Transgender benefits

What the UC Berkeley Student Health Insurance Plan (SHIP) covers for 2017-2018 plan year

What’s covered by Berkeley SHIP?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Copay for using a PPO provider</th>
<th>Copay for using a non-PPO provider</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transgender surgery or gender confirmation (reassignment), also known as bottom surgery(^1)</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td>Subject to precertification</td>
</tr>
<tr>
<td>Hysterectomy(^1)</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td>Subject to precertification</td>
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<tr>
<td>Hormone therapy (covered as part of the pharmacy benefit)</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td></td>
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<tr>
<td>Top surgery for female to male (FTM) and male to female (MTF), including breast augmentation(^3)</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td>Subject to precertification</td>
</tr>
<tr>
<td>Electrolysis of the face and neck</td>
<td>10%(^2)</td>
<td>10%(^2)</td>
<td></td>
</tr>
<tr>
<td>Tracheal shave</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td></td>
</tr>
<tr>
<td>Limited travel costs</td>
<td>No copay (deductible waived)</td>
<td>Not covered</td>
<td>Student’s transportation to and from facility is limited to $10,000 per surgery</td>
</tr>
<tr>
<td>Laser hair removal of the face and neck</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td></td>
</tr>
<tr>
<td>Fertility preservation(^3)</td>
<td>$15 copay for consultation $250 copay + 10%(^2)</td>
<td>$250 copay + 40%(^2)</td>
<td>Subject to precertification. Limited to fertility preservation services only. This plan doesn’t cover the testing or treatment of infertility. Fertility preservation includes annual storage costs when enrolled in SHIP; limited to $20,000/lifetime maximum.</td>
</tr>
<tr>
<td>Vocal Training</td>
<td>10%(^2)</td>
<td>40%(^2)</td>
<td></td>
</tr>
</tbody>
</table>

1  These services need precertification to determine medical necessity for gender identity disorder or gender dysphoria. Fertility medication requires prior-authorization. Please visit the following link to see which drugs require prior-authorization. Fertility Medication does not apply to $20,000 maximum.
2  $300 deductible applies to services rendered outside of the Tang Center

What’s not covered by SHIP?

Some services are considered cosmetic and not covered by SHIP. You may still get these services, but they would not be covered by your insurance.

- Liposuction
- Facial bone reconstruction
- Voice modification surgery

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How do I find a provider of service?
These doctors and specialists are in-network providers for Berkeley SHIP. To find a provider, go to anthem.com/ca and log onto your account to use the Find a Doctor tool or click here for a list of in-network providers. Note that laser hair removal may be done by a dermatologist in Anthem’s PPO network.

When you call to make an appointment with one of these providers, be sure to ask if they’re still in the Anthem network and can accept your coverage. If you have questions about other doctors, call the Berkeley SHIP Manager at 1-510-642-5700.

For electrolysis and laser hair removal of the face and neck (with an approved SHIP referral) only:
How do I submit a claim to my insurance?
You must be an active and enrolled student or dependent on Berkeley SHIP on the date you receive the service. Here’s how to submit a claim:

1. Obtain a referral from the SHIP office prior to starting treatment.
2. Obtain and complete an Electrolysis/Laser Specific claim form
   The form can be obtained from UC Berkeley’s SHIP Office by contacting the SHIP Manager at 1-510-542-5700 or ship@berkeley.edu
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 1-818-234-4147, with attention to: Frank A.

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, 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