

LGBTQ+ Benefits Guide
Samples

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## **LGBTQ+ Benefits Guide**

The Human Rights Campaign (HRC) Foundation just celebrated the 15th anniversary of the Healthcare Equality Index (HEI) and have been thrilled about the growth and progress towards LGBTQ+ equality and inclusion in the healthcare facilities that we work with.

With our HEI 2024 we have added some new options to help healthcare facilities continue on this journey. One of our areas of focus on how we can drive towards more equitable inclusion is in healthcare services and treatment options for your employees. This requires that employees have access to practical tools and resources that aid in identifying and assessing critically important healthcare services.

LGBTQ+ employees still face significant challenges in gaining access to medically necessary care even when robust healthcare offerings are technically available. For example, employees often feel compelled to out themselves to in order to gain information regarding their healthcare plans, such as transgender-inclusive healthcare services and treatment options. In addition, there is often a lack of clarity on what services and treatments are available. We also see a need to support troubleshooting any challenges that may occur while gaining access to services and treatment.

Thus, it is critical that employees know the services and treatment that are available to them without having to review dozens of pages of difficult to understand summary plan documents and clinical policies. It is also necessary that employees know who to contact and how to overcome challenges that they constantly face in attaining medically necessary care.

## **LGBTQ+ Benefits Guide**

### **Frequently Asked Questions**

Should this be a separate document? Or can it be a part of a larger benefits guide?

The LGBTQ+ Benefits Guide can be a separate guide/brochure or a part of a larger overview of covered benefits. This is not a summary plan description.

#### What information should the guide include?

Information on plan benefits specific to family formation, transgender-inclusive healthcare, and HIV treatment/prevention. The guide should include details on benefits, services, and treatment offered, the process for using those benefits (such as preauthorization requirements), information on the appeals process if applicable, and contact information for a benefits advocate or other relevant contact.

# Example 1: LGBTQ+ Benefits Guide

As a company, we value creating an affirming and inclusive environment where employees may bring their whole selves to work and thrive in the workplace. A critical aspect of this value proposition and company commitment is ensuring that our healthcare offerings are inclusive and that employees have the tools and resources that are necessary for them to gain access to those critically important offerings.

This LGBTQ+ Benefits Guide is an important step in furthering our values of inclusion in the healthcare space within our company. This guide is a vehicle to confidentially identify healthcare treatment options, easily identify points of contact to aid in understanding and accessing healthcare benefits, and readily reference links to critically important information regarding healthcare access. This guide covers (1) transgender-inclusive healthcare, (2) family formation, and (3) HIV service and treatment options.

Please note that this document is not a guarantee that all services listed below will be rendered. Instead this document captures the covered healthcare services and treatment options that are provided by the company as well as resources to clarify these offerings. Feel free to consult with the contacts listed below respecting additional requirements and procedures for gaining access to covered services.



# Transgender-Inclusive Healthcare Offerings



#### **Healthcare Services and Treatment Options**

- 1. Mental health benefits
- 2. Pharmaceutical coverage (hormone replacement therapies, puberty blockers for youth)
- 3. Coverage for medical visits and laboratory services
- 4. Coverage for reconstructive surgical procedures related to gender reassignment (including reconstructive chest, breast, and genital procedures and related medically necessary procedures such as hair removal prior to genital procedures and revisions)
- 5. Short-term medical leave

Additional benefits and procedures that may be covered under the plan, when deemed medically necessary:

- 1. Hair removal, such as electrolysis, laser treatment, etc. (not as a part of reconstructive surgery)
- 2. Tracheal shave/reduction
- 3. Facial feminization surgeries
- 4. Voice modification surgery
- 5. Voice modification therapy
- 6. Lipoplasty/filling for body masculinization or feminization
- 7. Travel and lodging expenses

# Transgender-Inclusive Healthcare Offerings



#### **Healthcare Benefits Contact**

Company Benefits Contact and Title:

**Email Address:** 

**Phone Number:** 

Transgender-Inclusive Healthcare Concierge Contact (if

applicable):

