

Progyny
fertility
benefits are
included
with the
UHC
medical
plan.

Fertility Benefits with Progyny

Progyny is a leading fertility and family building benefit. Their mission is to make any member's dream of parenthood come true through a healthy, timely, and supported fertility and family building journey.

Your Progyny benefit includes comprehensive treatment coverage leveraging the latest technologies, and unlimited personalized support and guidance from a dedicated Patient Care Advocate (PCA). Through each phase of the family building journey, employees have convenient access to a network of top fertility specialists, reproductive urologists, and in-network labs.

To make your fertility benefit easier to use, Progyny bundles 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 Smart Cycle is designed for comprehensive, customizable coverage and ensures you won't run out of coverage mid-cycle.

The first step is to call Progyny to activate your benefit. Call direct at **1-866-960-3950**. Please refer to the FAQs below for more details.

What services does Progyny provide?

The Progyny benefit includes a Smart Cycle design, concierge member support, access to a premier network of fertility specialists, and an integrated pharmacy solution.

What is a Smart Cycle?

The Smart Cycle is Progyny's unique benefit currency. All of the individual services, tests and medications needed for a particular type of treatment are bundled together and assigned a Smart Cycle value. Progyny members can work with their doctor to choose the most effective treatment for them without worrying about running out of coverage mid-treatment.

How many Smart Cycles are covered?

The benefit includes one Smart Cycle per eligible member per lifetime. If a successful pregnancy is not achieved during the initial Smart Cycle, an additional Smart Cycle is covered.

Does Progyny have a preferred network of fertility specialists?

Yes, members utilize providers from the nation's largest network of high-quality fertility specialists. Today, the network includes 950 providers in 650 locations across the US.

Does Progyny offer concierge member support?

Yes. The path to parenthood can be challenging and Progyny believes that everyone should have the support they need to navigate their unique journey. Each member has access to a dedicated Progyny Patient Care Advocate (PCA). PCAs are registered nurses and other fertility specialists trained to provide highly personalized service across each fertility and family building journey.



PTO (Paid Time Off)

Paid Time Off (PTO)

This program combines vacation, holiday, and sick time in one plan. Employees who are eligible for benefits accrue Paid Time Off (PTO) on a pro-rated basis. For full details about the PTO program and Types of Leave, visit www.nicklaus-corporate.policystat.com.

- **Accrual:** The amount of PTO hours you receive is based on your years of service and hours worked (to a maximum of 40 hours per week). Part-time employees' accruals are pro-rated. The max carry over from year to year is 300 hours.
- **Annual PTO Cash Out:** You can choose to cash out up to 120 hours of PTO (paid at the hourly rate at time of cash out), as long as 40 hours remain in your PTO account. This benefit must be elected during Open Enrollment with two annual cash out options in May and November of the following year. The total combined amount of hours for both cash outs is 120 hours. The minimum amount of hours that can be cashed out is 10 hours.
- **Annual Day of Service - Community:** Each full-time employee will receive up to eight paid hours of community time off to be used for community volunteer events. Part-time employees will receive four paid hours. Hours will not roll over nor accrue.

Years of Service	Maximum PTO Hours Accrued Per Pay Period	
	Hourly Employees	Salaried Employees
0 - 1	7.38	8.92
1 - 2	7.69	9.23
2 - 3	8.00	9.54
3 - 4	8.30	9.85
4 - 5	8.62	10.15
5 - 6	8.92	10.46
6 - 7	9.23	10.46
7 - 8	9.54	10.46
8 - 9	9.85	10.46
9 - 10	10.15	10.46
10+	10.46	10.46

Based on years of service and 80 eligible paid hours — Up to a maximum of 40 hours per week (part-time employees' accruals are pro-rated).

Disability Insurance

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Short-Term Disability Insurance

Short-Term Disability (STD) Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

NCHS provides basic STD coverage at no cost to you and enrollment is automatic. Benefits begin on the 8th day after an accident or illness. You will receive 50% of your earnings (to a maximum of \$1,600/week) for up to 12 weeks. Buy-up options are available to increase your STD pay amount by an additional 10% or 20% up to the same plan limit.

