



Your dentsu benefits guide

Find transgender and
non-binary health
resources to support you
and your family. 

dentsu





About This Guide

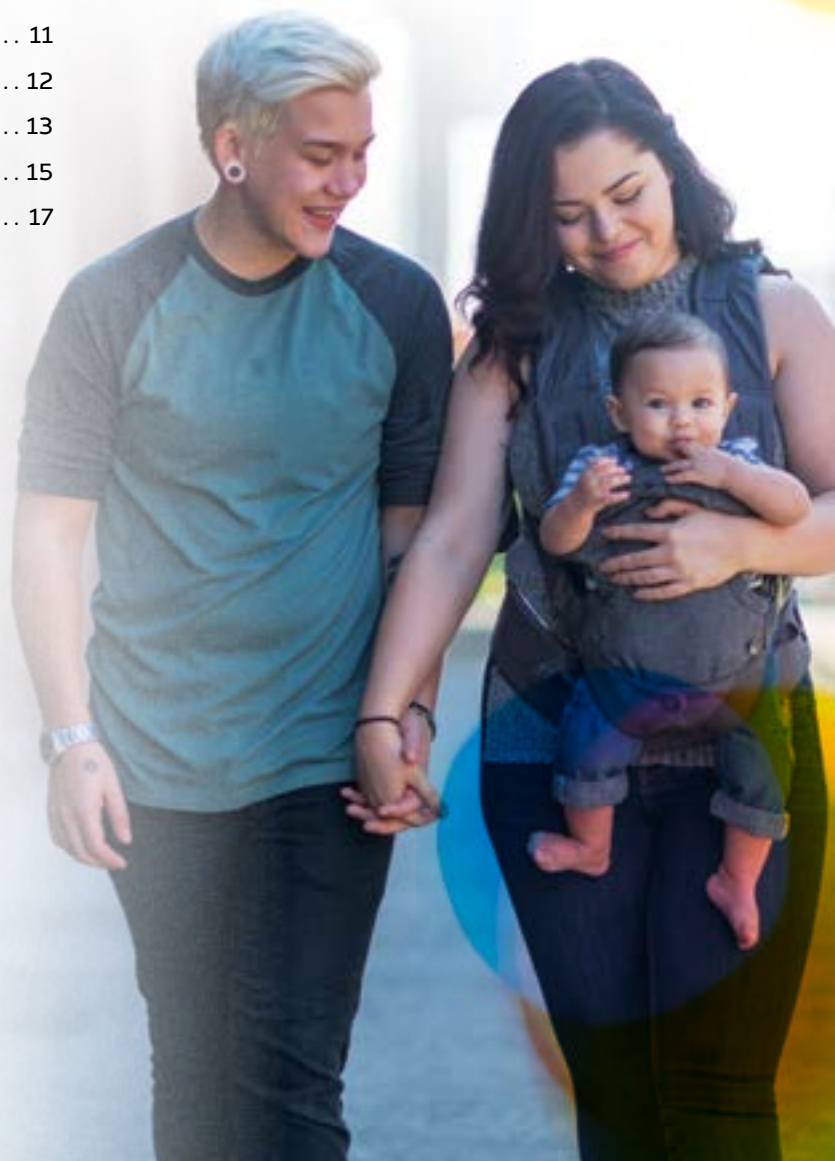
Whether you're considering surgery, you need follow-up care after surgery, need non-surgical services or if you're looking to provide support to your child or other family member, let this guide be your starting point.

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Your UnitedHealthcare Health Advocate team is here for you every step of the way. From providing information about what's covered to helping you make the right care decisions for you and your family, you have an advocate for help and support.

Call us at **1-800-326-9166**.





Introduction

At dentsu we aim to create a workplace that enables our people to thrive and do their best work. We do not discriminate on the basis of gender or gender identity and we believe that providing a work environment based on respect, trust, and collaboration creates an exceptional employee experience where employees can thrive in their careers.

