



# The Progyny Smart Cycle



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## Understanding Your Smart Cycle Benefit

To make your fertility benefit easier to use, we've bundled all the individual services, tests, and treatments into the Progyny Smart Cycle. Each treatment or service is valued as a portion of a Smart Cycle and expressed as a fraction, so you always know your benefit balance.

The Progyny Smart Cycle is designed for comprehensive coverage. All standard of care services and technology needed for a particular type of treatment cycle are covered within the Smart Cycle. That means you won't run out of coverage mid-cycle, and you can focus on the most effective treatment. Please note, covered services include financial responsibility depending on your medical plan and some treatments may have tax considerations. To learn more, visit the [Understanding Your Financial Responsibility](#) section or contact your PCA.



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## Common Ways to Use a Smart Cycle:

Progyny provides inclusive family building benefits to support all paths to parenthood. Progyny Smart Cycles can be mixed and matched to create a customized treatment path that works best for you.

Visit the [Explanation of Covered Treatments & Services](#) section of the Member Guide to learn more. For a full explanation of what's covered under each Smart Cycle, visit the [Included in Your Coverage](#) section.



IVF Fresh Cycle



IVF Freeze-All Cycle



Frozen Embryo Transfer (FET)



Frozen Oocyte Transfer (FOT)



Pre-Transfer Embryology Services



Intrauterine Insemination (IUI)



Timed Intercourse (TIC)



Egg Freezing



Sperm Freezing



Split Cycle (Egg & Embryo Freezing)  
When paired with IVF cycle



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



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



Purchase of 1 Cohort of Donor Eggs  
6-8 eggs



Purchase of Donor Sperm  
4 vials

