Employee Benefits Guide

Jan. 1, 2017

Important notice
This guide includes all changes effective Jan. 1, 2017, and will govern coverage for services received on or after Jan. 1, 2017.
Gender dysphoria

All services for gender dysphoria and other transgender services must be pre-certified for medical necessity by PacificSource.

Services must be provided by Legacy + Network providers and facilities. Covered services not available from a Legacy + Network provider or facility are covered if pre-approved by PacificSource as an out-of-network exception (see page 20).

The Plan pays Benefits for the treatment of gender dysphoria as described under non-surgical or surgical treatment for gender dysphoria.

Non-surgical treatment of gender dysphoria

The Plan covers non-surgical treatment for gender dysphoria; the following non-surgical treatments are covered:

• Psychotherapy for gender dysphoria and associated co-morbid psychiatric conditions
• Continuous hormone replacement therapy
• Hormones prescribed by a medical provider (some hormone prescriptions may be covered under the Prescription Drug plan, not the Medical plan)
• Laboratory testing to monitor the safety of continuous hormone therapy

Surgical treatment of gender dysphoria

The Plan covers surgical treatment for gender dysphoria when pre-certified; the following are covered when the eligibility qualifications for surgery below are met:

Genital surgery and surgery to change secondary sex characteristics (including thyroid chondroplasty, bilateral mastectomy and augmentation mammoplasty) and related services

The treatment plan must conform to identifiable external sources including the World Professional Association for Transgender Health (WPATH) standards, and/or evidence-based professional society guidance; and

• For most irreversible surgical interventions, the member must be age 18 years or older, and
• Prior to surgery, the member must have successful continuous full-time real-life experience in the desired gender, and
• Hormone therapy may be required for certain members prior to surgery. In consultation with the member’s physician, this will be determined on a case-by-case basis.

Augmentation mammoplasty is allowed if the physician prescribing hormones and the surgeon have documented that breast enlargement after undergoing hormone treatment for 18 months is not sufficient for comfort in the social role.

PacificSource has specific guidelines and protocols used to administer this benefit for gender dysphoria services. Contact PacificSource at [redacted] for information about these guidelines.