The aim of this guide is to address needs that may arise when a person affirms their gender identity in the workplace. Dentsu aims to ensure:

- We provide guidance on medical benefits and resources.
- All employees are treated with respect and dignity.
- The workplace remains free of harassment or unfair treatment.

Support from the dentsu Pride BRG

Dentsu's Pride BRG is a resource for all members of the LGBTQ+ community. For any dentsu employees who are in the process of transitioning, the Pride BRG is there to support you.

For more information about the Pride BRG and resources available, please visit our [SharePoint site](#) or email us at AmericasPrideBRG@dentsu.com.

Additionally, our UnitedHealthcare has an Advocate program to support you with your transgender and/or gender affirming health care needs. Learn more on page 6 of this guide.





Name Changes

Name Changes at Work

Changing one's name to their true name and no longer using an assigned name (also referred to as a **“dead name”**) can be an extremely fulfilling part of transitioning. The following sections will cover the steps behind changing your name at work (depending on if you've been able to change your legal documents or not), as well as additional best practices on how to communicate the use of your new name to colleagues across the network.

You can also leverage the [dentsu US People Hub](#) for information and details on how to update a Legal Name.

With Legal Name Change

A legal name change in our work system can be made once you've legally changed your name on legal documents (e.g., Social Security cards, green cards, driver's license, passport).

In Workday, go to your profile and select the “Personal” menu on the left side of the screen. From there you can edit the “Personal Info” section to update pronouns, and the “Names” section can be edited to update your Legal Name. You'll be asked to upload a scanned copy or photo of your new Social Security card or equivalent document that has your new name.

Once your new name has been updated in Workday, it will be cascaded to dentsu's benefits partners. The name

change event will flow to the I9 team and HR Operations for processing. Please note that this process can take some time (up to a month+).

Keep in mind that there are several other places where your legal name change might need to be updated, including, but not limited to:

- Health and welfare benefits and 401(k) plans.
- Travel and expense system
- Payroll system
- Employee recognition programs
- Membership in professional organizations through work (e.g., Advertising Research Foundation, 4As)
- Work-based publication, vendor and software subscriptions and licenses (e.g., Amazon Web Services, eMarketer, Forrester, Adweek)
- Office/building IDs and parking permits
- Accounts like Microsoft Teams, Zoom, or LinkedIn
 - For Microsoft Teams, IT should be engaged prior to name changes in the system to discuss updating with your appropriate name in a timely manner.

Note: For tips on how to change your legal documents to have your new name, please visit the [ID Documents Center of the National Center for Transgender Equality](#), where you'll be able to see specific requirements and steps for each type of document and by state.



Name Changes Continued

Without Legal Name Change

If you have not changed your name in legal documents yet there are still ways you can start using your real name (or “preferred name” in this case) at work, although there are additional steps needed to have it show on Teams and email.

In Workday, go to your profile and select the “Personal” menu on the left side of the screen. From there you can edit the “Personal Info” section to update pronouns, and the “Names” section can be edited to update Preferred Name.

To update your email address and name on Teams, you’ll need to submit a GoTo ticket to make these changes. Lastly, you can edit your email signature on Outlook to reflect your preferred name and pronouns.

Note: Changing your email address to your preferred name without changing your name in legal documents could cause some complications with benefit systems like your 401k provider or with your health insurance provider (essentially their customer service might not recognize you if the names don’t match). One solution to this could be requesting an email alias so you have email addresses for both your legal name and your preferred name.

Keep in mind that there are several other places where your preferred name change might need to be updated, including, but not limited to:

- Employee recognition programs
- Membership in professional organizations through work (e.g., Advertising Research Foundation, 4As)
- Work-based publication, vendor and software subscriptions and licenses (e.g., Amazon Web Services, eMarketer, Forrester, AdWeek)
- Office/building IDs and parking permits
- Accounts like Microsoft Teams, Zoom, or LinkedIn
 - For Microsoft Teams, IT should be engaged prior to name changes in the system to discuss updating with your preferred name in a timely manner.





