## What is my share of the cost for transgender services?

<table>
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<th>Benefit</th>
<th>In-Network</th>
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<th>Notes</th>
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</table>
| Transgender surgery or gender confirmation (reassignment), also known as bottomsurgery\(^1\) | 10\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | Subject to precertification |
| Hysterectomy\(^1\)                                                  | 10\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | Subject to precertification |
| Hormone therapy                                                       | $15 copay per visit then 0%, deductible waived | 50\(^\circ\)\(^2\)  |
| Top surgery for female to male (FTM) and male to female (MTF), including breast augmentation\(^1\) | 10\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | Subject to precertification |
| Electrolysis/Laser hair removal of face and neck                      | 10\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | As there are currently no in-network electrolysis providers, out of network electrolysis will be covered at the in-network level. |
| Tracheal shave                                                        | 10\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | 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\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           | Subject to precertification |
| Fertility preservation\(^1\)                                          | $25 copay per visit for consultation (deductible waived)  
$250 copay per round of treatment plus 10\(^\circ\)\(^2\)  
$250 copay per round of treatment plus 50\(^\circ\)\(^2\)  | 50\(^\circ\)\(^2\)  
$250 copay per round of treatment plus 50\(^\circ\)\(^2\)  
$250 copay per round of treatment plus 50\(^\circ\)\(^2\)  | 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\(^\circ\)\(^2\)  
$250 Copay                           | 50\(^\circ\)\(^2\)  
$500 Copay                           |                                                                                          |

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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.