

Sun Life's Gender Affirmation Coverage

Supporting Canadians through their gender affirmation journey

Everyone experiences gender in their own unique way. Sun Life's gender affirmation coverage will help your gender diverse employees, and their dependents, embody their authentic selves.

This optional coverage, available through Extended Health Care Plans, helps to supplement the coverage for surgeries with additional financial support.

Although most provincial or territorial health care plans pay for surgery for those who meet the plan's requirements, coverage levels are not all the same. As well, many public health care plans don't cover surgeries that feminize or masculinize an individual's features. Sun Life's coverage helps to fill in these gaps.



Coverage overview

We offer two levels of progressive coverage, giving you the opportunity to enhance what you offer your employees.

CORE COVERAGE Covers certain basic surgical procedures not available under the individual's provincial or territorial health care plan. Examples include the reduction of the Adam's apple and voice surgery.

ENHANCED COVERAGE Additional coverage for surgical procedures to align feminine or masculine features to the transitioned gender, such as facial bone reduction, cheek augmentation or adding pectoral implants.

To add Enhanced coverage to a plan, you must also add Core coverage.

ELIGIBILITY This coverage is for all plan members, which includes eligible dependents.

To be eligible for reimbursement of their expenses, applicants must first be approved for surgery(ies) under the gender affirmation surgical program in their home province or territory.

The minimum age is 18 years. If the provincial or territorial health plan gender affirmation program doesn't have a minimum age, we'll review the application for individual consideration.

All procedures must be performed in Canada to be eligible for reimbursement.

Once your plan includes gender affirmation coverage, we will reimburse a plan member or dependent after the surgery has been performed, provided all the criteria for the coverage and surgery are met. Coverage must be in place at the time of surgery.

Hormone therapy and psychological counselling

Hormone therapy and psychological counselling are not included as part of the Gender Affirmation product. They are available through Sun Life's standard Extended Health Care



The importance of psychological counselling

Psychological counselling with expertise in gender diversity is recommended to help employees transition. It can take many visits, spanning months or even years, for an individual to explore their gender identity, decide on an approach for transitioning and undergo the formal psychological assessment needed for the provincial application.

We recommend your plan includes coverage of \$5,500 - \$8,500 for psychology/mental health coverage to adequately support a transitioning member and/or their dependents. You can increase the psychologist/social worker benefit maximum while keeping the same annual maximum for all other paramedical practitioners.

How members apply

Plan members should call our Client Care Centre at **1-800-361-6212** to confirm their plan has this coverage and get the Gender Affirmation application form for themselves or for their transitioning dependent. The person transitioning and their doctor should fill out the form and send it to us for review using our mobile app or by mail. We'll send a letter with our decision to the applicant.

More information

To discuss gender affirmation coverage for your plan, contact your Sun Life Group Benefits representative.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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