

LIVE YOUR HEALTHIEST LIFE

Get to know Cigna's gender-affirming benefits and support.



No matter where you are on your gender-identity journey, Cigna is here to support, respect and help you reach your personal health goals. We can connect you to caring, educated providers, offer gender-assignment coverage, and more. Your overall health and well-being is our top priority.

We're improving access to the care you need.

Everyone deserves to feel connected to and safe with their health care provider. But it isn't always easy to find doctors or specialists who understand the specific health care needs of the transgender community. In fact:

30%

of transgender people report postponing or avoiding medical treatment due to discrimination.*

In keeping with our commitment to health equity, we recently relaunched our provider directory. This update now makes it easier to find in-network providers who have the skills, experience and training to appropriately treat our LGBTQ+ customers.

To search for in-network, gender-affirming care, visit myCigna.com. Or call Cigna One Guide® to be connected with a personal guide who can help you find care that's right for you. Call **800.Cigna24** anytime.

Cigna One Guide - our highest level of support.

If you have questions about your plan or need guidance regarding transgender care, our personal guides are here for you anytime, day or night. Some of the support you can count on includes:

- › Partnering with you and your providers to help you make more-informed decisions
- › Identifying community-support resources
- › Providing referrals to trained behavioral health care specialists for mental health support

For your convenience, your One Guide service is available 24/7.

Together, all the way.®



HOW TO MAKE THE MOST OF YOUR PLAN

Staying on top of your whole health starts with understanding your Cigna coverage.

Get the preventive care you need.

It's especially important for transgender individuals to receive tests and screenings based on their anatomy, regardless of their gender identity or expression. The good news is, most preventive services are **covered 100%** by your Cigna plan.**

Annual preventive care services and screenings may include:

- › Cervical and breast cancer screenings
- › Prostate cancer screenings
- › Colon cancer screenings
- › Hepatitis C or sexually transmitted diseases (STDs) screenings
- › Mental health screenings

Ask your provider about these and other tests and vaccinations that might be right for you.

Take care of your emotional well-being.

With Cigna, you have access to a wide network of behavioral health specialists, many of whom have identified themselves as gender-affirming therapists. To find care near you:

- › Visit [myCigna.com](https://mycigna.com) > [Find Care & Costs](#) and search for a behavioral health provider with experience in LGBTQ+ counseling.
- › Call **800.Cigna24** to speak to a member of our One Guide team for help finding in-network care.

To be identified as transgender by your medical plan — or to discuss your gender and pronoun preferences — call the number on the back of your Cigna ID card. Rest assured, your claims will be covered regardless of your gender identity.

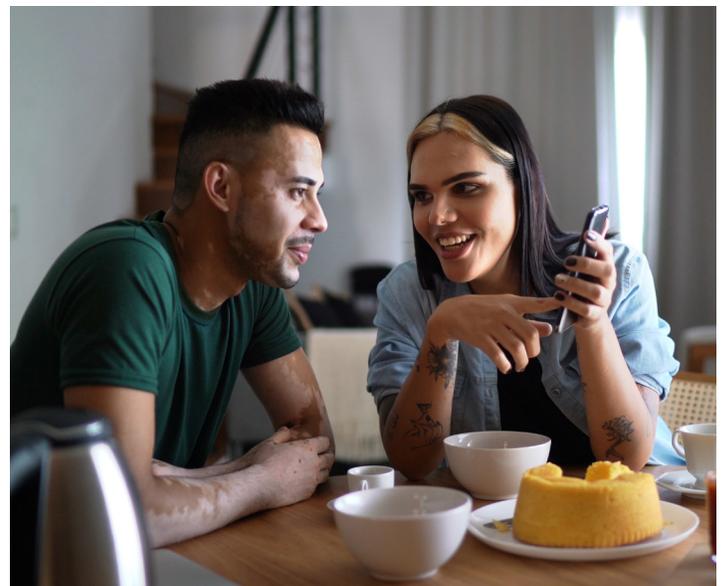
Know what's covered.

Your Cigna health plan provides coverage for medically necessary treatment, which may include:

- › Gender reassignment surgery
- › Chest surgery, including mastectomy and breast augmentation
- › Hormone therapy
- › Required lab testing to monitor prescribed hormone therapy
- › Behavioral counseling
- › Routine medical care

Medically necessary treatment for an individual with gender dysphoria may include the following services:

- › Behavioral health services, including but not limited to counseling for gender dysphoria and related psychiatric conditions such as anxiety and depression
- › Hormonal therapy, including but not limited to androgens, anti-androgens, GnRH analogues, estrogens and progestin (prior authorization requirements may apply)
- › Required lab testing to monitor prescribed hormone therapy
- › Gender reassignment and related surgery



CIGNA'S TRANS-INCLUSIVE BENEFITS

How you choose to transition is a personal decision between you and your medical provider. But it's important to know which gender-confirming procedures and services are covered by your health plan. Remember, using in-network providers can help you save on out-of-pocket costs.

FOR MALE-TO-FEMALE TRANSITION	FOR FEMALE-TO-MALE TRANSITION	ENHANCED SERVICES COVERED BY YOUR PLAN
<ul style="list-style-type: none"> › Vaginoplasty › Electrolysis of donor site tissue to be used for vaginoplasty › Penectomy › Vulvoplasty › Repair of introitus › Coloproctostomy › Orchiectomy › Breast augmentation › Feminizing hormone therapy › Estrogens and anti-androgens (testosterone blockers) administered to the patient for the purpose of more closely aligning their secondary sexual characteristics with their gender identity 	<ul style="list-style-type: none"> › Vaginectomy › Hysterectomy › Vulvectomy › Metoidioplasty › Phalloplasty › Electrolysis of donor site tissue to be used for phalloplasty › Penile prosthesis › Urethroplasty › Mastectomy › Masculinizing hormone therapy › Androgens (testosterone) administered to the patient for the purpose of more closely aligning their secondary sexual characteristics with their gender identity 	<ul style="list-style-type: none"> › Blepharoplasty › Rhinoplasty › Voice therapy/voice lessons › Electrolysis › Face-lift › Facial bone reduction › Suction-assisted lipoplasty, lipofilling and/or liposuction › Thyroid chondroplasty



Learn ways you can improve your overall health and well-being.

- › **Health Concerns for Transgender Persons** – 10 important issues to discuss with your health care provider.
- › **LGBTQ+ Health** – Resources to help lower health risks in the LGBTQ+ community.



Understand your privacy rights

The Health Insurance Portability and Accountability Act (HIPAA) requires most health care providers and health insurance plans to protect your privacy when it comes to certain information about your health or medical history. Information about your transgender status, including your diagnosis, medical history, sex assigned at birth or anatomy, may be protected health information. Such information should not be disclosed to anyone – including family, friends and other patients – without your consent. This information should also not be disclosed to medical staff unless there is a medically relevant reason to do so. If this information is shared for purposes of gossip or harassment, it is a violation of HIPAA.

*Center for American Progress. "The State of the LGBTQ Community in 2020. A National Public Opinion Study." October 6, 2020. www.americanprogress.org/issues/lgbtq-rights/

**Not all preventive care services are covered. See your plan for details.

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