Typically disability means that you cannot perform one or more of the essential duties of your occupation due to injury, sickness, pregnancy or other medical condition covered by the insurance, and as a result, your current monthly earnings are 80% or less than of your pre-disability earnings.

Long-Term Disability Insurance

Long-Term Disability (LTD) Insurance helps protect your finances when your disability continues beyond the period covered by the Short-Term Disability plan. This benefit is fully paid for by the company and enrollment is automatic. Benefits begin after 90 days or the end of the Short -Term Disability benefits period, whichever is greater.

LTD Class 1 Coverage:

For all directors and physicians of Nicklaus Children's Health System in active employment and working at least 40 hours bi-weekly.

The benefit is equal to 60% of your monthly earnings to a maximum of \$20,000 per month.

LTD Class 2 Coverage:

For all other employees of Nicklaus Children's Health System in active employment working at least 40 hours bi-weekly.

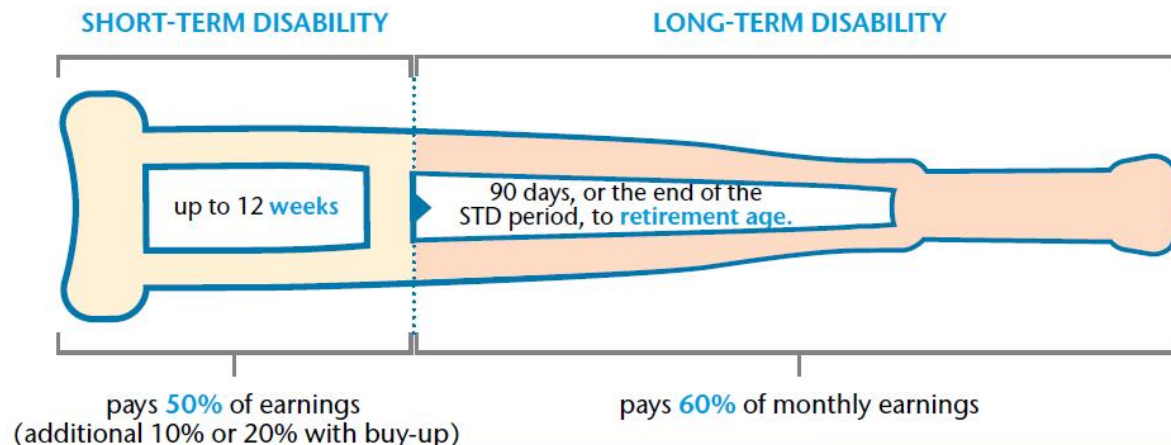
The benefit is equal to 60% of your monthly earnings to a maximum of \$10,000 per month.



Did You Know?

It's estimated that **1 in 4** 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Fact Sheet, 2023



Parental Leave

Paid Parental Leave of Absence: To provide eligible employees time and financial support during the important period immediately following the birth or adoption of a child, and to promote balancing work and family matters. Eligible employees receive four (4) weeks of paid parental leave (2 weeks for physicians) during the first twelve (12) weeks following the birth, placement for adoption or fostering of a child. This benefit runs concurrently with FMLA.

NCHS Leave Process

Type of Leave	Who Pays	Coverage/Pay	Elimination Period	Duration	Notes
Short Term Disability (STD)	NCHS Pay employee premium for basic plan	50% of weekly base salary (up to \$1,600/week)	7 days	up to 12 weeks	Employees may use PTO during elimination period and to offset remaining 50% pay. Runs concurrently with FMLA. Physician statement required for processing.
STD Buy Up Option	Employee	Additional 10% or 20% of coverage	Same as Above	Same as Above	Premiums based on salary
Long Term Disability (LTD)	NCHS pays premium	60% of employee's salary (up to \$15,000/month; \$20,000/month for directors/physicians)	91 days (satisfied while on STD)	After STD exhausted	LTD begins after 12 weeks of continuous leave if approved
Parental Leave	NCHS	4 weeks of paid leave (2 weeks for physicians)	n/a	To use during the first 12 weeks following birth/adoption/foster placement	Runs concurrently with FMLA & STD. First 4 or 2 weeks= 100% pay. After 4 or 2 weeks, employee uses STD (50-70% depending on coverage). May use PTO until total of 12 weeks is exhausted.