## Gender-affirming benefits

### What The UC Berkeley Student Health Insurance Plan (SHIP) Covers For 2023-2024 Plan Year

### What is my share of the cost for gender-affirming services?

<table>
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<th>Benefit</th>
<th>In-network</th>
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| Bottom surgery                              | 10% 
$250 copay                      | 50% 
$500 copay                      | Subject to precertification     |
| Hysterectomy                                 | 10% 
$250 copay                      | 50% 
$500 copay                      | Subject to precertification     |
| Hormone therapy                              | $15 copay per visit then 0% deductible waived | 50%                           |                                                                      |
| Top surgery                                  | 10% 
$250 copay                      | 50% 
$500 copay                      | Subject to precertification     |
| Electrolysis/laser hair removal of face and neck | 10%                           | 50%                           | As there are currently no in-network electrolysis providers, out of network electrolysis will be covered at the in-network level. |
| Tracheal shave                                | 10%                             | 50%                           |                                                                      |
| Travel expenses                              | Up to $10,000 maximum per surgery or series of surgical stages (deductible waived) |                           | Subject to precertification                                           |
| Gender-conforming facial surgery (including facial feminization surgery) | 10% 
$250 copay                      | 50% 
$500 copay                      | Subject to precertification     |
| Fertility preservation                       | $25 copay per visit for consultation (deductible waived) 
$250 copay per round of treatment plus 10% | 50% 
$250 copay per round of treatment plus 50% | Subject to precertification. Limited to fertility preservation services only. This plan does not cover the testing or treatment of infertility. Fertility preservation includes annual storage costs when enrolled in SHIP; limited to $20,000/lifetime maximum. |
| Vocal training (speech therapy)              | $15 copay per visit             | 50%                             | Subject to precertification after the 12th visit (per plan year)      |

1 These services need precertification to determine medical necessity for gender identity disorder or gender dysphoria. Fertility medication may require prior-authorization. Fertility medication does not apply to $20,000 maximum.
2 $450 deductible applies to services rendered outside of the Tang Center.
3 Inpatient hospital admission is subject to a copay of $250 with an in-network provider or $500 copay with an out-of-network.
4 Please note that laser hair removal may be done by a dermatologist in Blue Shield’s PPO network. Only one of the services can be done at a time (i.e., you cannot have both laser and electrolysis at the same time).

To learn more about your benefits and the precertification process, call the Berkeley SHIP Office at 1-510-642-5700.
**How do I find a provider?**

Berkeley SHIP maintains a list of in-network providers specializing in transgender services. When you call to make an appointment with one of these providers, be sure to ask if they are still in the Blue Shield network and can accept your coverage. If you have questions about other doctors, call the Berkeley SHIP Office at 1-510-642-5700.

**If I use an out of network provider, how do I submit a claim?**

You must be an active and enrolled student or dependent on Berkeley SHIP on the date you receive the service.

2. Provide proof of payment.
3. Provide an itemized bill from the provider with dates of service, billed amount and provider information.
4. Submit a claim using fax: 1-413-733-4612; email: [UCBcustomerservice@wellfleetinsurance.com](mailto:UCBcustomerservice@wellfleetinsurance.com) or mail to:
   
   Wellfleet Group, LLC
   
   PO Box 15369 Springfield, MA 01115-5369

   It usually takes 30 business days to process a claim.

**What if I have a question?**

To learn more about your benefits and the precertification process, or for assistance with submitting the form, contact the Berkeley SHIP Office at 1-510-642-5700.

For more information, go to:

- **Gender Affirming Benefits** [uhs.berkeley.edu/ship/gender-affirming-benefits](http://uhs.berkeley.edu/ship/gender-affirming-benefits)
- **Services at Tang for Trans and Gender Non-conforming Students** [uhs.berkeley.edu/trans#ship](http://uhs.berkeley.edu/trans#ship)