



# Your body. Your care.

Gender-affirming benefits,  
support and resources.

**Being your authentic and healthiest self. That's what matters.**

Intuit and Cigna Healthcare<sup>SM</sup> believe that every person we serve deserves the same and equal access to quality care to help them reach their individual health goals. That's why together, we're committed to helping you become your true self. Use this guide to better understand the benefits and support available to you on your physical and emotional self-discovery journey.

**INTUIT**

The logo features a green leaf-like icon above the word "cigna" in a lowercase, sans-serif font, with "healthcare" in a smaller font below it.

# The support you deserve.

No matter where you are on your gender-identity journey, Cigna Healthcare and Intuit are here to support, respect and help you reach your personal health goals.

If you or a family member is considering gender-affirming services, please call **Cigna One Guide®** at **800.244.6224**. Your personal guide will help you find an in-network provider based on your plan and the service(s) you are seeking. They will also assist with prior authorizations, the claims process and obtaining approvals.

## Doctors with experience.

[myCigna.com](https://mycigna.com)® has an advanced search option that helps identify providers who have the skills, experience and training to appropriately care for and understand our LGBTQIA+ customers.

To search for in-network, gender-affirming care, visit [myCigna.com](https://mycigna.com) and click on the type of doctor you're looking for. At the top of the results page, click "More Options" and select Inclusive Care. Or you can call Cigna Healthcare at **800.244.6224**.

## Care at the right price.

By choosing in-network providers, you'll save money on your medical care and avoid the hassle and larger bills that often come with seeing out-of-network providers.

Regardless of what Cigna Healthcare plan you are covered under, the gender-affirming services on the next page are part of your standard plan coverage.

To be identified as transgender by your medical plan – or to discuss your gender and pronoun preferences – call **800.244.6224**. Rest assured, your claims will be covered regardless of your gender identity.



# Trans-Inclusive benefits.

How you choose to transition is a personal decision that you should discuss with your medical provider. It's important to know which gender-affirming procedures and services are covered by your health plan.

**Our organizations strive to go above and beyond minimum medical care published by the World Professional Association for Transgender Health (WPATH) and have extended coverage to include enhancements for hair, skin and facial structure.**

FOR MALE-TO-FEMALE TRANSITION <sup>1</sup>	FOR FEMALE-TO-MALE TRANSITION <sup>1</sup>	ENHANCED SERVICES COVERED BY YOUR PLAN <sup>1</sup>
<ul style="list-style-type: none"> <li>• Vaginoplasty</li> <li>• Electrolysis of donor site tissue to be used for vaginoplasty</li> <li>• Penectomy</li> <li>• Vulvoplasty</li> <li>• Repair of introitus</li> <li>• Coloproctostomy</li> <li>• Orchiectomy</li> <li>• Breast augmentation</li> <li>• Feminizing hormone therapy</li> <li>• 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</li> </ul>	<ul style="list-style-type: none"> <li>• Vaginectomy</li> <li>• Hysterectomy</li> <li>• Vulvectomy</li> <li>• Metoidioplasty</li> <li>• Phalloplasty</li> <li>• Electrolysis of donor site tissue to be used for phalloplasty</li> <li>• Penile prosthesis</li> <li>• Urethroplasty</li> <li>• Mastectomy</li> <li>• Masculinizing hormone therapy</li> <li>• Androgens (testosterone) administered to the patient for the purpose of more closely aligning their secondary sexual characteristics with their gender identity</li> </ul>	<ul style="list-style-type: none"> <li>• Blepharoplasty</li> <li>• Rhinoplasty</li> <li>• Voice therapy/voice lessons</li> <li>• Electrolysis</li> <li>• Face-lift</li> <li>• Facial bone reduction</li> <li>• Suction-assisted lipoplasty, lipofilling and/or liposuction</li> <li>• Thyroid chondroplasty</li> </ul>

 Remember, using in-network providers can help you save on out-of-pocket costs.

<sup>1</sup>. Additional services may be covered. Call Cigna Healthcare for details.

