

## 2023 Lavender Law

### **CLE Materials for Federal Benefits: Are We Queer Yet?**

1. What Same-Sex Couples Need to Know, Social Security Administration, Publication No. 05-10014 (June 2022), <https://www.ssa.gov/pubs/EN-05-10014.pdf>.
2. Survivors Benefits for Same-Sex Partners and Spouses, Social Security Administration, Publication No. 17-019 (May 2022), [Survivors Benefits for Same-Sex Partners and Spouses \(ssa.gov\)](https://www.ssa.gov/pubs/EN-17-019.pdf).
3. Notice Of Class Action Order: *Ely V. Saul*, Social Security Administration, <https://www.ssa.gov/ely/> (updated on October 10, 2021).
4. Notice Of Class Action Order: *Thornton V. Commissioner Of Social Security*, Social Security Administration, <https://www.ssa.gov/thornton/> (updated on October 15, 2021).
5. Social Security Implements Self-Attestation of Sex Marker in Social Security Number Records, Social Security Administration, Social Security Matters (October 20, 2022), <https://blog.ssa.gov/social-security-implements-self-attestation-of-sex-marker-in-social-security-number-records/>.
6. X Gender Marker Available on U.S. Passports Starting April 11, U.S. Department of State (March 31, 2022), <https://www.state.gov/x-gender-marker-available-on-u-s-passports-starting-april-11/>.
7. Policy Alert No. PA-2023-12 Selecting Gender on USCIS Forms, U.S. Citizenship and Immigration Services (March 31, 2023), <https://www.uscis.gov/sites/default/files/document/policy-manual-updates/20230331-SelectingGender.pdf>.
8. Gender Dysphoria and Gender Reassignment Surgery National Coverage Determination, Centers for Medicare and Medicaid Services, effective August 30, 2016, <https://www.cms.gov/medicare-coverage-database/view/ncd.aspx?ncdid=368&ncdver=1>.
9. Julie Furr Youngman and Courtney D. Hauck, Medical Necessity: A Higher Hurdle for Marginalized Taxpayers? 51 Loy. L.A. Rev. 1 (2018), <https://digitalcommons.lmu.edu/cgi/viewcontent.cgi?article=3021&context=llr>.
10. Covid-19 Continuous Coverage & Public Health Emergency (PHE) Unwinding Resources, National Health Law Program (February 21, 2023), <https://healthlaw.org/wp-content/uploads/2023/02/PHE-Unwinding-Guidance-and-Resources-for-Advocates-2.21.23-Update.pdf>.

11. Letter to Centers for Medicare and Medicaid Services Re: PHE Unwinding Concerns for Dual Eligibles, Justice in Aging (September 8, 2022), [JIA-PHE-Unwinding-re-Duals-Letter.pdf \(justiceinaging.org\)](#).
12. Charly Gilfoil and Michelle Yiu, Protect Medicaid Funding Issue #12: LGBTQI+ People, National Health Law Program (May 2, 2023), [https://healthlaw.org/resource/protect-medicaid-funding-issue-12-lgbtqi-people/](#).
13. Equality Maps: Medicaid Coverage of Transgender-Related Health Care, Movement Advancement Project, [https://www.lgbtmap.org/equality-maps/healthcare/medicaid](#) (last accessed on May 11, 2023).
14. Executive Order No. 14035 Executive Order on Diversity, Equity, Inclusion, and Accessibility in the Federal Workforce,” The White House (June 25, 2021), [https://www.whitehouse.gov/briefing-room/presidential-actions/2021/06/25/executive-order-on-diversity-equity-inclusion-and-accessibility-in-the-federal-workforce](#).
15. Nondiscrimination in Health Programs and Activities, 87 Fed. Reg. 47849, 47918 (proposed Aug. 4, 2022), [https://www.federalregister.gov/d/2022-16217/p-848](#).
16. FEHB Program Carrier Letter No. 2022-03 Federal Employees Health Benefits Program Call Letter, Office of Personnel Management (February 17, 2022), [https://www.opm.gov/healthcare-insurance/healthcare/carriers/2022/2022-03.pdf](#).
17. FEHB Program Carrier Letter No. 2022-04 Technical Guidance and Instructions for 2023 Benefit Proposals, Office of Personnel Management (March 16, 2022), [https://www.opm.gov/healthcareinsurance/healthcare/carriers/2022/2022-04.pdf](#).
18. FEHB Program Carrier Letter 2023-04 Federal Employees Health Benefits Program Call Letter, Office of Personnel Management (March 1, 2023), [https://www.opm.gov/healthcare-insurance/healthcare/carriers/2023/2023-04.pdf](#).
19. 2023 Federal Employee Health Plans – Washington, DC, Whitman-Walker Health, attached (surveying gender-affirming FEHB plan options for 2023 in Washington, DC).
20. Liability for Transgender Health Care Exclusions in Employer Health Plans, Transgender Legal Defense & Education Fund, Inc., [https://transhealthproject.org/documents/51/2022-06-16\\_TLDEF\\_memo\\_on\\_trans\\_health\\_exclusions.pdf](#) (last updated on June 16, 2022).