Name Changes Continued

Your New Name in Action

It is up to you to decide how you will want to start using your new name at work. You may have already started using your new name with colleagues and team members before any legal or preferred name change in Workday and other systems. Or you might be waiting for the changes to be made across different systems before starting to use it.

Regardless of the situation, it will be important to anticipate an adjustment period with team members closest to you, especially if they have known you for a while. It'll be important to practice patience and gently remind them that your name has changed.

HR can support you in ensuring your new name is reflected on all dentsu platforms and tools.

Communicating to Your Manager & Team

Choosing to transition and choosing to share with one's communities can be an exciting decision but also one taken with care and caution.

Share only what you are comfortable sharing. This could include as much or as little detail as you'd like. Think about what details might be important to your day-to-day work, as well as any absences you foresee taking.





You Have an Advocate

Individuals who have transgender and/or gender affirming health care needs often face disparities in the care they receive. To help navigate what can be a complex and confusing system, UnitedHealthcare has a team of specially trained Advocates to guide you — and your family — through your benefits, coverage and care options.

Our team of trained Advocates take ownership of your inquiries and see them through to resolution; assisting not only with gender affirming care, but all of your health needs. Advocates provide compassionate and comprehensive support regardless of where you are on your journey to health and well-being.

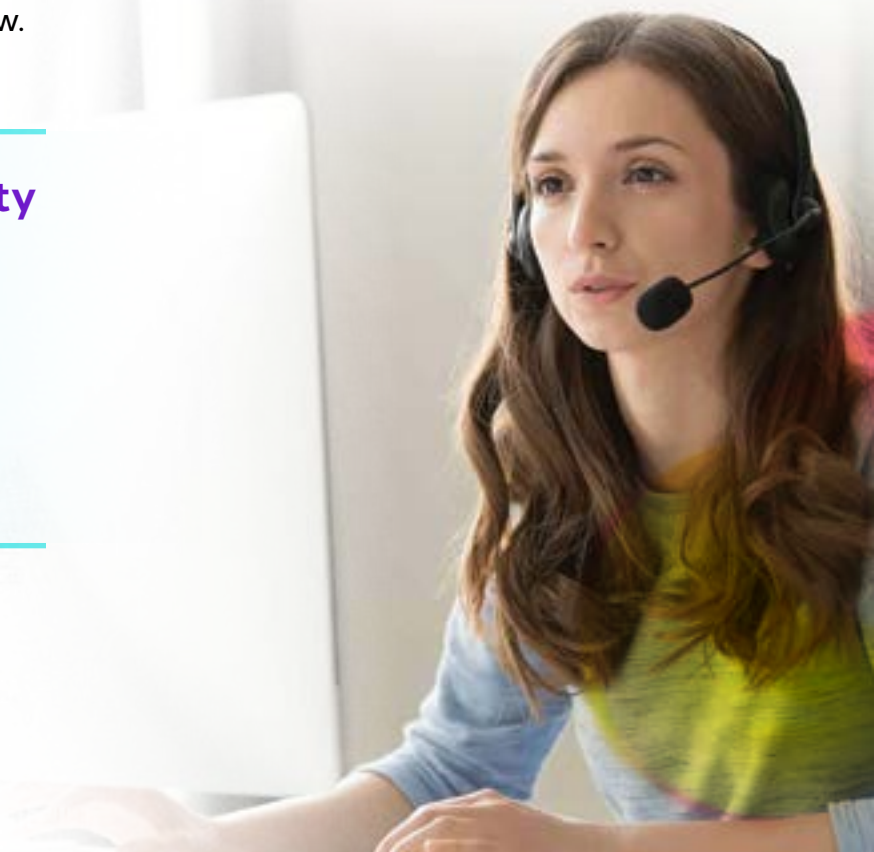
Your health information is kept confidential in accordance with the law.