# Summary of Cigna Healthcare medical benefits.

	CIGNA CHOICE FUND® WITH HSA PLAN	CIGNA HEALTHCARE MANAGED NETWORK PLAN
<b>Network</b>	In- and out-of-network coverage available	In-network coverage only; out-of-network services not covered
<b>Deductible</b>	<b>In-Network:</b> Individual: \$1,500 Family: \$3,000  <b>Out-of-Network:</b> Individual: \$2,500 Family: \$5,000 Includes prescription drugs	No deductible
<b>Coinsurance</b>	<b>After Deductible:</b> <b>In-Network:</b> Plan pays 90%  <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup>	Plan pays 100%
<b>Out-of-Pocket Maximum</b>	<b>In-Network:</b> Individual: \$2,600 Family: \$5,200  <b>Out-of-Network:</b> Individual: \$2,600 Family: \$5,200 Includes deductibles, coinsurance and prescription drugs	<b>Individual:</b> \$2,000 <b>Family:</b> \$6,000 Includes your medical copays but does not include noncompliance penalties
<b>Intuit's HSA Contributions per Plan Year</b>	Salary less than \$80,000: Individual: \$1,000 Family: \$2,000  Salary \$80,000 or more: Individual: \$750 Family: \$1,500	N/A
<b>Preventive Exams</b> (such as routine physicals, immunizations, annual OB-GYN exams and one mammogram per year starting at age 40)	<b>In-Network:</b> Plan pays 100% <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup> after deductible; guidelines apply; call Cigna Healthcare for details	Plan pays 100%; guidelines apply; call Cigna Healthcare for details

2. A fee is considered to be usual, customary and reasonable (UCR) if it falls within the parameters of the average or commonly charged fee for the particular service within a specific community.

# Summary of Cigna Healthcare medical benefits.

(CONTINUED)

	CIGNA CHOICE FUND WITH HSA PLAN	CIGNA HEALTHCARE MANAGED NETWORK PLAN
<b>Behavioral Health Support</b>	All in-network behavioral health office visits and outpatient services covered at 100%  <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup> ; pay less when you use a Cigna Healthcare Substance Abuse Center of Excellence	All in-network behavioral health office visits and outpatient services covered at 100%
<b>Non-hospital X-Ray and Lab Services</b>	<b>After Deductible:</b> <b>In-Network:</b> Plan pays 90%  <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup>	Plan pays 100%; copays apply for services rendered in a physician's office
<b>Inpatient Surgery</b>	<b>After Deductible:</b> <b>In-Network:</b> Plan pays 90%  <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup>	Plan pays 100% after you pay \$200 facility copay per admission
<b>Outpatient Surgery</b>	<b>After Deductible:</b> <b>In-Network:</b> Plan pays 90%  <b>Out-of-Network:</b> Plan pays 70% of UCR <sup>2</sup>	Plan pays 100% after you pay \$100 facility copay per visit



2. A fee is considered to be usual, customary and reasonable (UCR) if it falls within the parameters of the average or commonly charged fee for the particular service within a specific community.

# Whole health for your whole self.

## Preventive care

It's important for you to receive tests and screenings based on your anatomy. Yearly check-ups with your primary care provider (PCP) are an important part of maintaining good overall health and catching any issues before they become bigger or more difficult to treat. And most preventive services are covered at 100% by your Cigna Healthcare plan.<sup>3</sup>

### Annual preventive care services and screenings may include:

- Routine bloodwork
- Immunizations
- Anatomy-specific tests and screenings
- Mental health screenings



Your doctor should be a source of support, not judgment. To make sure that the provider you've found is a good fit, call Cigna Healthcare to check — or to get referred to LGBTQIA+-friendly providers.

<sup>3</sup>. Includes eligible in-network preventive care services. Some preventive care services may not be covered, including most immunizations for travel. Reference plan documents for a list of covered and non-covered preventive care service.

