



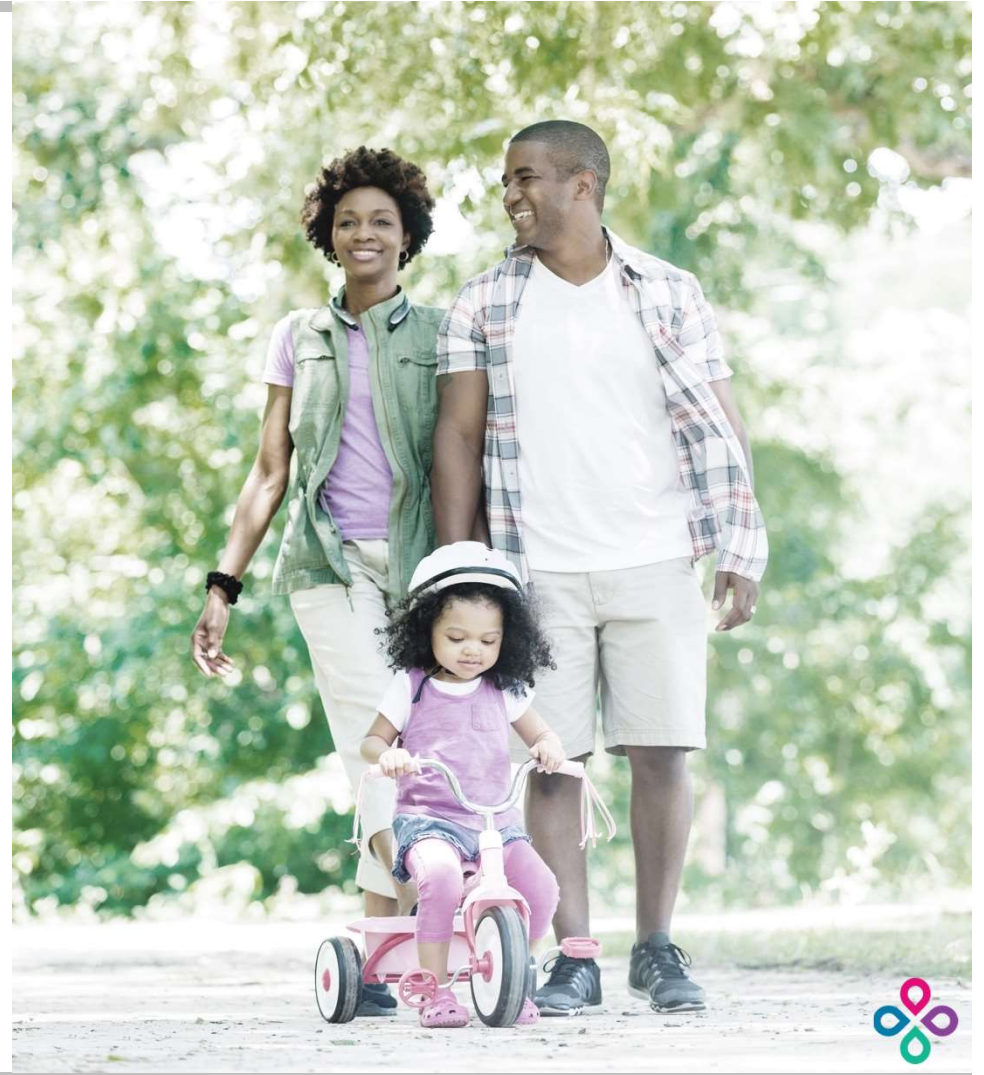
Understanding Your Progyny Fertility Benefit

