

Transgender Services

Benefits are provided for services and supplies in connection with Gender Transition when a Physician has diagnosed you with Gender Dysphoria. This coverage is provided according to the terms and conditions of this Booklet that apply to all other mental health conditions, as described under “Mental Health and Substance Abuse (Chemical Dependency) Services”. In addition, Covered Services for the treatment of Gender Dysphoria are subject to financial requirements (deductibles, co-insurance, and co-payments) and treatment limitations that are no more restrictive than the predominant financial requirements and treatment limitations that apply to substantially all medical and surgical benefits in the same classification or sub-classification.

Coverage includes Medically Necessary services related to Gender Transition such as transgender surgery, reconstructive surgeries including genital (sex reassignment) surgery, male to female top surgery, tracheal shaving, hormone therapy, psychotherapy, and vocal training.

Precertification is required for inpatient Facility admissions for the treatment of Gender Dysphoria. Please refer to “Getting Approval for Benefits” for information on how to obtain the proper reviews.

Transgender Surgery Travel Expense. Certain travel expenses incurred in connection with an approved transgender surgery will be covered provided the expenses are authorized in advance by us.

Travel expenses include the following for you and one companion:

- Ground transportation to and from the approved Facility when the Facility is 75 miles or more from your place of residence. Air transportation by coach is available when the distance is 300 miles or more.
- Lodging.
- Our maximum payment for travel expenses will not exceed \$10,000 per transgender surgery, or series of surgeries (if multiple surgical procedures are performed).

The Calendar Year Deductible will not apply and no Copayments or Coinsurance will be required for transgender travel expenses authorized in advance by us. We will provide benefits for lodging, transportation, and other reasonable expenses up to the current limits set forth in the Internal Revenue Code, not to exceed the maximum amount specified above. This travel expense benefit is not available for non-surgical transgender services.

When you request reimbursement of covered travel expenses, you must submit a completed travel reimbursement form and itemized, legible copies of all applicable receipts. Credit card slips are not acceptable. Covered travel expenses are not subject to the Deductible or Copayments. Please call Member Services at the phone number on the back of your Identification Card for further information and/or to obtain the travel reimbursement form.

Travel expenses that are not covered include: meals, alcohol, tobacco, or any other non-food item; child care; mileage within the city where the approved Facility is located, rental cars, buses, taxis or shuttle services, except as specifically approved by us; frequent flyer miles, coupons, vouchers or travel tickets; prepayments or deposits; services for a condition that is not directly related to, or a direct result of, the transgender procedure; telephone calls; laundry; postage; or entertainment.