

PrestigePEO FAQs

What is this partnership with PrestigePEO and Progyny?

- Progyny is now a preferred provider of fertility and family building benefits for PrestigePEO as an expansion of its current benefit offerings
- Organizations can elect Progyny's complete, industry-leading fertility and family building solution through PrestigePEO and employees can enjoy this offering simply because your company uses PrestigePEO
- It's a win-win; you can compete with large employers to attract and retain talent and your employees will get best-in-class care

What is the value to an employer?

- Attraction and Retention of candidates – 1 in 6 people are affected by infertility
- Equitable treatment of all employees
- Streamlined contracting and billing
- The easy button: to add coverage for Progyny, an PrestigePEO client lets their sales rep know they'd like to extend the coverage
- PrestigePEO clients will benefit from preferred pricing PrestigePEO negotiated on their behalf

Who is Progyny?

Progyny works with 460 employer clients and covers 6.5 M members in 45 different industries. Since 2015, Progyny has partnered with leading employers to help members manage complex care journeys for milestone moments in their health. We began by solving for access, coverage, and experience gaps in fertility care that posed financial and navigation barriers, impacting a member's ability to achieve their dreams of family. We stand today as the industry's most comprehensive family



building and women's health benefits solution, leveraging a transformative benefit design, the largest actively managed network of fertility and women's health specialists, and a clinically connected member experience.

At Progyny, we envision a world where everyone can realize their dreams of family and ideal health. Our mission is to empower healthier, supported journeys through transformative fertility, family building, and women's health benefits.

How does Progyny work? What's included?

Fertility and Family Planning

A full suite of services across all stages, from preconception to postpartum, as well as support for surrogacy, donor services, doula and adoption and menopause.

Patient Care Advocates and Coaching

Once registered, employees will have access to a dedicated Patient Care Advocate (PCA)s who can help guide them through their care journey. PCAs can help employees understand what's covered under their insurance plan and coordinate their appointments and treatment schedules as needed. nutrition coaching, mental health counseling, doula support, lactation guidance, sleep training, return to work, and more.

The Easy Button for Members

Progyny has a single authorization process for both the medical procedure, as well as the order and delivery of fertility medications, so a member just needs to call the 800 number or log onto the app or portal to enroll in Progyny's services. At the doctor, it is a seamless member experience, with no out of pocket costs for the member at the doctor's office since it is filed as a claim, just like the "regular" doctor or dentist. A single treatment and medication authorization process reduces the administrative burden for everyone in the process.



Progyny Rx reduces dispensing and delivery time to eliminate the risk of missed treatment cycles, ensuring that members have access to the medications they need (with same or next day delivery). Through our UnPack It™ program, members receive their medication in unique, easy to understand packaging right to their door and have access to phone-based and digital clinical education and support seven days a week for assistance with medication administration, injection, and storage.

PrestigePEO's carrier offerings already include some fertility coverage...

What happened to that?

PrestigePEO is still offering their medical benefit plans just like before, but after a thorough evaluation of the market, they selected Progyny as its preferred fertility and family building benefits partner because we are a Center of Excellence. The member support model, extensive provider network, integrated Rx component, and ability to deliver superior clinical outcomes year after year is why Progyny has nearly 100% client retention rate. PrestigePEO will now be able to offer their clients Progyny's equitable and industry-leading solution (clinical centers of excellence and coverages for preconception, IVF/Family building, fertility and hormone pharmacy needs, pregnancy, post-partum, parenting and menopause) to their clients' employees.

Why would a client use Progyny instead of state mandated benefits?