# Behavioral health care.

Whether you want an in-person appointment or prefer to meet virtually, Cigna Healthcare offers a wide range of behavioral health resources to meet your needs. Go to [myCigna.com](https://mycigna.com) to learn more, or get started with any of the resources below by visiting their website.

Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.

## Brightside

Delivering life-changing anxiety and depression treatment through evidence-based therapy and FDA-approved medications.

- Online appointments within 48 hours
- Unlimited access to providers through messaging and video visits
- Comprehensive care, including medication therapy and self-care
- Services for adults 18+

Visit [brightside.com/Cigna](https://brightside.com/Cigna) to get started.

Some providers may not be available in all states.

## Meru Health®

An app-based treatment program for depression, burnout and anxiety. This program combines technology, evidence-based therapy and daily support from licensed clinicians.

- Two-week clinically proven program divided into weekly themes
- Chat-based coach and peer support
- Virtual workshops
- Evidence-based digital content to improve overall well-being

Visit [meruhealth.com/Cigna](https://meruhealth.com/Cigna) to get started.



## Sondermind®

Answer a few questions and get matched with an in-network licensed therapist based on your specific behavioral health needs.

- Get seen within seven days
- Choose from in-person or virtual options

Visit [sondermind.com/Cigna](https://sondermind.com/Cigna) to get started.

## Talkspace

Online therapy service that connects you to a dedicated licensed therapist in your state via private messaging or live video.

- Regularly message your therapist via text, voice or video as life happens
- Therapists engage daily, five days per week

Visit [talkspace.com/Cigna](https://talkspace.com/Cigna) to get started.

**Transgender people are four times as likely as cisgender people to experience a mental health condition.<sup>4</sup>**

4. Wanta, J.W., Niforatos, J.D., Durbak, E., et al. "Mental Health Diagnoses Among Transgender Patients in the Clinical Setting: An All-Payer Electronic Health Record Study." *Transgender Health*, Volume 4.1, 2019. <https://www.liebertpub.com/doi/pdf/10.1089/trgh.2019.0029>

# Additional benefits available through Intuit.

The below organizations and programs are not affiliated with Cigna Healthcare. If you need more information, please reach out to the organizations or Intuit directly.

## CVS Caremark®

### Pharmacy benefits

Retail and mail service options to get the medications you need. Log in to [caremark.com](https://www.caremark.com), or call CVS Caremark® at **888.797.8890**. To manage your medications on the go, download the CVS Caremark app.

	CIGNA CHOICE FUND WITH HSA PLAN	CIGNA HEALTHCARE MANAGED NETWORK PLAN
<b>Annual Out-of-Pocket Maximum</b>	Prescription amounts count toward medical plan out-of-pocket maximum	<b>Individual:</b> \$4,100 <b>Family:</b> \$6,200
<b>Generic</b>	<b>After Deductible:</b> <b>Retail:</b> You pay \$5 or less for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay \$10 for 90-day supply	<b>Retail:</b> You pay \$5 or less for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay \$10 for 90-day supply
<b>Preferred Brand Name</b>	<b>After Deductible:</b> <b>Retail:</b> You pay 10% (\$15 minimum) for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay 10% (\$30 minimum) for 90-day supply <sup>5</sup>	<b>Retail:</b> You pay 30% (\$30 minimum/\$90 maximum) for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay 30% (\$60 minimum/\$180 maximum) for 90-day supply <sup>5</sup>
<b>Non-preferred Brand Name</b>	<b>After Deductible:</b> <b>Retail:</b> You pay 10% (\$30 minimum) for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay 10% (\$60 minimum) for 90-day supply <sup>5</sup>	<b>Retail:</b> You pay 50% (\$50 minimum/\$150 maximum) for 30-day supply <sup>5</sup> <b>Mail order:</b> You pay 50% (\$100 minimum/\$300 maximum) for 90-day supply <sup>5</sup>
<b>Fertility Drugs</b>	<b>Maximum Allowable Benefit:</b> \$10,000 lifetime maximum	<b>Maximum Allowable Benefit:</b> \$10,000 lifetime maximum

5. After two retail fills of maintenance medications, you must go through mail order or use a CVS Pharmacy and fill a 90-day supply. Otherwise, a penalty copay is charged (\$15 for generic, \$20 for preferred brand name and \$40 for non-preferred brand name). Specialty medications must be filled through CVS Specialty® Pharmacy and have a 30-day limit.

