



GENDER-AFFIRMING CARE

We're committed to providing equitable, affordable health care for our transgender and nonbinary members. And, we're here to support you on your journey to being your healthiest you.

Our coverage

Your Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Student Blue health plan provides coverage for people whose gender identity differs from their sex assigned at birth.¹ Typically, the following services are covered as part of an overall treatment plan for gender dysphoria:²

- Genital procedures
- Chest procedures (mastectomy, reconstruction, augmentation or reduction)
- Facial procedures for feminization or masculinization
- Voice therapy
- Electrolysis or laser hair removal
- Gender-affirming hormone therapy or pubertal delay
- Mental health support

Services may require prior approval from your health care plan. If you have any questions, give us a call, and one of our Customer Service representatives can help.

Your Student Blue plan covers gender-affirming care as outlined in our coverage policy. Check your benefit booklet for more details. You can find your benefit booklet by logging in to Blue ConnectSM or our Blue Connect Mobile NC app.



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Hormone therapy

Hormone therapy is covered as part of your benefit plan when your doctor agrees it is medically necessary for the treatment of gender dysphoria.

To find specific hormone replacement medications, visit:

[StudentBlueNC.com/FindMyMeds](https://www.studentblue.com/FindMyMeds)

Gender affirmation surgery

Gender affirmation surgery is also covered as part of your benefit plan when your doctor agrees it is medically necessary for the treatment of gender dysphoria.

Most of the time, the following surgeries are covered if medically necessary as part of an overall treatment plan once you have completed 12 months of continuous hormone therapy:

- Vaginoplasty
- Phalloplasty
- Hysterectomy
- Mastectomy
- Breast reconstruction, including augmentation with implants
- Certain facial procedures

For a full list of covered surgical procedures, see our coverage policy:

[StudentBlueNC.com/GenderAffirmationSurgery](https://www.studentblue.com/GenderAffirmationSurgery)

Find the care that's right for you

Find in-network doctors, facilities, prescriptions and more. Explore care options, or log in to Blue Connect to search existing coverage.

Have more questions?

If you have questions about which services are covered by your plan, call the number on the back of your member ID card, or visit [StudentBlueNC.com](https://www.studentblue.com) to locate contact information.



You can also ask our Customer Service team to connect you with a nurse case manager for gender services. Our nurse case managers have specialized knowledge to help you understand your benefits, navigate gender affirmation surgery and hormone therapy and learn more about transgender services.

¹ This flyer is not a guarantee of coverage. Please consult your Blue Cross NC coverage documents for benefit information specific to your plan.

² Limitations and restrictions may apply based on factors specific to your medical needs and the terms of your plan, including, but not limited to your age, medical needs, treatment history and medical necessity policies. Coverage may also vary as required by state law.

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