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



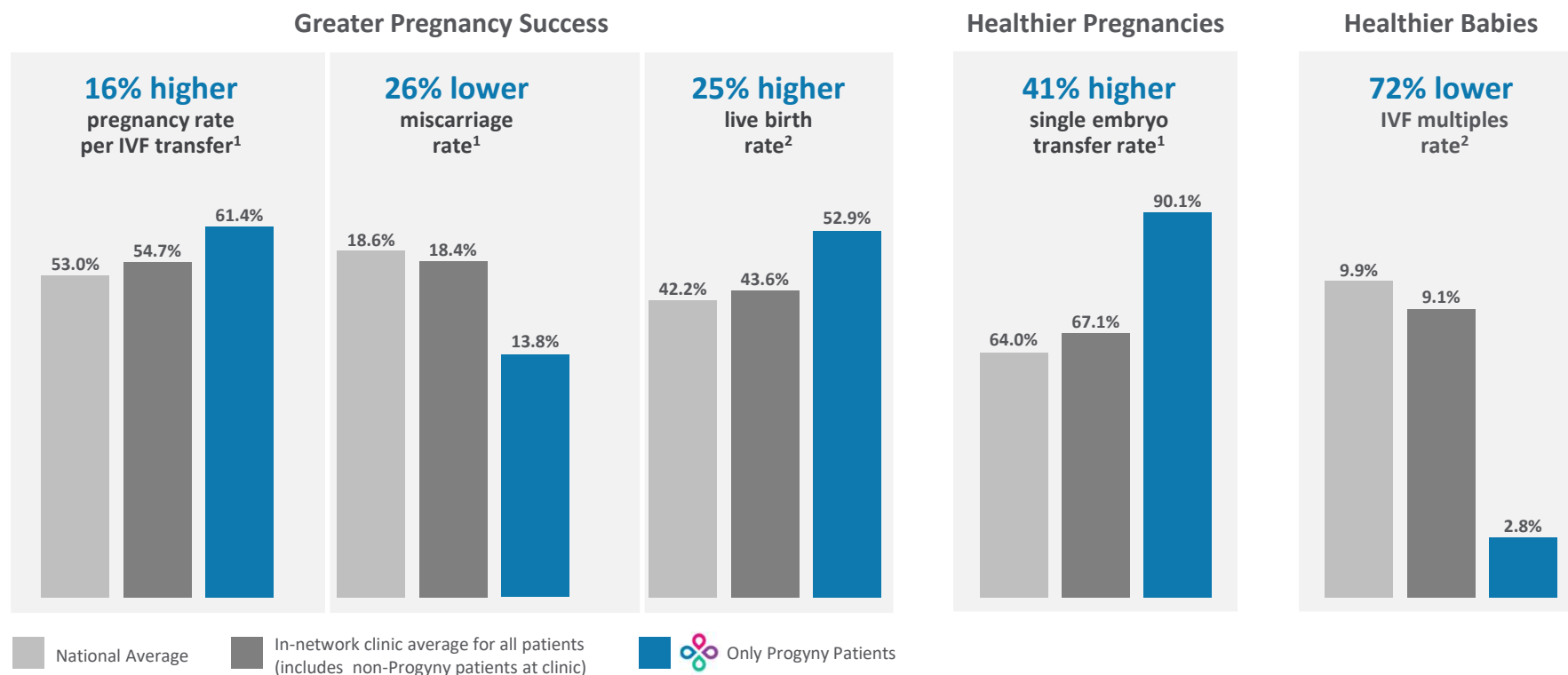
Single parents by choice need fertility treatment



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



IVF Fresh Cycle



IVF Freeze-All Cycle



Frozen Embryo Transfer (FET)



Intrauterine Insemination (IUI) or Timed Intercourse (TIC)



Egg Freezing



Sperm Freezing



Purchase of 1 Cohort of Donor Eggs
6-8 eggs



Purchase of Donor Sperm
4 vials



IVF Live Donor Freeze-All
Donor services and creation of embryos not including frozen embryo transfer



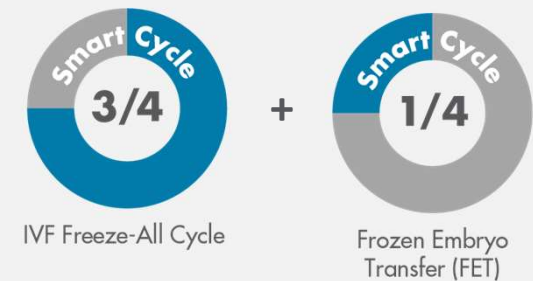
IVF Live Donor Fresh
Donor services and creation of embryos including transfer to member



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**.



