



Transgender health benefits in the high-tech industry

In the race for the best talent, best-in-class companies offer transgender-specific health benefits.



“Transgender inclusive benefits have come a long way in the past two decades and are now the norm, in particular among high-tech employers,”

*Dr. Daniel Knecht, Vice President,
Health Strategy & Innovation for Aetna*

Recruiting

Competition for top-tier talent in high tech is fierce. To appeal to a larger talent pool, including the 1.4 million Americans who identify as transgender,¹ more companies are adding transgender-specific benefits to their health plan offerings.



Providing transgender-specific benefits attracts individuals with transgender needs and appeals to potential hires who see the offer of more inclusive benefits as an indicator of progressive values. Many employers are also finding that adding these and similar health benefits is resulting in a favorable listing with the **Human Resources Campaign’s (HRC) Corporate Equality Index (CEI)**.

Retaining

To keep top-tier individuals with transgender needs, create a work environment that is supportive of employees who are transgender and gender non-conforming. This takes education, mentoring and company-wide participation. The HRC offers a toolkit for employers. Entitled, “Transgender Inclusion in the Workplace: A Toolkit for Employers,”² these materials offer some great insights and practical guidance that an HR manager can quickly disseminate.



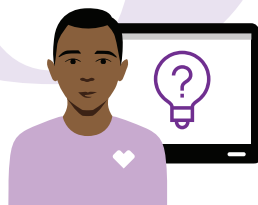
Maintaining human resources policies and being familiar with transgender terminology and key related terms like cisgender and gender dysphoria can also help put transgender employees at ease and make them feel genuinely supported.

1- <https://williamsinstitute.law.ucla.edu/publications/trans-adults-united-states/>

2- <https://www.hrc.org/campaigns/trans-toolkit>

Five ways high-tech employers can support transgender employee health needs

1 Educate Yourself



Become educated on the transgender transition process and the potential costs to your organization. Understand that the transition process may be a multiyear commitment. The World Professional Association for Transgender Health (WPATH) can provide some insight into the different steps one may take before, during, or after their transition. WPATH also provides recommendations for qualifying surgical and nonsurgical intervention.

[See addendum for more details.](#)

2 Be a Resource for Information

Help transgender employees understand their options by providing them with clear information about covered benefits — and what's not covered. And, for employees who choose to transition, provide clear information about the steps needed to start or continue progressing in transition and when precertification is required.

There are obvious cost savings to staying in-network, but whether in-network or not, employees should be encouraged to seek services and providers they feel are best for them. If a case manager is included in the employee's health plan, this individual can be engaged to help the transgender employee navigate their journey and find the best, most cost-effective care.

3 Provide Comprehensive Benefits



Offer a comprehensive package of benefits. For example, extend coverage to include cosmetic procedures and advanced reproductive techniques. Travel benefits should also be considered in case an employee needs to travel to access the care they need. As a side note, flexible spending account (FSA) and health savings account (HSA) benefits can be used to assist with the cost of necessary transportation, lodging and even meals in some cases.³

“Organizations that want to create a welcoming environment for all employees focus on inclusion and belonging. This includes talent acquisition and management programs that provide equitable, enterprise-wide opportunities for career development, along with inclusive health and well-being benefits. When diversity and inclusion practices are embedded in your organization, it creates a more engaging and innovative workplace for all.”

Djuana C. Beamon | Executive Director, Strategic Diversity Management, CVS Health

4 Find a Carrier with Transgender Advocates

Look for insurance carriers who give their members access to transgender advocates and related resources. Aetna’s Transgender Advocates, for example, actively work to build relationships with members and try to connect them with reputable, in-network providers and counselors. The advocate’s primary focus is to educate members on their transition options, and to provide ongoing emotional and mental support once a decision is reached.

“As a transgender advocate, my role is to support and educate our members on their transgender journey. I try to walk alongside members and listen to their needs, prioritize transition goals, and provide the clinical and emotional support toward achieving their goals,” said Cathleen DeCook, Aetna RN Care Manager.

Aetna’s facilitative approach includes eligibility requirements; a detailed explanation of the process; clear communication on services and procedures covered by the member’s current plan; how to save on out-of-pocket costs; how to file a claim; and more.

5 Provide Support

While prioritizing privacy above all, high-tech plan sponsors should provide internal support such as closed, transgender-specific support groups within the company.



Conclusion

Supportive HR leadership who have a comprehensive understanding of the transgender community will help enable high-tech companies to attract and retain top industry talent.



Transitioning may be a multiyear process and can be complicated, emotional, painful and expensive.

The steps each person takes to transition are different.



Addendum: Transgender Procedures

Non-surgical intervention:

- Mental health counseling*
- Hormone therapy*
- Living as their desired gender role before proceeding to surgical intervention*



Surgical intervention:

The risks and complications for the following surgical and nonsurgical interventions must be clearly explained and understood by the individual.

- Top surgery: Breast removal/mastectomy or breast augmentation
- Bottom surgery: male to female genital or female to male genital
- Facial surgery: feminization or masculinization
- Hair: removal through electrolysis or laser; transplant, hairline correction
- Body contouring
- Voice and communication therapy



* Required for one year by WPATH before surgical intervention

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