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## **Pride Foundation Transgender Health Benefits Policy**

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Pride Foundation recognizes that transgender employees have health care related expenses associated with gender transition and care. Pride Foundation's health insurance carrier currently excludes coverage for transgender related healthcare. In fact, in the state of Washington, Pride Foundation is currently unable to purchase insurance that includes coverage for medically-necessary, gender-related health care unless it self-insures.

Until Pride Foundation is able to purchase a policy that covers health care for transgender employees, Pride Foundation will provide supplemental transgender health benefits to attract and retain qualified employees. This policy is also consistent with the best practices. Pride Foundation will also continue to work on public policy changes that contribute to transgender health care equity.

### **Transgender Equity Benefits Defined:**

Pride Foundation will set aside \$500.00 per month per full-time employed transgender employee. Monthly accruals will begin at the first full month starting employment and will continue until the earlier of 1) termination of employment with Pride Foundation or 2) Pride Foundation's move to a transgender-inclusive health care plan.

The maximum yearly accrual per employee is \$6,000.00 and the maximum accrual and benefit payable to any one employee is \$18,000.00.

Payments made under this program may be subject to federal and state income taxes.

Any employee who has reimbursable transgender health care related expenses not covered by health insurance is eligible to receive payment for this benefit following the later of:

- a) Completion of the first full calendar month of employment.
- b) The end of the calendar month in which a formal request for inclusion in the program was submitted.

### **Benefit Overview:**

The transgender health benefit may be claimed for reimbursable expenses beginning with the first month following date of employment. Requests for reimbursement of transgender health care related expenses shall be submitted by the employee to the Executive Director or his/ her Designee for review and payment.

Pride Foundation will pay the employee the amount of the approved expenses up to the current balance in the employee's accrued benefit account. Any outstanding balance of approved expenses not paid due to the balance in the employee's accrued account being fully utilized shall be payable upon the employee accruing more benefits.

Only expenses incurred during employment with Pride Foundation are eligible.

### **Transgender Health Care Expenses Defined:**

Reimbursable transgender health care expenses refers to:

- 1) A medical expense associated with gender transition or maintenance, and

- 2) The medical expense is not covered by Pride Foundation's health plan(s) and
- 3) The expense is uniformly accepted as part of the medical protocol for gender transition or maintenance and is medically necessary.

**Examples of reimbursable transgender health care expenses include:**

- Hormone treatment and supplies
- Gender affirmation/ reassignment surgery
- Mental health care related to gender transition or gender identity
- Durable medical equipment

**Benefit Request Process:**

Requests for reimbursement of transgender health care related expenses must be submitted to the Designee within three (3) months of the date of incurring the expenses. Requests must be made in writing and include:

- Employee name,
- Incurred health expenses and amounts,
- Receipts or other documentation of medical service/ medication received,
- Employee statement that the medical service/ medication is not covered by insurance.

Requests made by the 1<sup>st</sup> day of each month will be paid by the 15<sup>th</sup> day of that month.

Reimbursement for expenses will not be paid if those same expenses are submitted and reimbursed under Pride Foundation's employee health insurance plan.

**Benefit Upon Departure from Pride Foundation:**

Upon termination from Pride Foundation, for any reason other than cause, a transgender employee may seek reimbursement up to the balance in their accrued account for reimbursable transgender health care related expenses incurred during their employment period with Pride Foundation. Accrual for the month of termination is only earned if the employee terminates after the 25th day of the month. Claims for transgender benefit reimbursement following termination must be made within 30 days of termination.

**Confidentiality Protected:**

Transgender medical needs, benefits, and related discussions and requests are considered protected health information. Reimbursement decisions will be made in confidentiality.

**Request and Appeal Process:**

Within 10 business days of receiving a payment request, the Designee will inform the employee regarding approval or denial of the request. From time to time, the Designee may request more documentation or information in order to process the benefit. The employee may seek a second review by the Executive Director for disallowed expenses by submitting a letter outlining why the disallowed expenses should be reconsidered. The Executive Director's subsequent decision is final.

The Transgender Health Benefits described above are subject to change and/ or termination by Pride Foundation, at its discretion, upon 90 days' notice to all employees.

**Eligibility and Opt-In:**

Current Pride Foundation employees will be provided notice of this policy as soon as it is effective and will have 10 business days to opt-in to program by emailing the Designee.

Current employees who want to opt-in at a later date may do so by notifying the Executive Director's designee in writing by the 25<sup>th</sup> of any month. Benefits will begin the following month.

New employees will be notified of the benefit at date of hire and will have the option to opt-in or opt-out of the program. Employees may also choose to opt-in to the program at a later date.

Consistent with other Pride Foundation medical benefits, this benefit is only available to full-time, permanent employees.

This benefit is not retroactive and benefits will begin accruing at the date an employee opts into the program.

**Review and Evaluation:**

The policy will be reviewed and shared with Pride Foundation's insurance broker and board annually as part of our annual evaluation of overall health benefits.