Some of the ways our Advocates can provide support:

- Help connect you to medical specialists with expertise in gender dysphoria and gender affirming care
- Engage appropriate clinical resources and assist with claims, referrals and authorizations
- Help you understand the prerequisites and coverage if you're thinking about or planning gender affirmation surgery
- Work with you to help you receive your medications
- Connect you, and your family, with behavioral health providers to help before, during and after transitioning, or with other care needs

We're committed to quality care for our members

Let our specialized team help you get the affirming care you deserve. Connect with us Monday – Friday, 8 a.m. – 7:30 p.m. ET, at **1-800-326-9166**.





What's Covered

Coverage examples include but are not limited to the following. Please call an Advocate to confirm benefit options.

- Mental health services
- Breast/chest surgery*
- Facial/body contouring*
- Gender affirmation surgery*
- Hair-related services, such as electrolysis*
- Hormone therapy*
- Sexually transmitted disease (STD) and human immunodeficiency virus (HIV) tests
- Travel and lodging:* \$25,000 lifetime maximum. Must be using a network provider more than 50 miles from your residence and within the United States.
- Voice modification therapy/surgery*

*Requires prior authorization.

For comprehensive benefits information, visit dentsubenefitsplus.com

Note: Know that these benefits are based on identifiable external sources, including the [World Professional Association for Transgender Health](https://www.wpath.org/) (WPATH) standards and/or evidence-based professional society guidance.

Finding network providers

We're here to help you find the right doctor or specialist for you. We can search for transgender- and non-binary-affirming providers. Call us at **1-800-326-9166**.





Requirements for Gender Affirmation Surgery

- 1** Persistent, well-documented gender dysphoria (a medical condition where there is a mismatch between your gender at birth and how you feel about yourself)
- 2** Capacity to make a fully informed decision and consent for treatment
- 3** Must be 18 years of age*
- 4** If significant medical or mental health concerns are present, these must be reasonably well-controlled
- 5** Completed 12 months of successful, continuous, full-time, real-life experience in the desired gender
- 6** Completed 12 months of continuous hormone therapy (for those without contraindications)**
- 7** Treatment plan must align with current standards of care***

Note: Prior authorization is required for all of these services.

* Where approval or denial of benefits is based solely on the age of the individual, a case-by-case medical director review is necessary.

** In consultation with the patient's physician, this should be determined on a case-by-case basis through the Notification process.

*** This includes the World Professional Association for Transgender Health (WPATH) standards, and/or evidence-based professional society guidance.

Requirements (1–4) for hair-related services and treatments, including:

- Electrolysis or laser hair removal
- Prescription medications to promote hair growth
- Prescription medications to eliminate hair
- Hair transplantation

Leave of Absence

Depending upon guidance from your provider, you may or may not need to take a leave of absence from work. For more information, visit the BenefitsPlus website.





Prescriptions

Optum Rx® is your plan's pharmacy benefits provider

Your pharmacy benefits cover medications such as hormone and hormone blockers intended for gender affirmation as well as HIV prevention, treatment options and more.

To learn more about your prescription benefits:



Call an Advocate at
1-800-326-9166.



Sign in at **myuhc.com®**.



Download the
UnitedHealthcare® app to
manage your medications
on the go.





Getting Approvals

All gender affirming care requires a **pre-authorization** submission to determine if a service is covered by your medical plan.



Helpful hint: Call an Advocate to begin the approval process **at least 60 days** before you're planning to have surgery.

Here's how it works:

When you visit a network doctor for care, the physician may identify a service (for example, chest reconstruction) that requires prior authorization.

Your doctor should contact UnitedHealthcare to ask about the proposed service. UnitedHealthcare reviews the request to verify the service is medically necessary* and performed at the appropriate place.

UnitedHealthcare will inform you and your doctor about the approval decision. Together you should review the determination letter and chart out a course of care.



Helpful hint: Reach out to an Advocate if notification hasn't occurred.



What if a service is not approved?

When a service is deemed NOT medically necessary,* you and your provider can choose to agree that you will pay. You will then be responsible for covering costs out of your own pocket. For comprehensive benefits information and a list of exclusions, visit dentsubenefitsplus.com

*Aligned with WPATH standards and/or recognized professional society guidance.



