

# Your plan's gender-affirming benefits

If you're looking for gender-affirming care, your health plan comes with benefits to help you. Knowing what's covered can help you make confident decisions, and we're here to make sure you feel supported and respected every step of the way.

## What your plan covers

Our gender-affirming benefits align to World Professional Association for Transgender Health (WPATH) guidelines. Plan benefits include:

- Gender-affirming top and/or bottom surgery for both female-to-male (FTM) and male-to-female (MTF)
- Gender-affirming facial surgery, including:

### Male-to-female

- Brow lift
- Forehead contouring
- Jaw and/or chin reshaping
- Lip shortening
- Malar (cheek) implants
- Rhinoplasty
- Scalp (hairline) advancement
- Thyroid chondroplasty

### Female-to-male

- Augmentation thyroid chondroplasty
- Chin implant and/or genioplasty
- Jaw implant

- Electrolysis and laser hair removal of face, neck, and donor site
- Fertility preservation<sup>1</sup>
- Tracheal shave
- Vocal training<sup>2</sup>



## About using your benefits

You need to get preapproval before receiving any gender-affirming benefits.<sup>3</sup> You may also owe a copay, coinsurance (your percentage of the costs), or a deductible payment, depending on your plan. You'll also pay more if you go to doctors, hospitals, or other care providers that aren't in your plan's network.

For the most up-to-date details about costs, check your Plan Documents or log in at [anthem.com/ca](https://anthem.com/ca). If you have questions, call Member Services at the number on your ID card.



## Travel benefits

If you receive gender-affirming surgery, you may need to travel to a hospital or center that specializes in it. We'll help pay your travel expenses :

- Round Trip Transportation to the facility where the surgery will take place
- Hotel stays (limited to one room, double occupancy)
- Other reasonable expenses<sup>4</sup>



## What's not covered

Some services are considered cosmetic and are not covered by your health plan. You can still receive these services, but you'll need to pay for them out of pocket. This includes:

- Liposuction
- Voice modification surgery

## We're here for you

**To find a doctor or hospital in your plan's network**, use the Find Care feature in the Sydney<sup>SM</sup> Health app or at **[anthem.com/ca](https://www.anthem.com/ca)**, or call Member Services at the number on your ID card.

**If you're seeking gender-affirming care and would like extra support**, our Care Management program can help. It's included with your health plan at no extra cost to you.

When you enroll, you'll be paired with a nurse care manager, who will be your ally as you receive care and use your benefits. Your nurse care manager is backed by a team of health experts who are specially trained to support the transgender community.<sup>5</sup>

Your nurse care manager can help you:

- Understand your treatment options.
- When it's appropriate, talk with your care providers, including doctors, surgeons, counselors, and specialists, and make sure they're talking to each other.
- Review your health plan to help you save money and get the most value from your plan.
- Connect you with local and online resources, if needed.

A nurse care manager may reach out to you if they think the Care Management program would be right for you. If you'd like to sign up right away or have questions, call **888-613-1130**.

<sup>1</sup> Limited to fertility preservation services only. This plan doesn't cover the testing or treatment of infertility.

<sup>2</sup> Must be provided by licensed speech therapist.

<sup>3</sup> Preapproval determines the medical need for gender-affirming services due to a diagnosis of gender dysphoria.

<sup>4</sup> Excludes tobacco, alcohol, drug, and meal expenses. To request reimbursement for covered travel expenses, you must submit a completed travel reimbursement form and itemized, legible copies of all applicable receipts. Call Member Services at the number on your ID card for more information and to request the travel reimbursement form.

<sup>5</sup> We align our guidelines with the World Professional Association for Transgender Health (WPATH).

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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