ABOUT THIS GUIDE

As part of the New York University culture of global inclusion, diversity, belonging, equity, and access, your benefits are designed to support the unique health care needs of transgender and gender diverse people.

Whether you’re considering surgery, you need follow-up care after surgery, need non-surgical services, or if you’re looking to provide support to your child or other family member, let this guide be your starting point.

UnitedHealthcare® Advocates are here for you every step of the way. From providing information about benefit coverage to helping you make the right care decisions for you and your family, you have an advocate for help and support.

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WHAT’S COVERED

The following services and procedures may be covered under your benefits when criteria are met, including but not limited to:

- Mental health services
- Genital surgery*
- Hormone therapy*
- Fertility preservation
- Gender-affirming chest surgery (augmentation, mastectomy, or reduction) and pectoral implants* (New as of 1/1/23)
- Chest binders (New as of 1/1/23)
- Gender-affirming facial surgery* (New as of 1/1/23)
- Tracheal shave (New as of 1/1/23)*
- Voice modification therapy/surgery* (New as of 1/1/23)
- Hair-related services, such as hair removal and hair implants/transplantation* (New as of 1/1/23)

Please call and work with a UnitedHealthcare Advocate to confirm benefit options.

*Requires prior authorization.
REQUIREMENTS FOR GENDER AFFIRMATION SURGERY:

Surgical affirmation services that are medically necessary are covered for employees and dependents enrolled in a UnitedHealthcare plan and:

1. Are at least 18 years of age
2. Have persistent, well-documented gender dysphoria*
3. Have the capacity to make a fully informed decision and consent for treatment
4. Have favorable psychosocial behavioral evaluation(s) from qualified mental health professionals
5. Have lived in their identified gender for 12 months (applies to genital surgery and mastectomy)
6. Have completed continuous gender-affirming hormone therapy appropriate for their gender identity (unless not medically able to do so)**
7. If significant medical or mental health concerns are present, these must be reasonably well-controlled

*Gender dysphoria describes the distress that someone experiences when their gender identity doesn’t match their gender and sex assigned at birth. More information on the American Psychiatric Association website

**Applicable to genital procedures and breast augmentation.
WE’RE HERE TO HELP YOU ON YOUR JOURNEY

No matter where you are as you’re receiving care, know that you have support available.

Call a UnitedHealthcare Advocate

• Understand steps you may need to take
• Learn about all your benefits, like travel and lodging
• Get any referrals to help ensure mental and physical readiness for surgery
• Coordinate your care through UnitedHealthcare
• Make sure you have an after-surgery care plan
• Find the right providers for you and understand the importance of network providers

We’re here to help you find the right doctor or specialist for you.

Call a UnitedHealthcare Advocate at 1-800-326-9166.
UNITEDHEALTHCARE ADVOCATES

Simplifying your health care experience starts here. Whether you are a current employee or covered dependent with UnitedHealthcare coverage, you have access to an experienced team of advocates dedicated to helping you. Our advocates receive training to provide comprehensive support to transgender and gender diverse people.* Have questions? Get help finding answers. It’s that simple.

Call a UnitedHealthcare Advocate
1-800-326-9166
Monday–Friday, 8 a.m.–8 p.m. ET

myuhc.com® gives you 24/7 access to your health plan details, tools, and resources — all in one spot.

The UnitedHealthcare® app gives you easy access to this information when you’re on the go. Secure messaging available. Available for Apple® and Android®.

How it works

1 Connect
Call to talk with an advocate and connect with caring support for you and your family.

2 Answer
An advocate will work with you to help find answers — from locating a specialist to explaining HSAs and more.

3 Support
Get help finding answers to your health- and benefits-related questions. Call Monday–Friday, 8 a.m.–8 p.m. ET.

What to expect

Confidentiality
Your health information is kept confidential in accordance with the law.

Family support
Enjoy support for all covered family members, including dependents.

*Advocates have specific training, developed with assistance and in conjunction with the National LGBTQIA+ Health Education Center, on providing quality care to the LGBTQ community. Training focuses on sensitivity, terminology related to transgender identity and health as well as strategies for effectively speaking about primary care and both basic medical care and surgical treatments available. The goal is to effectively create a welcoming, open environment when speaking with members over the phone.

You have an advocate: Call a UnitedHealthcare Advocate with questions, 1-800-326-9166.
MENTAL HEALTH SUPPORT

Find the support you may need through changes and challenges. Go to myuhc.com to access your mental health benefits and search for mental health providers.

Connect online through virtual visits
Simplify your mental health care with convenient counseling appointments through virtual visits — available 24/7 for you and all your dependents. Use your mobile device or computer to see and speak with a psychiatrist or therapist online.

Three steps to connect
1. Register on myuhc.com.
2. Schedule an appointment that’s convenient for you.
3. Use your mobile device to talk with a psychiatrist or therapist.

Connect online through Optum® Employee Assistance Program
The success of NYU as a progressive academic institution is critically linked to the physical health and total well-being of our faculty, employees, and your family members. NYU’s Employee Assistance Program, powered by Optum®, provides services and support for challenges such as:

- Depression
- Anxiety
- Grief
- Loss
- Substance use
- Relationship management
- And more

These supportive, confidential services are provided at no cost to you and your eligible dependents and are a click or toll-free phone call away. Reach out to your EAP at any time. Call 1-888-980-8740 or visit liveandworkwell.com and use access code: NYU.

Don’t forget:
New York University provides you 24/7 virtual care! You can see a primary care doctor online, on your phone or in the UnitedHealthcare app to support you for a range of medical needs, including your annual checkup. Note this benefit is only available for U.S. employees enrolled in an UnitedHealthcare medical plan (copays and deductibles may apply). To get started, visit the myuhc.com or the UnitedHealthcare app.

You have an advocate: Call a UnitedHealthcare Advocate with questions, 1-800-326-9166.
This summary highlights commonly used services and generally indicates how you and a medical plan will cover medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. This guide does not reflect all covered services, plan exclusions, limitations, or restrictions. It is not a contract or guarantee of coverage.