Your plan has gender affirming benefits

What your Domestic Student Health Insurance Plan (SHIP) covers for the 2024/2025 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 SHIP gender affirming benefits at a glance

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>Inpatient surgery (in-network)</td>
<td>20% coinsurance after $1,000 deductible is met</td>
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<td>Outpatient services (in-network)</td>
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<tr>
<td>Inpatient surgery (out-of-network)</td>
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What is covered?
Some services are considered cosmetic and not covered by SHIP. Services that are considered medically necessary according to WPATH 8.0 include the following:

- Hormone therapy
- Genital and non-genital surgical procedures
- Blepharoplasty (eye and lid modification)
- Face/forehead and/or neck tightening
- Facial bone remodeling for facial feminization
- Genioplasty (chin width reduction)
- Rhytidectomy (cheek, chin, and neck)
- Cheek, chin and nose implants
- Lip lift/augmentation
- Mandibular angle augmentation/creation/reduction (jaw)
- Orbital recontouring
- Rhinoplasty (nose reshaping)
- Laser or electrolysis hair removal
- Breast/chest augmentation, reduction, construction
- Feminizing vaginoplasty,
- Masculinizing phalloplasty / scrotoplasty,
- Reduction thyrochondroplasty,
- Augmentation mammoplasty,
- Facial feminization procedures,
- Feminizing hormone therapy,
- Masculinizing hormone therapy,
- Puberty-suppressant,
- Breast reconstruction, if appropriate based on age of the Member

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

- Liposuction
- Facial bone reconstruction
- Voice modification surgery

We are here to support you. To find a doctor or hospital or receive additional information about these services, contact Anthem 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.