**Email Address:** 

**Phone Number:** 

Insurer/Third Party Payer Specialist Line (if applicable):

**Email Address:** 

**Phone Number:** 

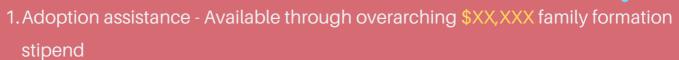
#### **Links to Helpful Pertinent Information**

- 1. Company Healthcare Overview Landing Page (if applicable)
- 2. Pre-Authorization Process
- 3. Claim Denial Appeals Process



## **Family Formation**

#### **Healthcare Services and Treatment Options**



- 2. Cryopreservation Available through insurance carrier
- 3. Infertility treatment coverage (non-in-vitro) Available through insurance carrier and barriers that have traditionally limited LGBTQ+ people's access to infertility treatment have been removed.
- 4. Foster care assistance Available through overarching \$XX,XXX family formation stipend
- 5. In-vitro fertilization Available through insurance carrier and barriers that have traditionally limited LGBTQ+ people's access to IVF have been removed.
- 6. Surrogacy benefits Available through overarching \$XX,XXX family formation stipend

#### **Healthcare Benefits Contact**

**Company Benefits Contact:** 

**Email Address:** 

**Phone Number:** 

Family Formation Concierge Contact (if applicable):

Concierge Contact:

**Email Address:** 

**Phone Number:** 

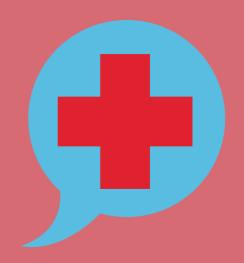
Insurer/Third Party Payer Specialist Line (if applicable):

**Email Address:** 

**Phone Number:** 

#### **Links to Helpful Pertinent Information**

- 1. Company Family Formation Resource Landing Page (if applicable)
- 2. Pre-Authorization Process
- 3. Claim Denial Appeals Process





## **HIV Services and Treatment**



#### **Healthcare Services and Treatment Options**

- 1. HIV testing including self-treatment options
- 2. Pre-exposure prophylaxis (PrEP) including the injectable treatment
- 3. Post-exposure prophylaxis (PEP)
- 4. Antiretroviral therapy (ART) including the injectable treatment

#### **Healthcare Benefits Contact**

Company Benefits Contact:

**Email Address:** 

**Phone Number:** 

Concierge Contact (if applicable):

Concierge Contact:

**Email Address:** 

**Phone Number:** 

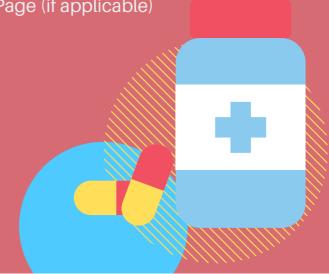
Insurer/Third Party Payer Specialist Line (if applicable):

**Email Address:** 

**Phone Number:** 

#### **Links to Helpful Pertinent Information**

- 1. Company Healthcare Overview Landing Page (if applicable)
- 2. Pre-Authorization Process
- 3. Claim Denial Appeals Process







We encourage you to provide answers to commonly asked questions regarding your specific healthcare options and other information not captured in the guide template.







## **Example 2: Company ABC Benefits**

LGBTQ+ Inclusive Benefits

**ABOUT US** 

NOTE: A STREAMLINED GUIDE LIKE THIS WILL ONLY BE ACCEPTED IF IT PROVIDES DIRECT LINKS AND/OR PAGE NUMBERS WHERE EMPLOYEES CAN FIND MORE DETAILED INFORMATION

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
- See page XX of our employee guide for full coverage listings
- Dental Care
- Vision Care



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

### **Additional Services**

Additional benefits provided to our employees and their dependents.

#### • Family Formation

- Surrogacy
- Adoption assistance
- o IVF/IVR
- Cryo Services
- See page XX of our employee guide for full coverage listings

#### • HIV treatment/prevention

- o PrEP
- HIV Treatment
- See page XX of our employee guide for full coverage listings

