

RIDER 25 - ELIGIBILITY FOR TRANSGENDER OR GENDER REASSIGNMENT SURGERY

The Following Rider to The Independent Colleges and Universities Benefits Association, Inc. Medical, Behavioral Health, and Prescription Drug Plan Document amends the coverages of the Plan for the Participants, Dependents, and Beneficiaries for the following Institutions:

Barry University, Central Florida AHEC, Edward Waters College, Everglades AHEC, Florida Institute of Technology, Grace Episcopal Day School, Nova Southeastern University, Rollins College, Tampa Preparatory School, and The University of Tampa

PURPOSE OF RIDER: This Plan recognizes a limited number of issues are of a sensitive political, theological, or academic nature. The Plan allows individual Member Institutions to elect coverages with respect to these issues.

Eligibility for transgender or gender reassignment surgery requires that the following conditions are met:

1. Covered member must complete at least 12 consecutive months of living, dressing and working full-time as the preferred gender. During this period, regular and consistent attendance in a program of counseling and behavior therapy is required.
2. An additional 12 consecutive months of living, dressing and working full-time as the preferred gender with the addition of hormone supplementation consistent with the preferred gender is required. During this period coverage regular and consistent attendance in a program of counseling and behavior therapy is also required.
3. After documented completion of step one and two above, the requested surgical alteration will be covered subject to non-discriminatory medical necessity.

Transgender Surgery

Transgender or Gender Reassignment surgery is considered a covered benefit when all of the following criteria are met:

- The individual is at least 21 years of age;
- The individual has been diagnosed with the gender disorder of transsexualism based on DSM-V criteria and established by comprehensive independent behavioral health evaluation;
- The individual has successfully lived and worked within the desired gender role full-time for at least 12 months (real-life experience) without returning to the original gender;
- In addition to living and working with the desired gender role full-time for at least 12 months, and minimum of an additional 12 continuous months of hormone replacement therapy must occur; and
- After the minimum of 24 continuous months of living and working within the desired gender role full-time and hormone replacement therapy the individual should undergo repeat comprehensive independent behavioral health evaluation.

Behavioral health evaluation and support services are provided through Aetna Behavioral Health and Resources for Living.