

Your plan has transgender benefits

Colorado College Student Health Insurance Plan (SHIP) coverage for the 2021-2022 plan year



Your SHIP transgender benefits at a glance

Helping you have access to high-quality care is important to us. When you need certain procedures such as transgender surgery, Anthem works to help ensure you have access to quality care to fit your health care needs.

Please note: This plan provides benefits for many of the charges for transgender surgery (also known as sex reassignment surgery) as part of the treatment of gender identity disorder or gender dysphoria.* You'll need to have your benefits approved by us for the type of transgender surgery requested and receive authorization before the surgery is performed.

Type of procedure	What is covered
Inpatient surgery (in-network)	\$200 copayment per admission, plus 20% coinsurance after \$500 deductible is met
Outpatient services (in-network)	20% coinsurance after \$500 deductible is met
Outpatient behavioral health (in-network)	\$20 copayment
Inpatient surgery (out-of-network)	\$200 copayment per admission, plus 50% coinsurance after \$1,000 deductible is met
Outpatient services (out-of-network)	50% coinsurance after \$1,000 deductible is met
Outpatient behavioral health (out-of-network)	50% coinsurance after \$1,000 deductible is met

What is not covered by SHIP

SHIP doesn't cover services considered cosmetic. You may still receive these services, but they will not be covered by our insurance. These services include:

- Liposuction
- Facial bone reconstruction
- Voice modification surgery

We are here to support you. To find a doctor, facility, or hospital for these services, call SHIP Customer Service at **855-639-8676**. You may pay less if you look for an in-network provider that accepts your coverage.



*Gender dysphoria is a condition in which a person feels a strong and persistent identification with the opposite gender accompanied with a severe sense of discomfort in their own gender.

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