

Gender affirmation coverage

FOR AN AUTHENTIC LIFE

 **Desjardins**
Insurance
Life • Health • Retirement



Why we offer gender affirmation coverage

According to Statistics Canada's May 2021 census, 1 in 300 people in Canada aged 15 and older are transgender or non-binary. Many require gender affirming healthcare to align their body with their gender identity so they can live as their authentic selves.

Every gender affirmation journey is different. If you or someone you love is on that journey, you'll have learned that needed medical procedures may not be covered by your public health insurance plan. Because while Canada's public health insurance plans typically cover basic costs, such as top and bottom surgery, coverage levels aren't the same everywhere.

The costs of additional medical procedures usually have to be paid out of pocket, which can be a roadblock.

We believe those other gender-affirming procedures are necessary—even life-changing. That's why gender affirmation coverage is part of your extended healthcare benefit. It's there to help if you or one of your dependents needs it.

Definitions

The following are based on definitions provided by Fondation Émergence, a non-profit organization whose mission is to fight against homophobia and transphobia, and to educate, inform and raise public awareness about the realities of LGBTQ+ people.

- **Gender affirmation:** a range of social, psychological, behavioural and medical changes designed to support and affirm an individual's gender identity when it conflicts with the sex they were assigned at birth.
- **Gender dysphoria:** the psychological distress caused by a discrepancy between a person's gender identity and their sex assigned at birth. It is a defined clinical condition in the Diagnostic and Statistical Manual of Mental Disorders (DSM). Not all transgender people experience gender dysphoria.
- **Gender expression:** how a person expresses their gender identity. This includes behaviours (like body language) and appearance (like clothing, hairstyle, makeup).
- **Gender identity:** how a person defines their gender (man, woman, non-binary). Gender identity typically develops between the ages of 3 and 5, but it can evolve throughout life.
- **Non-binary:** a person whose gender identity is neither exclusively male nor exclusively female.

Eligibility

Your expenses may be eligible for reimbursement if the following 4 conditions are met:

1. The procedures are performed in Canada
2. You have received a diagnosis of persistent gender dysphoria
3. You have been approved for the public health insurance plan of your province or territory of residence
4. You are covered under your plan's extended healthcare benefit

Your dependents are also eligible if they're covered under your extended healthcare benefit.

Coverage

This coverage is part of your extended healthcare benefit. **It helps pay for eligible medical procedures that aren't covered by your public health insurance plan**, such as Adam's apple surgery, vocal cord surgery and laser hair removal.

For a list of eligible medical procedures, see your insurance booklet.

Because we understand that every gender affirmation journey is different, we don't apply a yearly maximum. Instead, we apply a **lifetime maximum**, which gives you more flexibility. It enables you to set your own pace so you can experience the freedom of living as your true gender on a timeline that works for you.

Other benefits that can help

As part of the gender affirmation process, you may also require other types of healthcare that fall outside the scope of this coverage but that may be covered through your extended healthcare benefit, such as:

- Drugs: hormone therapy, other related medication
- Mental health professionals, such as psychologists, psychotherapists and social workers
- Speech therapists
- Lab tests

These expenses don't count against the gender affirmation coverage lifetime maximum. All expenses are, however, subject to the conditions set out under the extended healthcare benefit (deductibles, maximums, reimbursement percentages, exclusions). Please see your insurance booklet for details.

Authorization and claims

You'll need to be authorized in order to submit claims for gender affirmation medical procedures. That means you'll need to **submit a prior authorization request form** that's been filled out and signed by you and your doctor **before you incur any expenses**.

All the information you provide will be kept **strictly confidential**.

AUTHORIZATION

1. If you have an account, log in to: **desjardinslifeinsurance.com/planmember**.
2. Under **Tools and resources**, click **Forms**.
3. In the **Medical and Dental** section, click form no. 22064 Prior Authorization Request – Gender Affirmation.

You can also call us and we will email the form to you. To find out how to reach our Customer Contact Centre, go to the **Contact us** section on the secure site or the Omni mobile app. You can also use the phone number on the back of your payment card.
4. Read the section titled **IMPORTANT**, complete sections A and B, and sign the form.
5. Have your doctor complete and sign section C.

Note: You're responsible for any fees your doctor charges to complete the form or to get additional medical information.

6. Follow the instructions on the form to submit it to us.

CLAIMS

Once you've received authorization, you can submit a claim:

1. If you have an account, log in to: **desjardinslifeinsurance.com/planmember**.
2. Under **Submit a claim**, click **Claim forms**. Choose form no. 19132A Claim for Health Care Benefits.

You can also download the form directly from our **public site**.
3. Complete and sign the form, and include your receipt.
4. Follow the instructions on the form to send it to us.

Since gender affirmation procedures are covered by your extended healthcare benefit, they are subject to all the same conditions that apply to that benefit.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

desjardinslifeinsurance.com/planmember

This document summarizes the nature and conditions of our gender affirmation coverage. It has no contractual value. For answers to any questions, refer to your insurance booklet. It contains detailed information about the terms and conditions that apply to gender affirmation coverage, as well as any exclusions, limitations and restrictions that may apply.



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200, rue des Commandeurs, Lévis (QC) G6V 6R2 / 1-866-647-5013
desjardinslifeinsurance.com