

At Cigna, we understand the challenges that people face who are transgender or gender nonconforming. We know the importance of being treated with respect, addressed with the right pronouns and supported by people who care. That's why we have placed extra emphasis on training our teams and creating programs to meet your unique needs.

These include:



Health plan coverage: Your health plan provides coverage for medically necessary treatment, which may include:1

- Gender-affirming surgery²
- Hormone therapy
- Required lab testing
- Behavioral counseling
- Routine medical care



Navigation: Our Advocates and Case Managers are experienced with gender transitioning and can help you navigate your health care plan in several ways.

- Partner with you and your providers to help you make informed decisions
- Help you to locate medical and behavioral professionals that are right for you
- Offer education and support for you and your health care providers



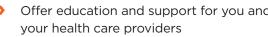
Education: We provide several public access online resources to help educate you, your family and your friends. At Cigna.com, type "transgender" in the search bar and you'll find:

- LGBTQ health and disparities
- Current issues in transgender care
- Gender identity and transgender concerns
- Ways to talk with family members



Support: Cigna is here to help you work through any issues you may be facing, including:

- Community resources
- Referrals to network behavioral healthcare professionals with the training to help you on your journey







For questions or support call the number on the back of your Cigna ID card or call

At Cigna, we want you to know that our commitment to transgender issues goes beyond our service to your company. It's part of our culture. For the seventh year in a row, we have received top marks from the Human Rights Campaign Foundation on its Corporate Equality Index, and we have consistently been honored with the distinction of being among the "Best Places to Work for LGBTQ Equality." We look forward to helping you.





- 1. Actual plan coverage may vary, depending on the terms of your employer's specific medical plan. Plan deductible, coinsurance and/or copay requirements may apply. Additional plan conditions, including exclusions and limitations, may apply. See your plan documents for costs and details of coverage.
- 2. Cigna Medical Coverage Policy 0266, "Treatment of Gender Dysphoria."
- 3. Cigna's ratings are based on 2012—2018 LGBTQ Equality, Human Rights Campaign Foundation's Corporate Equality Index national benchmarking tool on corporate policies and practices pertinent to lesbian, gay, bisexual, transgender and gueer employees.

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