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





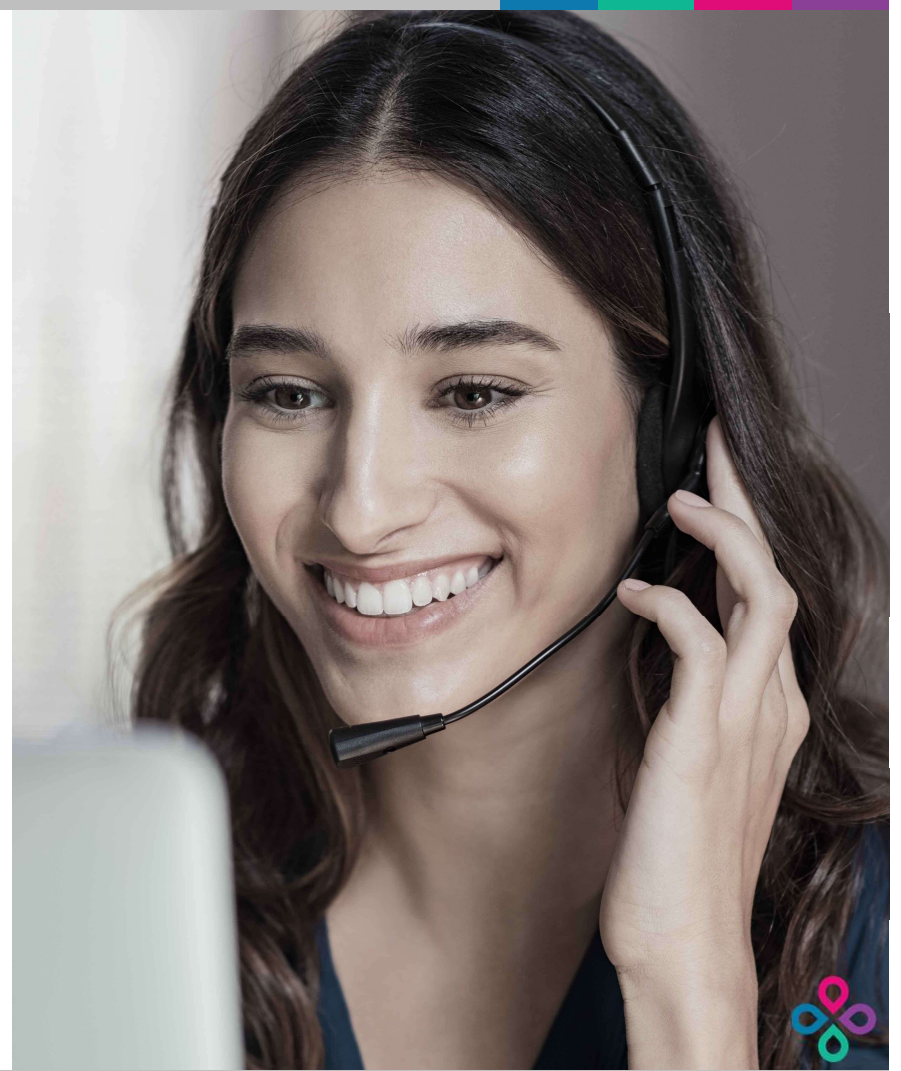
Integrated Rx Benefit Experience

- 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 to view helpful medication instruction videos

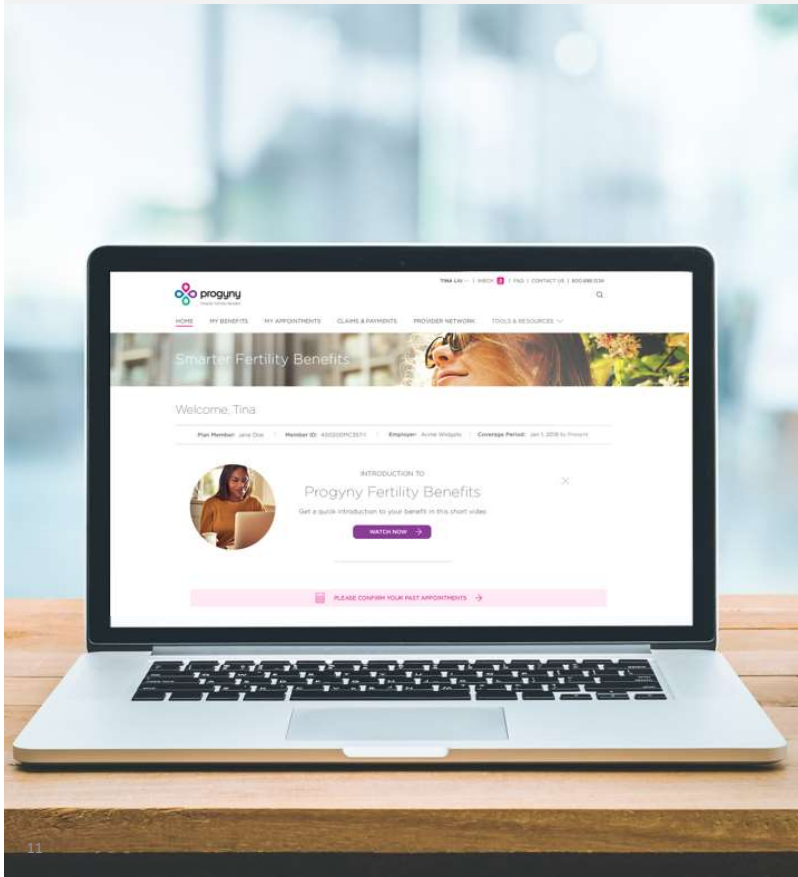


PCAs Provide Clinical and Emotional Support Throughout Your Journey

- 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



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
Provider Fee for Initial Consultation (A covered service)	\$2,000
Deductible (\$2,000)	\$2,000
Coinsurance (20%)	\$0
Progyny Coverage	\$0
Member Financial Responsibility (Billed by Progyny to member)	\$2,000
Deductible / OOP Max Remaining (\$6,450)	\$0/\$4,450

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
Provider Fee for IVF Fresh Cycle (A covered service)	\$20,000
Deductible (\$2,000)	\$0 (deductible met)
Coinsurance (20%)	\$4,000
Progyny Coverage	\$16,000
Member Financial Responsibility (Billed by Progyny to member)	\$4,000
Deductible / OOP Max Remaining (\$4,450)	\$0/\$450

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 Kathleen Shannon at kms652@drexel.edu

844.930.3313