Referrals

Surgical treatments for gender dysphoria can be initiated by a referral from a qualified mental health professional.*

The mental health professional provides documentation — in the chart and/or referral letter — of the patient's personal and treatment history, progress and eligibility.

One referral

This is required from a qualified mental health professional for breast/chest surgery, for example:

- Mastectomy (breast reduction)
- Chest reconstruction (change appearance of chest)
- Augmentation mammoplasty (increase breast size)

Two referrals

These are required from qualified mental health professionals who have independently assessed the patient for genital surgery, for example:

- Orchiectomy (removal of testicles)
- Genital reconstructive surgeries
- Hysterectomy/salpingo-oophorectomy (removal of uterus and/or ovaries and fallopian tubes)



Additional requirements

- If the first referral is from a patient's therapist, the second should be from a person who has only had an evaluative role with the patient
- Two separate letters, or one letter signed by both (for example, if practicing in the same clinic) may be sent
- Each referral letter, however, should cover the same topics in the areas outlined here

*Mental health professionals who recommend surgery share the ethical and legal responsibility for that decision with the surgeon.



Submitting Claims

When you receive care from a network provider, the provider will submit claims to UnitedHealthcare on your behalf.

When you receive care from an out-of-network provider, you will need to submit claims to UnitedHealthcare for eligible health care services. To receive payment for a claim, services must be deemed medically necessary by UnitedHealthcare. (See **Getting approvals** section.)

To submit a claim:

Sign in at myuhc.com > *Claims & Accounts* > *Submit a claim* > choose *Medical or Mental Health* > *Start a claim*. Read the instructions and select Start new claim form.



If you need assistance, call an Advocate at **1-800-326-9166**.





Mental Health Support

Self Care by AbleTo®

Available to all dentsu employees and household members age 13 and older.

Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere. With Self Care you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment.

Visit ableto.com/begin. Company access code: **benefitsplus**. Have your health plan ID handy. Follow the steps to sign up.

No additional cost

CCA@YourService Work/Life Assistance Program

Available to all dentsu employees and household members.

CCA@YourService is a 24/7 confidential service that gives you the support you need to help manage whatever life throws your way. You have access to resources that can help you with:

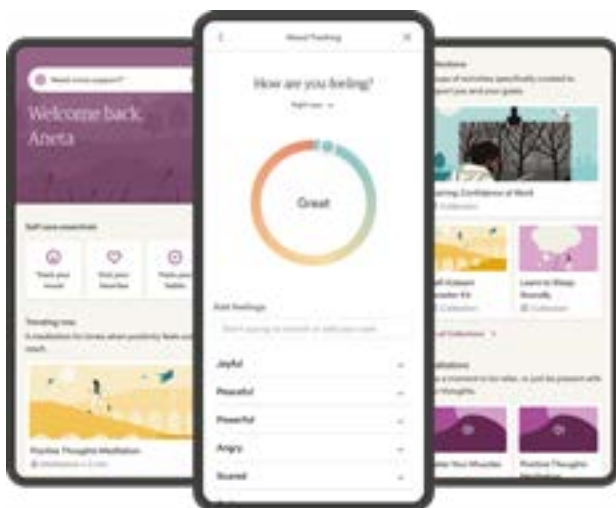
- Improving work/life balance
- Family and caregiving matters
- Legal or financial concerns, and more

Weekly support is available with 8 hours of dedicated coaching for dentsu employees per week.

To learn more, visit our [virtual coaching page](#).

myccaonline.com, code **dentsu**
1-800-833-8707

No additional cost





Mental Health Support Continued

Behavioral Health Benefits

Available to UnitedHealthcare members.

Tap into your UnitedHealthcare benefits if you have exhausted your dedicated EAP coaching and/or need longer term care or medication management.

The dentsu health plan covers the full range of behavioral health services, from outpatient counseling and psychiatry to in-patient treatment for substance use and other conditions.

Call **1-800-326-9166** to speak with an Advocate or sign in at myuhc.com to connect with a counselor virtually. Once signed in, choose **Find Care & Costs > Virtual Care > Behavioral Health Care > Get Started**.