Please note: When a generic is available but the pharmacy dispenses the brand-name medication for any reason other than the doctor or other prescriber indicates "dispense as written," you will pay the difference between the brand-name medication and the generic plus the brand copayment.



# Additional benefits available through Intuit.

(CONTINUED)

## ARAG UltimateAdvisor®

### Legal insurance

Your dedicated place to turn for help with addressing a wide range of legal matters, including but not limited to Domestic Partnership Agreements, Gender Identifier (Marker) Changes, Postnuptial Agreements and more. Take advantage of additional benefits at no additional cost even if you are not enrolled, including:

- Legal education center resources
- Personal information organizer

Learn more about legal insurance and when you can enroll or make changes by visiting the [ARAG website](#) (use access code I7929int).

## Lyra Health

### Behavioral health support

Get care for your emotional and mental health how, when and where you need it. Whether you're feeling stressed, anxious or depressed, support from Lyra's top coaches and therapists can get you back on your feet. You and your family have access to 12 counseling sessions (virtual or in person) at no additional cost each plan year. After these 12 sessions, you (or your family members) can continue seeing your same Lyra provider at \$0 cost-share through Cigna Healthcare. Give Lyra a try at [intuit.lyrahealth.com](https://intuit.lyrahealth.com), or call **877.212.7941** to learn more.

## Hinge Health

### Back, joint and muscle care

Access all the tools you need to get moving again, right from the comfort of home. Hinge Health provides exercise therapy tailored to your condition and a personal care team of experts. Best of all, this benefit is covered 100% by Intuit.

See if you qualify at [hingehealth.com/intuit-cigna](https://hingehealth.com/intuit-cigna). For questions, email [hello@hingehealth.com](mailto:hello@hingehealth.com) or call **855.902.2777**.

## Teladoc®

### 24/7 telemedicine

Available by phone or video at no additional cost to you. Use telemedicine for common conditions, such as allergies, asthma, ear infections, sinus problems, neck and back pain, nutrition services, and more. Virtual behavioral health services are also available. To get started, activate your account online, by phone at **800.TELADOC (800.835.2362)** or by downloading the Teladoc mobile app.

You also have access to virtual primary care services through Teladoc® 360 (primary care copays apply). To get started, download the **Primary360 app** or visit [teladoc.com/Primary360](https://teladoc.com/Primary360).

## Maven Clinic

### Virtual fertility and family health support

Maven's network of providers are specialized in LGBTQIA+ health and offer services for same-sex and transgender couples, including:

- Matching you and your family members to telehealth network providers based on similar identities within sexual orientation, gender and sexual preference
- Referrals for LGBTQIA+-friendly in-person care
- Education, understanding and support around embryo-creation questions for same-sex male couples, reciprocal IVF coverage for same-sex male couples, fertility preservation coverage for transgender individuals and more

To be eligible for this benefit at no additional cost, you must be enrolled in a Cigna Healthcare medical plan provided by Intuit.

Learn more at [mavenclinic.com](https://mavenclinic.com), or download the Maven app to connect with other LGBTQIA+ Maven members in groups and forums.

# Additional benefits available through Intuit.

(CONTINUED)

## Adoption Assistance Program

Financial support for adoption

For employees who work 20 or more hours per week, Intuit will reimburse you up to a total of \$30,000 per child and up to a lifetime maximum of \$60,000 (for two children, not to exceed \$30,000 per child) for qualifying expenses that you've incurred.

