Review upcoming and past appointments
- View account, claim details, and pay balances due
- Securely communicate with your PCA
- Access curated educational content
- Search for fertility clinics in Progyny's national network



## Selective Network of Fertility Specialists

National network provides unprecedented access to care for our members

- Rigorous thresholds for inclusion in premier network
- Progyny's Medical Director and Advisory Board continually monitor opportunities for innovation in plan design, member experience and network standards
- Smart Cycle design allows providers to customize treatment for patient to achieve successful outcome
- Robust outcomes collection and reporting process to support active management of our network



## Your Progyny Benefit

You have access to **1** Smart Cycle\*

\*You have access to an additional Smart Cycle if your first is not successful.

Members must be enrolled in an **Independence BlueCross** medical plan to have access to the Progyny benefit.

### Sample Cost Share:

Insurance Plan <i>Deductible, Out-of-Pocket Max</i>	HSA Qualified CDHP Individual	HSA Qualified CDHP Family
Deductible	\$2,000	\$4,000
Coinsurance	20%	20%
Out-of-Pocket Max	\$6,450	\$12,900





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# Understanding Your Financial Responsibility

## Simplifying Insurance Terminology

- Your **premium** is the amount you pay per month for your insurance.
- At the start of each calendar year, you will pay for all services until you reach your **deductible**.
- Once you've reached your deductible, you and your insurer both pay a percentage of your covered healthcare services. This is called **co-insurance** and/or **co-pay**.
- You and your insurer continue to split the costs of your covered healthcare services (according to the co-insurance percentage) until you reach your **out of pocket maximum (OOP)**.
- After you reach your out of pocket maximum, your insurer will pay 100% of the costs of your covered health care services for the rest of the calendar year.



## Understanding Your Financial Responsibility

### *Example: Initial Consultation*

NOTE: While initial consultations do not impact your Smart Cycle balance, there is cost share responsibility.

Insurance Plan Cost to Member/Plan	HSA Qualified CDHP Individual
<b>Provider Fee for Initial Consultation</b> (A covered service)	<b>\$2,000</b>
Deductible (\$2,000)	\$2,000
Coinsurance (20%)	\$0
Progyny Coverage	\$0
<b>Member Financial Responsibility</b> (Billed by Progyny to member)	<b>\$2,000</b>
<b>Deductible / OOP Max Remaining (\$6,450)</b>	<b>\$0/\$4,450</b>

*Please be advised this is an estimate for illustration purposes only. Your financial responsibility will depend on the service, provider and specifics of your treatment and benefit plan.*



# Understanding Your Financial Responsibility

## *Example: IVF Fresh Cycle*

Insurance Plan Cost to Member/Plan	HSA Qualified CDHP Individual
<b>Provider Fee for IVF Fresh Cycle</b> (A covered service)	<b>\$20,000</b>
Deductible (\$2,000)	\$0 (deductible met)
Coinsurance (20%)	\$4,000
Progyny Coverage	\$16,000
<b>Member Financial Responsibility</b> (Billed by Progyny to member)	<b>\$4,000</b>
<b>Deductible / OOP Max Remaining (\$4,450)</b>	<b>\$0/\$450</b>

*Please be advised this is an estimate for illustration purposes only. Your financial responsibility will depend on the service, provider and specifics of your treatment and benefit plan.*



# Telehealth on Your Fertility Journey

**Progyny is operating at full capacity and we are committed to supporting you during COVID-19.**

**Fertility coverage is essential medicine.**

- Still approving authorizations so you can make appointments
- Clinics have enhanced safety protocols
- Telehealth is covered for all members
- PCAs can provide support and emotional guidance

**Telehealth is great for:**

- Initial consultations
- Treatment planning
- Getting second opinions
- Staying connected with your clinic



## We're Here to Help!

Connect with your dedicated PCA to:

- Learn more about your covered services and network of fertility specialists
- Activate your Progyny benefit
- Progyny PCA's will be available Monday through Friday 9am – 9pm EST.
- For HR related questions, please contact Jacob Bononcini at [Jab685@drexel.edu](mailto:Jab685@drexel.edu)

844.930.3313