Try Talkspace, a network of virtual behavioral health counselors you can connect with via text, phone or live video. Talkspace is a provider group in UnitedHealthcare's behavioral health network. talkspace.com/connect

If you or someone you care about is experiencing thoughts about harming yourself, suicide or if this is urgent and an emergency, call 911 or the Suicide and Crisis Lifeline at **988**.





FAQ

Why is it important to use network providers?

Network providers generally:

- Will bill the patient only for any applicable deductible, copay or coinsurance
- Will only bill the patient after the claim processing has been satisfactorily completed
- Submit claims on behalf of members directly to the plan
- Work with the plan to gain the appropriate prior authorizations
- Have passed UnitedHealthcare's accepted credential review and quality requirements
- Will use network facilities, labs and other providers

Out-of-network providers generally:

- Bill patients for any applicable deductible, copay or coinsurance in addition to the difference between their billed amount and the covered amount. This can add up to thousands of additional dollars out of pocket for the patient (called balance billing).
- May require full payment prior to the services being rendered
- Will not submit claims directly to insurance companies, leaving the patient to obtain reimbursement
- Have not passed UnitedHealthcare's accepted credential review and quality requirements
- May use out-of-network facilities, labs or other providers

Note: Facility-based providers, such as radiologists, anesthesiologists and assistant-surgeons are often out-of-network, regardless of whether the primary surgeon is. If a balance bill is received and the service was received at a network facility with a network surgeon, please call an Advocate for assistance.

How do I avoid surprises?

- Stay in contact with an Advocate about upcoming services
- Be aware that using out-of-network providers increases the risk of surprise bills later



FAQ Continued

How can I find a network provider?

Behavioral Health Service — Sign in at myuhc.com, choose **Find Care & Costs** and search in the Mental Health directory.

Helpful hint: Use the **Area of Expertise** search tool to identify transgender- and non-binary-affirming providers.

Medical Services — Call an Advocate for assistance.

Hair-Related Services — Call an Advocate for assistance.

What if a network provider is not available?

Contact an Advocate, who will request a Network Gap Exception if a network provider is not available within 50 miles of the patient's home.

A **Network Gap Exception** approval allows the plan to pay claims for approved services at the network level of benefits for providers located more than 50 miles away. It is at the provider's discretion as to whether or not they will agree to a discounted rate, require payment upfront or submit claims directly to the plan.

What if I choose to use an out-of-network provider?

If there are network providers within 50 miles of your home, but you choose to use an out-of-network provider, you will be responsible for costs not covered by your health plan (unless a **Network Gap Exception** is in place).

What is being done to enrich the network in support of transgender-affirming providers?

UnitedHealthcare is reviewing all network providers, which includes contacting offices directly to validate whether new patients are being accepted and whether the providers actively treat patients who are transgender.

What support is available from Advocates?

An Advocate can help with:

- Benefit questions, such as what is covered and how much the plan will pay
- Finding a network provider and coordinating care
- Claim information, such as status, assistance with submission, confirmation of information required
- Authorization, such as status and confirmation of information required



Glossary

It is important to remember that language is constantly evolving, especially in reference to identities and groups. Terminology below is not static, though familiarizing yourself here is a good start. *Language, Please* has an **excellent glossary**; available to inform deeper understanding and continued learning.

The dentsu US Pride BRG also has a comprehensive '**LGBTQ+ 101**' with definitions about sexual orientation, gender identity, gender expression, biological sex, intersectionality, allyship, jargon-busting, and more.