Employees who have access to the benefit use the Progyny network first and then use the carrier mandated offerings after they exhaust their allotted SmartCycles. Members like to use the Progyny network first because:

- Clients that use Progyny first have access to an entire menu of family building services, not just the IVF services that NYS mandates coverage for

- Employees may also use Progyny for Financial Assistance Programs including Adoption Reimbursement, Surrogacy Reimbursement and Doula Reimbursement
- The members have a better experience and better outcomes because of Progyny's bundled services in comparison to the fragmented carrier health plan design
- Most clinics don't work with traditional insurance, so our members like to use our network to get into the clinic they want—20% of our clinics don't take traditional insurance coverages
- Progyny members also get preferred appointment times and dates with the best clinics
- Progyny's patient care advocates (PCAs) give specialized support and navigation around the whole experience including preconception (egg freezing) services, not just IVF
- Progyny members use their Progyny benefit first, and if they want to use the additional IVF cycles that the NYS mandate allows, then they use that carrier benefit after. This way they already are an established patient with the preferred clinic and they have had all the guidance from the Progyny Patient Care Advocate to help inform their ongoing family building journey, even after their Progyny Smart Cycle is exhausted
- There is no medical diagnosis of infertility requirement with Progyny's SmartCycles which allows for everyone to have the same equitable coverages. The NYS law requires fully-insured employer groups to cover up to 3 cycles of IVF for people with a *medical diagnosis of infertility*.
- Different-sex couples typically qualify after a year of attempting to conceive through unprotected sex, which same-sex couples aren't able to do.

- The NYS law also allows insurance carriers to request prior authorization from your healthcare provider before guaranteeing coverage. This requires doctors and other providers obtain approval for treatments and prescriptions from the patient's insurance company before treatment can begin.

What is the difference between a Smart Cycle and a Dollar cap maximum?

- Cycle-based models work by “bundling” all treatment, testing, labs, and other components associated with a course of treatment, making the benefit easier to use and understand. The key to this benefit design is that **cycle-based care offers the flexibility to meet all forms and paths to building a family.**
- The cycle-based design focuses on end-to-end episodic coverage, empowering patients and their providers to make informed decisions based on their unique needs, and giving patients peace of mind that they won't run out of coverage in the middle of a treatment. This leads to better care and superior outcomes (because providers can focus on the first, best treatment); reduced stress and improved mental wellbeing for members; and long-term cost savings for health plans and employers because of these improved outcomes.
- By comparison, **dollar-cap designs assign the same total lifetime maximum reimbursement amount for each member, ignoring their specific needs, location, and other elements that impact treatment cost.** Individuals are also billed separately for each service throughout their treatment journey. That means someone undergoing IVF under a dollar-cap model would have separate claims for a consultation, testing, lab work, and associated procedures that add up quickly against their balance. That same individual with cycle-based coverage would have all of that bundled into a single episode of care.

Can this include adoption and surrogacy support?

Yes, it can. Progyny's fertility and family building solution includes robust adoption and surrogacy support, guidance and education, and members are able to use their Smart Cycle benefit for pre-transfer embryology services including egg retrieval (from a covered member), diagnostic testing, fertilization, embryo monitoring, and preimplantation genetic testing.

If someone has another fertility solution and then elects Progyny, what happens?

Progyny has extensive experience with transition of care as some clients have an existing benefit before moving to Progyny. Progyny recommends providing members with a 30-day transition of care period, during which they can complete an active cycle under their existing benefit before transitioning to the Progyny benefit. Fertility cycles are a stressful process, and we recommend minimizing the impact to members who are currently undergoing a treatment cycle. During the implementation process, Progyny will coordinate with other vendors to allow members who are currently undergoing treatment to complete their cycle and ensure that those claims continue to process.

During the implementation process, we will also request a "Transition of Care Eligible Member" report from prior benefit/carrier. Progyny can provide a specification sheet for reporting purposes if TPAs are unable to track current cycles. We recommend that the employer authorizes Progyny to send Transition of Care Eligible Members a letter informing members of their upcoming change of coverage. Members will be referred to contact a Patient Care Advocate at their earliest convenience. We distribute this targeted communication 3-5 business days before phone lines are opened, timed in alignment with internal announcement of the new benefit.



What sales materials can Progyny utilize in our capability discussions and conversations with clients and brokers/consultants?

Sales Resources are available on the Sales Portal, including slides providing an overview of Progyny's partnership with PrestigePEO, one pagers, and whitepapers.