## 2023 Federal Employee Health Plans – Washington, DC<sup>1</sup>

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/2023/state/dc>

Please note: Prior approval may be required for gender affirming procedures and fertility treatments. Moreover, the covered gender affirming procedures and fertility treatments have specific medical necessity requirements.

Fee For Service Plans for All (Plan name and plan code)	Covered	Not Covered
<b><u>APWU Health Plan - 47</u></b> <ul style="list-style-type: none"> <li>See Section 5a. on fertility preservation</li> <li>See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>Fertility Preservation</li> <li>Genital Procedures</li> <li>Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>Hair Removal</li> <li>Breast Augmentation (only covered for reconstructive surgery)</li> <li>Reversal of gender affirming procedures</li> <li>No mention of voice therapy or facial procedures</li> </ul>
<b><u>Blue Cross and Blue Shield Service Benefit Plan Basic Option - 11</u></b> <ul style="list-style-type: none"> <li>See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>Hair Removal</li> <li>Genital Procedures</li> <li>Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>Fertility Preservation</li> <li>Breast Augmentation (only covered for reconstructive surgery)</li> <li>Reversal of gender affirming procedures</li> <li>No mention of voice therapy or facial procedures</li> </ul>
<b><u>Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus - 13</u></b> <ul style="list-style-type: none"> <li>See Section 5a on fertility preservation</li> <li>See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>Fertility Preservation</li> <li>Genital Procedures</li> <li>Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>Reversal of gender affirming procedures</li> <li>Breast Augmentation (only covered for reconstructive surgery)</li> <li>No mention of voice therapy or facial procedures</li> </ul>
<b><u>Blue Cross and Blue Shield Service Benefit Plan Standard Option - 10</u></b>	<ul style="list-style-type: none"> <li>Fertility Preservation</li> <li>Genital Procedures</li> <li>Hair Removal</li> </ul>	<ul style="list-style-type: none"> <li>Reversal of gender affirming procedures</li> </ul>

<sup>1</sup> This guide was compiled by Alex Benach, Whitman-Walker Health Legal Services Intern.

<ul style="list-style-type: none"> <li>• See Section 5a on fertility preservation</li> <li>• See Section 5b on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation (only covered for reconstructive surgery)</li> <li>• No mention of voice therapy or facial procedures</li> </ul>
<u><b>GEHA Benefit Plan - 31</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Voice Therapy</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> <li>• Breast Augmentation (only covered for reconstructive surgery)</li> </ul>
<u><b>GEHA HDHP - 34</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Voice Therapy</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> <li>• Breast Augmentation (only covered for reconstructive surgery)</li> </ul>
<u><b>GEHA Indemnity Benefit Plan - 25</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Genital Procedures</li> <li>• Voice Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> <li>• Breast Augmentation (only covered for reconstructive surgery)</li> </ul>
<u><b>MHBP Consumer Option - 48</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Voice Therapy</li> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><b>MHBP Standard Option - 45</b></u>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> </ul>	<ul style="list-style-type: none"> <li>• Voice Therapy</li> <li>• Facial Procedures</li> </ul>

<ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Reversal of gender affirming procedures</li> <li>• Hair Removal</li> <li>• Hair Implants</li> </ul>
<u><a href="#">MHBP Value Plan - 41</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Voice Therapy</li> <li>• Facial Procedures</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><a href="#">NALC Health Benefit Plan - 32</a></u> and <u><a href="#">NALC Health Benefit Plan - KM</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation (only initial, no revisions)</li> <li>• Genital Procedures</li> <li>• Reversal of gender affirming procedures (if medically necessary)</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Facial Procedures</li> </ul> <p>Not mentioned:</p> <ul style="list-style-type: none"> <li>• Voice Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> </ul>
<u><a href="#">SAMBA Health Benefit Plan - 44</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> <li>• Breast Augmentation (Only covered for reconstructive surgery)</li> </ul>