## Surrogacy Assistance Program

Support with eligible expenses and lawful arrangements

Intuit will reimburse you up to a total of \$30,000 per child and up to a lifetime maximum of \$60,000 (for two children, not to exceed \$30,000 per child) for qualifying expenses that you've incurred (and are not otherwise reimbursable) resulting in a fully completed and lawful surrogacy contract. A fully completed surrogacy contract is one that results in you being recognized as the parent of a child on a birth certificate, court order of adoption or post-birth court order recognizing your parental rights under applicable law and does not violate any state, local or federal laws.

## Well-Being for Life Program

Financial well-being assistance

If you are a regular employee, you are eligible to receive up to \$1,300 per fiscal year to help defray the cost of expenses related to well-being for you and your family. With few exceptions, almost any expenses related to your physical, emotional or financial well-being are eligible for reimbursement.

## Crossover Health Center (Bay Area employees)

Private health center

Get VIP access to a highly skilled team of physicians and providers who deliver complete, concierge-style health care services, including primary care, physical medicine and mental health services.

Visit [crossoverhealth.com](https://crossoverhealth.com) to learn more.

## Virgin Pulse Support

Certified wellness coaches

Get access to support in lifestyle and condition management. Licensed coaches are trained to help you deal with issues such as anxiety and depression, grief, learned helplessness, the building of inner strength, and more.

To get started, log in to your [Virgin Pulse account](#).

## RethinkCare for Adults

Digital mindfulness platform through Virgin Pulse

Explore more than 1,250 sessions with master trainers, including:

- Learn the Basics of Mindfulness
- Boost Your Physical Health
- Perform at Your Best
- Create Mindful Relationships
- Know Your Emotions

To get started, log in to your [Virgin Pulse account](#) and sign up for RethinkCare.



## Questions?

To learn more about these additional benefits available to you, visit [intuitbenefits.com](https://intuitbenefits.com).

# Frequently asked questions and helpful answers.

## **Q: Why is it important to use in-network providers from Cigna Healthcare?**

**A:** Be aware that using out-of-network providers increases the risk of surprise bills later.

In-network providers generally:

- Only bill the patient after the claim processing has been satisfactorily completed
- Submit claims on behalf of members directly to the plan
- Work with the plan to gain the appropriate prior authorizations
- Have passed the accepted credential review and quality requirements of Cigna Healthcare
- Use in-network facilities, labs and other providers

## **Q: What if I choose to use an out-of-network provider?**

**A:** If you elect to use an out-of-network provider and you are in the Cigna Choice Fund with HSA Plan, you have out-of-network benefits available to you. If you elect to use an out-of-network provider and you are enrolled in the Cigna Healthcare Managed Network Plan, services will not be covered and you will be responsible for covering costs out of your own pocket. If you cannot find an in-network provider, call Cigna Healthcare to get help finding one.

## **Q: Can I be identified as transgender with my medical plan?**

**A:** Yes. Please contact customer service at **800.244.6224** to discuss your gender preferences and provide the requested gender recognition. Our service and claim teams will ensure our records are updated.

## **Q: Will I have issues with my claims based on the gender I select for my health plan?**

**A:** No. Cigna Healthcare has removed all gender requirements in our systems to ensure your claims will be covered regardless of the gender you identify as.

## **Q: What are my rights related to privacy of my health information?**

**A:** 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.



If you have questions about transgender health coverage or health care for LGBTQIA+ individuals, call Cigna Healthcare 24/7 at **800.244.6224**.

## Support is a call or click away.

### **myCigna.com**

Go to [myCigna.com](https://mycigna.com) or the [myCigna® App](#) for an easier way to find the care you need.

### **Cigna One Guide**

Click-to-chat with a personal guide on [myCigna.com](https://mycigna.com) or call Cigna One Guide any time day or night at **800.244.6224**.

### **Medical care**

Go to [myCigna.com](https://mycigna.com) > Find Care & Costs > Doctor by Type. At the top of the results page, click “More Options” and select “Inclusive Care”.

### **Behavioral health care**

Go to [myCigna.com](https://mycigna.com) > Find Care & Costs > Doctor by Type and click “Therapist”. Then select “LGBTQ Counseling” in the search option.

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