



## Frequently Asked Questions

### What's included in my Progyny benefit?

Your Progyny benefit includes comprehensive fertility treatment and medication coverage, access to a premier network of fertility specialists, and personalized emotional support and guidance from dedicated Patient Care Advocates (PCAs).

### What is a Smart Cycle?

The Smart Cycle™ is Progyny's easy-to-understand benefit currency. Everything needed for a comprehensive fertility treatment is bundled within the Smart Cycle, including all necessary diagnostic testing and latest technology (such as PGT-A, ICSI, etc.), so that you will never worry that you will run out of coverage in the middle of your treatment cycle. Your benefit includes 2 Smart Cycles and each treatment or service is valued as a portion of a Smart Cycle. You can utilize your Smart Cycles for whichever treatments you and your physician determine to be necessary throughout your fertility journey, until you exhaust your Smart Cycle balance.

### I have questions about this benefit, how do I get started?

With your Progyny benefit you have unlimited access to PCAs that provide personalized support and guidance. To learn more and get started, visit [progyny.com](https://progyny.com) or call your dedicated PCA at: (833) 210-4631.

### Do I need to be enrolled in a HomeServices of America medical plan to qualify for Progyny?

Yes, you must be enrolled in a HomeServices of America United Healthcare HSA or EPO medical plan to be able to utilize your Progyny benefit.

### Am I still eligible if I've previously undergone fertility treatment?

Yes, if you've previously undergone or are undergoing fertility treatment you will still have access to your Progyny benefit beginning January 1, 2021. You will have access to your entire lifetime maximum of two Smart Cycles.

### What If I am currently seeing a fertility specialist?

We want to ensure that you do not experience any disruption in care during this transition period. If you are currently undergoing or seeking to begin a fertility treatment please contact Progyny toll-free at (833) 210-4631 to speak to a PCA beginning on November 2, 2020. Your dedicated PCA will be available Monday through Friday from 9 a.m. – 9 p.m. EST.

To get started, call your dedicated PCA at: (833) 210-4631