

Gender Affirmation Care

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LGBTQIA2S+ Support

Gallivan: Student Health and Wellness is committed to making sure that all students have the care they need to lead healthy, fulfilling lives. As part of this commitment, we offer Gender Affirmation Care, a service that provides three forms of support for students who have been diagnosed with gender dysphoria or gender incongruence:

Health insurance & legal assistance designed to support students in their Gender Affirmation Care.



The travel component is designed to alleviate travel costs when the student is seeking eligible gender-affirming care procedures out-of-province:

- ✓ Up to \$1,000 for transportation and accommodation expenses
- ✓ 50% co-pay



The medical component is designed to complement the coverage already provided by provincial health insurance that covers:

- ✓ Up to \$5,000 per procedure (to a lifetime maximum of \$50,000)
- ✓ Eligible gender-affirming care procedures listed below



The legal component connects students with a partner law firm, giving them access to a legal consultation service that includes:

- ✓ Guidance on the appropriate course of action in their gender-affirming journey
- ✓ Legal advice on gender and name changes

Medical Coverage: covered expenses & maximums

While provincial health insurance may cover some gender-affirming health care, eligible procedures are often limited.

Gender Affirmation Care was developed by our partner insurer GreenShield, in collaboration with student focus groups, the Canadian Professional Association for Transgender Health (CPATH), and the Social Collective, as a first step to help fill this gap.

We recognize that this service has limitations in its current early form, and our aim is to further expand and improve it through ongoing consultations with the student and LGBTQIA2S+ communities we serve. If up-front costs are a barrier to accessing services, please reach out to your 2SLGBTQ+ Advisor or Student Benefits Office.

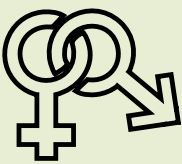
The service is available in both French and English to both domestic and international students (as long as they are covered by a provincial health plan or an equivalent plan) and is offered at the same price and terms for all clients nation-wide.

Gender Affirmation Care medical coverage is designed to complement provincial health care coverage.

For eligible procedures, Gender Affirmation Care covers up to \$5,000 per procedure (up to a lifetime maximum of \$50,000) when the following conditions are met:

- ✓ Eligible expenses are not covered by provincial health care.
- ✓ A diagnosis of gender dysphoria or gender incongruence from a legally qualified medical doctor or nurse practitioner.

Separately from this benefit, Gallivan: Student Health and Wellness can also review Health Plan prescription drug coverage with any interested partner student associations, to determine where further adjustments can be made to support gender-affirming care.



Provincial health care coverage varies by province. The following table shows an example of some of the GAC procedures that may be covered depending on your province:

Foundation (Core)	Focused
Transition-related genital and chest/breast surgeries not covered by province	Nose surgery
Vocal surgery	Liposuction/lipofilling
Tracheal shave	Face/eyelid lift
Face/eyelid lift	Lip/cheek fillers
Vaginal dilators	Hair transplant/implants
Laser hair removal	Gluteal lifts/implants
Facial feminization surgery	

Program Conditions

Limitations

It is important to acknowledge the following:

The requirement of a diagnosis of gender dysphoria from a physician /nurse practitioner presents a barrier to access for some students. We recognize that not all those in need of the covered services may necessarily have gender dysphoria or gender incongruence or access to resources to receive a diagnosis.

Pay-Direct service is currently unavailable for this coverage, meaning that students must pay for a procedure out-of-pocket first and then submit a claim for reimbursement. Our aim is to make Pay-Direct an option as soon as possible to eliminate up-front costs that place a financial burden on students.

Gender Affirmation Care may not be able to serve all students for the full duration of their gender transition journey, as they only have access to the service during their studies while they remain plan members.