- **Ally:** An individual who takes a stand against social injustice directed at target groups. They actively call out microaggressions, challenge assumptions, and speak up for underrepresented communities. An ally for the trans community would be a cisgender person who champions for the rights of trans people, uses respectful language (correct terminology and pronouns), and calls out transphobic behavior.
- **Cisgender/Cis:** Someone whose gender identity aligns with the sex they were assigned at birth.
- **Deadname/Deadnaming:** The birth name of someone who's transitioned and has changed their name/Calling someone by their birth name after they have changed their name. This term is often associated with trans people who have changed their name as part of their transition. Using someone's deadname (deadnaming them) is inaccurate and invalidates who they are.
- **Detransitioning:** The process of halting or reversing a previous transition. This can take many forms, and be for various reasons, including loss of gender-affirming health care, lack of familial or community support, fluid gender identity, or emotional or physical strain. Using language that suggests "regret," exaggerates the prevalence of detransition stories, or invalidates trans identities and gender-affirming care can reinforce harmful stereotypes.
- **Gender:** Often expressed in terms of masculinity and femininity, gender is largely culturally determined and is often assumed from the sex assigned at birth.
- **Gender Affirmation Surgery:** Is a surgical procedure, or series of procedures, that alters a transgender person's physical appearance and sexual characteristics to resemble those associated with their identified gender and alleviate gender dysphoria. Feminization surgeries are surgeries that result in anatomy that is typically gendered female, such as vaginoplasty and breast augmentation, whereas masculinization surgeries are those that result in anatomy that is typically gendered male, such as phalloplasty and breast reduction.



Glossary Continued

- **Gender Dysphoria:** People whose gender identity is different from the gender or sex they were assigned at birth can experience significant psychological and emotional distress around their gender identity. This distress/discomfort is called gender dysphoria (updated from gender identity disorder in the American Psychological Association's DSM-V) and can lead to trauma, anxiety, depression, and suicidal thoughts and/or actions. Diagnosed as discomfort for at least six months' duration of 2+ symptoms from a list including: A marked incongruence between one's experienced/expressed gender and primary and/or secondary sex characteristics (or in young adolescents, the anticipated secondary sex characteristics), A strong desire to be rid of one's primary and/or secondary sex characteristics because of a marked incongruence with one's experienced/expressed gender (or in young adolescents, a desire to prevent the development of the anticipated secondary sex characteristics).
- **Gender Euphoria:** The opposite of gender dysphoria. Refers to a feeling of elation, joy, or peace that comes with expressing and/or presenting as one's gender. The term is often used by trans and nonbinary people to express the positive feeling associated with gender affirmation. For example: "When X saw their name on their new driver's license, they experienced gender euphoria." Gender euphoria is used colloquially and is not a clinical term.
- **Gender Expression:** This refers to how someone presents and performs their gender identity externally, through for instance, behavior and aesthetic choices. A person's gender expression does not necessarily match their gender identity and/or their sex assigned at birth. Example: Someone's gender expression could be perceived as feminine, but they are nonbinary. Or someone's gender expression could be perceived as masculine, but they are a woman. We all perform our gender, meaning we all have our preferred forms of gender expression.
- **Gender Identity:** One's innermost concept of self as male, female, a blend of both or neither – how individuals perceive themselves and what they call themselves. One's gender identity can be the same or different from their sex assigned at birth.
- **Gender Non-conforming/Gender Expansive:** These terms refer to gender expressions that fall outside conventional expectations of gender roles (masculinity and femininity) Note: being trans does necessarily mean being gender non-conforming, many trans people express their gender in ways consistent with traditional notions of masculinity and femininity, and many cisgender people are gender-nonconforming.
- **Hormone Replacement Therapy:** Also called transgender hormone therapy, or gender-affirming hormone therapy, is a form of hormone therapy in which sex



Glossary Continued

hormones and other hormonal medications are administered to transgender or gender nonconforming individuals for the purpose of more closely aligning their secondary sexual characteristics with their gender identity. This form of hormone therapy is given as one of two types, based on whether the goal of treatment is masculinization (for transgender men or transmasculine people; consists of androgens and antiestrogens) or feminization (for transgender women or transfeminine people; consists of estrogens and antiandrogens). Some intersex people may also undergo hormone therapy, either starting in childhood to confirm the sex they were assigned at birth, or later to align their sex with their gender identity. Non-binary people may also engage in hormone therapy to achieve a desired balance of sex hormones or to help align their bodies with their gender identities.