Fee For Service Plans for Specific Groups	Covered	Not Covered
<u><a href="#">Compass Rose Health Plan - 42</a></u> <ul style="list-style-type: none"> <li>• See Section 5b. on gender affirming procedures</li> <li>• See Section 5a. on fertility preservation</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Voice Therapy</li> <li>• Hair Removal</li> <li>• Hair Implants</li> </ul>

		<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><b>Foreign Service Benefit Plan - 40</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Reversal of gender affirming procedures</li> <li>• Voice therapy</li> </ul>
<u><b>Panama Canal Area Benefit Plan - 43</b></u> <ul style="list-style-type: none"> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> <li>• Voice therapy</li> </ul>
<u><b>Rural Carrier Benefit Plan - 38</b></u> <ul style="list-style-type: none"> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Hair Implants</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> <li>• Hair Removal</li> </ul>

<b>State Specific HMO, HDHP, and CDHP Plans</b>	<b>Covered</b>	<b>Not Covered</b>
<u><b>Aetna Advantage - Z2</b></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	No mention of: <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> </ul>

		<ul style="list-style-type: none"> <li>• Reversal of gender affirming procedures</li> </ul>
<p><a href="#"><u>Aetna Direct - N6</u></a></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<p>No mention of:</p> <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> <li>• Reversal of gender affirming procedures</li> </ul>
<p><a href="#"><u>Aetna HealthFund CDHP and Aetna Value Plan - F5</u></a></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<p>No mention of:</p> <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> <li>• Reversal of gender affirming procedures</li> </ul>
<p><a href="#"><u>Aetna HealthFund HDHP - 22</u></a></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<p>No mention of:</p> <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> <li>• Reversal of gender affirming procedures</li> </ul>
<p><a href="#"><u>Aetna Open Access - JN</u></a></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<p>No mention of:</p> <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> </ul>

		<ul style="list-style-type: none"> <li>• Reversal of gender affirming procedures</li> </ul>
<u><a href="#">Aetna Saver (Open Access) - QQ</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	No mention of: <ul style="list-style-type: none"> <li>• Facial Procedures</li> <li>• Vocal Therapy</li> <li>• Hair Implants</li> <li>• Hair Removal</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><a href="#">CareFirst Blue Choice - 2G</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Facial Procedures *some procedures may be covered if plan uses *</li> <li>• Mastectomy</li> </ul>	No mention of: <ul style="list-style-type: none"> <li>• Vocal Therapy</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><a href="#">CareFirst Blue Choice - B6</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Facial Procedures *some may be excluded*</li> <li>• Mastectomy</li> </ul>	No mention of: <ul style="list-style-type: none"> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Reversal of gender affirming procedures</li> </ul>
<u><a href="#">Kaiser Permanente - Mid-Atlantic States - E3</a></u> and <u><a href="#">Kaiser Permanente - Mid-Atlantic States - T7</a></u> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Facial Procedures – contact plan to inquire for more information</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Voice Therapy</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Reversal of gender affirming procedures</li> </ul>



<b>Note that Kaiser uses its own network for primary care, specialists, and surgeons.</b>		
<p><b><u>M.D. IPA - JP</u></b></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Genital Procedures</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Facial Procedures</li> <li>• Reversal of gender affirming procedures</li> <li>• Voice Therapy</li> </ul>
<p><b><u>UnitedHealthcare Insurance Company, Inc. - Choice Plus Primary - AS</u></b></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Breast Augmentation</li> <li>• Genital Procedures</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Voice Therapy</li> <li>• Facial Procedures</li> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> </ul>
<p><b><u>UnitedHealthcare Insurance Company, Inc. Choice Open Access HMQ - V4</u></b></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> </ul>
<p><b><u>UnitedHealthcare Insurance Company, Inc. Choice Open Access HMO - LR</u></b></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> </ul>
<p><b><u>UnitedHealthcare Insurance Company, Inc. Choice Plus Advanced - L9</u></b></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> </ul>

<p><u><b>UnitedHealthcare Insurance Company, Inc. Choice Primary - Y8</b></u></p> <ul style="list-style-type: none"> <li>• See Section 5a. on fertility preservation</li> <li>• See Section 5b. on gender affirming procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Fertility Preservation</li> <li>• Hair Removal</li> <li>• Hair Implants</li> <li>• Genital Procedures</li> <li>• Mastectomy</li> </ul>	<ul style="list-style-type: none"> <li>• Breast Augmentation</li> <li>• Reversal of gender affirming procedures</li> <li>• Facial Procedures</li> <li>• Voice Therapy</li> </ul>
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