

Gender affirmation coverage

FOR A MORE INCLUSIVE
WORKPLACE



 **Desjardins**
Insurance
Life • Health • Retirement

The importance of inclusion in the workplace

A diverse, equitable and inclusive (DEI) work environment isn't just a nice-to-have; in today's job market, it's a business imperative: 71% of employees say it's important to work for an organization that values DEI issues, and 79% believe that a DEI organization attracts quality talent.¹

The business case for diverse teams has never been more compelling: Diverse teams are more innovative, they're more likely to reflect your client base, and they're more likely to foster an inclusive work environment. Younger workers prioritize diversity like no generation before, but if people don't feel included, diversity is just a checkbox.

Different people have different needs, and a benefit plan that provides coverage for all these different realities is a truly inclusive one. That's why gender affirmation coverage is part of our extended healthcare benefit.

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.

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 procedures are usually up to the individual, which can be a roadblock.

That's why this coverage is so important. It can fill coverage gaps and help offset costs that wouldn't otherwise be covered to help people on their gender affirmation journey.

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.

1. Bailey, L. "Working for organization that values DEI issues important for 71% of employees: survey." *Benefits Canada*, 25 June 2021.

Eligibility

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

1. The procedures are performed in Canada
2. The insured has received a diagnosis of persistent gender dysphoria
3. The insured has been approved for the gender affirmation program of their province or territory of residence
4. The insured is covered under the extended healthcare benefit

Dependents are eligible if they're covered under the plan member's extended healthcare benefit.

What's covered

The **essential plan covers some medical procedures that aren't covered by public health insurance plans**, such as Adam's apple surgery, vocal cord surgery and laser hair removal.

The **enhanced plan includes everything in the essential plan, and it also covers additional feminization/masculinization procedures** that help align an individual's body with their gender identity, such as facial surgeries and hair transplants.

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

Additional support

As part of the gender affirmation process, insureds may also require other types of healthcare that fall outside the scope of this coverage but that may be covered through the 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).

Toolkit

In a world where ideas about gender are changing, no one expects you to have all the answers. What we do want is for you to have the tools you need to feel confident and to make sure your people feel that they truly belong.

That's why we created a toolkit that will help you address gender diversity in a way that makes all your employees feel welcome and cared for. The toolkit was developed in partnership with Fondation Émergence.

The toolkit contains:

- A best practices guide for an LGBTQ+ inclusive workplace:
 - How to talk about diversity
 - Workplace inclusion
 - Facts about inclusion in the workplace
 - Gendered spaces: washrooms and locker rooms
 - Roadmap to transitioning in the workplace
 - Resources
- A video: Workplace best practices: Sexual and gender diversity

All plan sponsors whose plans include gender affirmation coverage will have access to the toolkit.

About Desjardins Insurance

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For more information about gender affirmation coverage, talk to your group insurance representative.



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