- **Intersex:** Intersex people are born with a variety of differences in their sex traits and reproductive anatomy. According to experts, upper estimates are that nearly 2% of the general population is born with intersex traits. There is a wide variety of difference among intersex variations, including differences in genitalia, chromosomes, gonads, internal sex organs, hormone production, hormone response, and/or secondary sex traits. Though some individuals with intersex traits identify with intersex as their gender, the majority don't—they may identify as

male, female, non-binary, or a different gender. Intersex individuals may also be transgender if they do not identify with the gender with which they were raised.

- **Gender nonbinary (or just nonbinary):** refers to a spectrum of gender identities that are not confined to man or woman.
- **Genderfluid:** refers to an individual who doesn't identify with one gender or whose gender is dynamic and can change over time.
- **Genderqueer:** refers to individuals who reject the notion of static gender categories. Genderqueer people may identify as both a man and a woman, neither a man nor a woman, or as someone existing entirely outside these categories.
- **Pronouns:** Pronouns are words that take the place of a noun and tend to correlate to gender identity in the third person: he, she, they, ze ... Some individuals also use a combination of pronouns (e.g., he/they, she/they, she/xir). If someone's pronouns are unknown, they/them/theirs can be used as a gender-neutral alternative instead of the binary he/she. Saying someone "uses she/they pronouns" (vs. "prefers she/they pronouns") affirms that a person's pronouns and gender identity are not a choice but a deeply felt part of their identity.
- **Sex assigned at birth (SAAB):** A term that refers to the sex label (e.g., male or female) an infant is assigned by doctors and/or parents at birth, based on



Glossary Continued

biological and genetic factors like chromosomes and sexual anatomy. SAAB is not inherently connected to gender or gender identity, and the terms are not interchangeable. SAAB is also clearer than “biological sex,” which is scientifically imprecise and can be invalidating to trans and nonbinary people. Assigned female at birth (AFAB) and assigned male at birth (AMAB) is commonly used to describe the sex assigned at birth to transgender people.

- **Sex Reassignment Surgery:** Part of gender-affirming surgery/gender-affirmation where transitioning individuals have surgery to align primary and secondary sex characteristics to fit their true gender identity. Not used often, since referring to medical transitioning as “sex reassignment” and “sex change” surgeries, rather than gender-confirming or gender-affirming surgeries, can imply someone is “changing” their gender instead of affirming the gender they’ve always known themselves to be.
- **Transgender/Trans:** An umbrella term to describe people whose gender does not align with the sex they were assigned at birth. Transgender men or a “trans man” is a man who was assigned female at birth. Transgender women or a “trans woman” is a woman who was assigned male at birth. Transfeminine is a term for any person, binary or non-binary, who was assigned male at birth and has a predominantly feminine gender identity or presentation; transmasculine is the equivalent term

for someone who was assigned female at birth and has a predominantly masculine gender identity or presentation.

- **Transition/Transitioning:** Transitioning refers to the process during which trans and nonbinary people align their lives with their gender. Social transitioning is the process by which someone makes nonmedical changes that align with their gender. It can include name and/or pronoun changes, updates to legal documents, and changes in self-expression (clothing, hair, mannerisms, etc.). Medical transitioning refers to a process of treatments, therapy, and medical care that may align someone with their gender. It can include gender-confirming or gender-affirming health care, which provide trans and nonbinary people functional abilities and physical traits that align with their gender. This can come in the form of hormone therapy, speech therapy, reconstructive surgery, plastic surgery, etc.

This summary highlights commonly used services and generally indicates how you and a medical plan will cover medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. Some services are subject to annual or lifetime limits. This guide does not reflect all covered services, plan exclusions, limitations, or restrictions. It is not a contract or guarantee of coverage.

This guide, and the benefits it describes, were developed with guidance from evidence-based professional societies, including the World Professional Association for Transgender Health (WPATH) Standards of Care, Version 7; refer to [wpath.org](https://www.wpath.org) for the current standards of care publication.

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Healthy • Resilient • Prepared • Balanced

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