THE LOOK FORWARD

2023 CEI Educational Series
LGBTQ+ Benefits Guide and Inclusive Benefits Refresher
Welcome to today’s installment of The Look Forward Webinar Series
• Every other week at 3PM ET
• 50 Minutes (Including Q&A)

Purpose of this Webinar: Policy – Training – Best Practices
• The Workplace Equality team is bringing you HRC Foundation’s new webinar series – timely topics to help guide your efforts in your own organizations.
• Engage with diversity & inclusion thought-leaders
• Stay up to date with information relevant to LGBTQ+ workplace equality
Who’s this for?

- HR professionals
- D&I professionals
- LGBTQ+ Employee Resource and Affinity Group members
- Executive Sponsors of LGBTQ+ employee groups
- Other stakeholders for workplace inclusion
How to engage…

This is a **recorded** Presentation followed by Q&A

- Microphones are automatically muted
- Type in your questions via the Q&A function

*Recording and all slides will be shared with attendees*
FAQs before we get started

- All slides and resources will be shared with attendees
- This session is being recorded
- There will be no CEI survey calendar year 2022
- The 2023 CEI survey will open in Spring 2023
  - Employers will have 3 months to complete the survey
- All changes need to be in place by the submission deadline in 2023
Today’s Agenda

• Background: Why an LGBTQ+ Benefits Guide?
• LGBTQ+ Benefits Guide Criteria
  ○ What should be included?
  ○ Examples: Acceptable and Unacceptable documentation
• Inclusive Benefits Refresher
  ○ Spousal, DP, and FF Benefits Criteria
  ○ Trans-Inclusive Benefits Criteria
• Q&A
PLEASE NOTE:
Today’s presentation will be on the **Inclusive Benefits** portion of the CEI criteria.

For a more general overview of the criteria changes:
- Watch our 2023 CEI Informational Webinar
- Check out the 2023 CEI Criteria Toolkit or
- Review the CEI criteria webpage
Background

LGBTQ+ Benefits Guide
Why an LGBTQ+ benefits guide?

Although the vast majority of CEI participants offer LGBTQ+ related benefits, it can often be quite difficult for the average employee to learn about these benefits.

On top of the already complicated US insurance system, LGBTQ+ employees risk outing themselves just looking for accurate information about their benefits.

For this reason, the HRCF will require CEI participants provide an LGBTQ+ benefits guide to help employees navigate their benefits options.
LGBTQ+ Benefits Guide

Criteria and Examples
LGBTQ+ Benefits Guide Criteria

LGBTQ+ Benefits Guide (5)

- Upon hire and annually, a guide on plan benefits specific to family formation, transgender-inclusive healthcare, and HIV treatment/prevention must be provided to benefits-eligible employees.
What should be included in the guide?

The guide should include details on:

- General overview of benefits, services, and treatments available under the plan
- The process of using the benefits (such as preauthorization)
- Information on the insurer’s appeals process (if applicable)
- Relevant contact information (benefits advocate, account manager, etc.)

*Please understand that this will all vary from insurer to insurer and plan to plan, the guide should just generally cover these topics where applicable.*
Example 1: Acceptable Guide
Example 2: Company ABC Benefits
LGBTQ+ Inclusive Benefits

ABOUT US
As Company ABC, we are committed to providing comprehensive benefits coverage for all. Here you will find a highlight of our benefits and services for our LGBTQ+ employees and their dependents.

Standard Benefits
Our medical plans are available to same-sex spouses and domestic partnerships.
- Medical Benefits
  - Include gender affirming care of employees and their dependents.
- Dental Care
- Vision Care

Additional Services
Additional benefits provided to our employees and their dependents.
- Family Formation
  - Surrogacy
  - Adoption assistance
  - IVF/IFT
  - Cryo Services
- HIV treatment/prevention

Other Benefits
- Example: EAP Services
- Other Benefit
- Other Benefit

CONTACT US
- benefits@companyabc.com
- +123-456-7890
- www.benefitssite.com
- 123 Anywhere St., Any City

Example 2: Acceptable Guide (Brochure/1-Pager format)
Unacceptable Documentation

We cannot accept the following documentation for this criterion:

- Summary Plan Description/Summary Material Modification
- Clinical Policy Bulletin/Medical Policy
- Incomplete documents (i.e. do not include information on a key LGBTQ+ benefit offering, etc.)

*You insurer may have an LGBTQ+ benefits guide/brochure/one-pager. Such documents may be deemed acceptable if they include the required information
Inclusive Benefits Refresher

Spousal, Domestic Partner, Family Formation and Trans-Inclusive Benefits
Inclusive Spousal, Domestic Partner, and Family Formation Benefits (20 points)

- Equivalency in same- and different-sex spousal medical and soft benefits (0)
- Equivalency in same- and different-sex domestic partner medical and soft benefits (10)
- Equivalency in spousal and domestic partner family formation benefits regardless of sex (10)
What are “Soft” Benefits?

In the CEI we evaluate many non-medical benefits like leave, retirement, and others. We score the following benefits:

- FMLA/ “FMLA-like” equivalent policy
- Bereavement leave
- Employer-offered supplement life insurance
- Relocation/travel assistance
- Employee discounts
- Employee Assistance Program
- QJSA/QJSA-equivalent
- QPSA/QPSA-equivalent
- Cash-balance plans

**PLEASE NOTE:** Some benefits are for use on the behalf of spouses/partners, such as taking leave.

Soft benefits and family formation benefits are evaluated based on parity. This means an employer is not required to have a specific benefit, just that the existing benefits extend to spouses and partners regardless of sex.
What are Family Formation Benefits?

In the new CEI criteria we will evaluate many family formation benefits. We will score the following benefits:

- Adoption benefit
- Cryopreservation (Egg and sperm freezing)
- Paid family leave (i.e. not FMLA)
- Foster care assistance
- Infertility treatment coverage (non-IVF)
- Fertility/IVF coverage
- Surrogacy benefit

Soft benefits and family formation benefits are evaluated based on parity. This means an employer is not required to have a specific benefit, just that the existing benefits extend to spouses and partners regardless of sex.
New Criteria

Transgender-Inclusive Healthcare Benefits (25)

To secure full credit for benefits criteria, benefit must be explicitly affirmed in contract documentation and available to all benefits-eligible U.S. employees. When more than one health insurance plan is available, at least one inclusive plan must be available. Broad exclusions and barriers to care must be removed from all plans. (15 points)

Baseline coverage MUST include the following:

- Mental health benefits
- Pharmaceutical coverage (hormone replacement therapy; puberty blockers for youth)
- Coverage for medical visits or lab services
- Coverage for reconstructive surgical procedures (must include chest, breast, and genital procedures)
- Short-term medical leave
Transgender-Inclusive Healthcare Benefits (25)

Coverage of at least 5 of the following additional essential services and treatments (10 points)

- Hair removal required for reconstructive surgery
- Hair removal, such as electrolysis, laser treatment, etc. (Not as a part of reconstructive surgery)
- Tracheal shave/reduction
- Facial feminization surgeries
- Voice modification surgery
- Voice modification therapy
- Lipoplasty/filling for body masculinization or feminization
- Travel and lodging expenses
Necessary Documentation

Benefit Eligibility and Proof of Relationship
Unsure about your policy? We’re here to help!

Reach out to us at cei@hrc.org!
Q+A

LGBTQ+ Benefits Guide and Inclusive Benefits
Next Session Details:

Monday, Sept 12th
@ 3pm ET
THANK YOU!

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