

TRANSGENDER BENEFITS

What The UC Berkeley Student Health Insurance Plan (SHIP) Covers For 2021-2022 Plan Year

What is my share of the cost for transgender services?

Benefit	In-Network	Out-of-Network	Notes
Transgender surgery or gender confirmation (reassignment), also known as bottomsurgery ¹	10% ² \$250 Copay	50% ² \$500 Copay	Subject to precertification
Hysterectomy ¹	10% ²	50% ²	Subject to precertification
Hormone therapy	\$15 copay per visit then 0%, deductible waived	50% ²	
Top surgery for female to male (FTM) and male to female (MTF), including breast augmentation ¹	10% ² \$250 Copay	50% ² \$500 Copay	Subject to precertification
Electrolysis/Laser hair removal of face and neck	10% ²	50% ²	As there are currently no in-network electrolysis providers, out of network electrolysis will be covered at the in-network level.
Tracheal shave	10% ²	50% ²	Subject to precertification
Travel expenses	Up to \$10,000 maximum per surgery or series of surgical stages (deductible waived)		Must be authorized in advance
Gender-conforming facial surgery (including facial feminization)	10% ² \$250 Copay	50% ² \$500 Copay	Subject to precertification
Fertility preservation ¹	\$25 copay per visit for consultation (deductible waived) \$250 copay per round of treatment plus 10% ²	50% ² copay per visit for consultation \$250 copay per round of treatment plus 50% ²	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	10% ²	50% ²	

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.

What if I have a question?

To learn more about your benefits and the precertification process, call the Berkeley SHIP Office at **1-510-642-5700**.

For more information, go to:

- **Insurance Benefits for Transgender Students**
uhs.berkeley.edu/insurance/ship-benefits/insurance-benefits-transgender-students
- **Services at Tang for Trans and Gender Non-conforming Students**
uhs.berkeley.edu/trans#ship

How do I find a provider?

Berkeley SHIP maintains a list in-network providers specializing in transgender services. You can find a provider by searching the **Provider Finder** tool:

<http://berkeley.wellfleetinsurance.com/providers>.

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**.

For electrolysis and laser hair removal of the face and neck only (with an approved SHIP referral):

- Please note that laser hair removal may be done by a dermatologist in Blue Shield's PPO network.
- Only one of these services can be done at a time (e.g You cannot do both laser and electrolysis at the same time).

How do I submit a claim for electrolysis and laser hair removal?

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

1. Obtain a referral from the SHIP office prior to starting treatment.
2. Download and complete a Medical claim form from MySHIP Online at <http://berkeley.wellfleetinsurance.com/ship>. For assistance with submitting the form contact the SHIP Office at **1-510-642-5700**.
3. Provide proof of payment.
4. Provide an itemized bill from the provider, with dates of service, billed amount and provider information.
5. Fax claim to **1-559-499-2464** or mail claim to:
HealthComp
621 Santa Fe Avenue
Fresno, CA 93721

It usually takes 30 business days to process a claim.

