

Your plan has gender affirming benefits

What the group covers for the plan year



Our goal at Anthem is to serve you and all our members in a caring and inclusive way so you know you're welcome, respected, and valued. As part of that effort, we work to meet the needs of our transgender members and support them along their health journey.

Your group gender affirming benefits at a glance

Benefit	Notes
Gender affirming surgery, also known as bottom surgery*	Subject to precertification, deductible, and coinsurance
Top surgery for female to male (FTM) and male to female (MTF)*	Subject to precertification, deductible, and coinsurance
Gender conforming facial surgery* (MTF) brow lift, forehead contouring, malar (cheek) implants, jaw and/or chin reshaping, lip shortening, scalp (hairline) advancement, rhinoplasty, (FTM) augmentation thyroid chondroplasty, chin implant and/or genioplasty, jaw implant	Subject to precertification, deductible, and coinsurance
Tracheal shave*	Subject to precertification, deductible, and coinsurance
Electrolysis and laser hair removal of face, neck, and donor site	Subject to deductible and coinsurance
Gender affirming surgery travel expenses	
Travel expense for each surgical procedure (limited to six trips)	No copay, deductible, or coinsurance
Transportation to the facility where the surgery will take place	Up to \$250 for round-trip coach airfare
Hotel accommodations (limited to one room, double occupancy)	Up to \$100 per day, for up to 21 days per trip
Other reasonable expenses (excluding tobacco, alcohol, drug, and meal expenses)	Up to \$25 per day, for up to 21 days per trip
Vocal training (Must be rendered by a licensed speech therapist)	Subject to deductible, copay, or coinsurance
Fertility preservation*	Subject to precertification, deductible, and coinsurance. Limited to fertility preservation services only. This plan doesn't cover the testing or treatment of infertility.

* These services need precertification to determine medical necessity for gender dysphoria.

What is not covered by group?

Some services are considered cosmetic and not covered by group. You may still receive these services, but they would not be covered by your insurance.

- Liposuction
- Voice modification surgery
- Other services not listed above

We are here to support you. To find a doctor or hospital or receive additional information about these services, contact group Customer Service at **the number on your ID card**. When you call to make an appointment with a doctor or hospital, be sure to ask if they are still in your plan's network and can accept your coverage.

