Starting January 1, 2022, Columbia University will be providing enhanced gender-affirming benefits to you and your family through UnitedHealthcare. Whether you’re just starting to explore your options or are planning a procedure, this information may help you better understand how to maximize your benefits when getting care.

## Eligibility

Surgical-affirmation services are covered for employees, spouses/same-sex domestic partners and dependents who are enrolled in a UnitedHealthcare health plan and:

- Are at least 18 years old*
- Have persistent, well-documented gender dysphoria
- Have the ability to make a fully informed decision and consent to treatment
- Have favorable psychosocial-behavioral evaluation(s) from qualified mental health professionals (1 for top surgery; 2 for bottom surgery)
- Have lived in their identified gender for 12 months
- Have completed 12 months of continuous, gender-affirming hormone therapy appropriate for their gender identity (unless not medically able to do so)

### What is gender dysphoria?

Gender dysphoria is the stress someone has when their gender identity doesn’t match their gender and sex assigned at birth.
Covered services**

- Behavioral health services
- Body contouring
- Fertility services
- Hair-related services such as electrolysis/laser hair removal and prescription medications
- Hormone therapy and side effects of hormone therapy
- Post-surgical follow-up
- Surgery
  - Facial procedures
  - Chest procedures
  - Genital procedures
- Voice modification training and therapy

Confidential support from UnitedHealthcare

Your UnitedHealthcare Advocate team is committed to helping you find quality, gender-affirming care. Call to speak with a nurse advocate who can help you:

- Get answers to your questions
- Find network providers, including behavioral health providers who specialize in gender-affirming care
- Understand claims, referrals and the precertification process
- Get prescriptions
- Locate community resources
- And more

CU Benefit Resources

For additional information on gender-affirming benefits, visit humanresources.columbia.edu/gender-affirming.

* For dependents under age 18, treatment of children and adolescents includes therapy and other mental health-related services and puberty suppression-related prescription medications.
** Visit humanresources.columbia.edu/gender-affirming to see the 2022 Summary of Material Modification (SMM) for full details.

This summary highlights commonly used services and generally indicates how you and your Columbia University medical plan will cover eligible medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. Some services are subject to annual or lifetime limits. This document does not reflect all covered services, plan exclusions, limitations or restrictions. It is not a contract or guarantee of coverage. The benefits described in this document are based on the Standards of Care published by the World Professional Association for Transgender Health (WPATH).

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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