

Supporting transgender employees



For employer use only. Not for use with employees

Gender isn't a binary choice, it's a spectrum.

This is something that Aviva recognises, and we want to do all we can to support people who may fall into different places within that spectrum.

This brochure will help to give you a better understanding of what it means to be transgender and the experiences of transgender employees. It will also give you an overview of how we can help you offer more support to employees transitioning in the workplace.

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What is gender identity?

It's easy to get confused around some of the terms that apply to gender identity and other related issues.

A good place to start is to recognise that gender identity is:

1 of 4

attributes that all of us have:

**Biological
sex**

**Sexual
orientation**

**Gender
expression**

**Gender
identity**

With the exception of biological sex, where you place yourself on the scale for each of these may be fixed or fluid.

While all four attributes are closely linked, **this brochure looks at how gender identity can impact on employee wellbeing.** For some people, the sex assigned at their birth doesn't define their gender identity or how they choose to express themselves. Where people feel a disconnect between their sex and their gender identity, they can struggle to cope with the mismatch. This can affect their feelings and wellbeing.

The most important point to note is that being transgender is an individual experience, with each person following their own unique journey.

What does it mean to be a transgender person?

Traditionally, people have thought of transgender identity in terms of people experiencing a transition from one gender to another, but the transgender community is now much wider. It includes people who openly express and identify themselves in ways other than binary male or female. It's not necessarily a choice.

What is gender transition?

Gender transition is a way to describe a person's move to a gender other than the one associated with the sex assigned at their birth. It's a personal journey, taking a different shape for each individual.

For some, this will include medical intervention – from hormone therapy to surgery – but not everyone either wants, or is able, to take this route.

Medical intervention isn't necessary for a person to transition.

Transitioning can include:

- ✓ changing names
- ✓ changing pronouns
- ✓ changing image
- ✓ telling friends and family
- ✓ changing official documents
- ✓ living aligned with your gender identity

“ a person doesn't have to have gender affirmation surgery to identify as transgender.”

What is gender dysphoria?

Also known as gender incongruence, gender dysphoria is a medical condition where a person experiences discomfort or distress because their gender identity or expression is different from the sex they were assigned at birth.

People with gender dysphoria may feel trapped in a body that doesn't match their gender identity or expression. And while gender dysphoria is not a mental health condition, the pressures of living with a gender mismatch can contribute towards mental health issues. You may have someone in your workforce who is living with gender dysphoria, which often makes life hard for them.

What may people who medically transition experience?

Everyone's experience of gender transition is different and the choice around next steps, if any, is a personal one. Not everyone will go through the full journey, but support may be available at a variety of stages along the way.

Many of these treatments would traditionally be excluded from private health cover. We recommend employers seek their own legal advice to help make sure they're demonstrating equality and fairness in the range of employee benefits that they provide.



Surgical options such as:

- ✓ Genital surgery
- ✓ Breast and chest surgery
- ✓ Facial surgery
- ✓ Voice surgery
- ✓ Other surgeries to masculinise or feminise the body

Examples of this support includes:

Non-surgical options such as:

- ✓ Assessment and review
- ✓ Psychological support
- ✓ Hormone therapy/monitoring
- ✓ Speech therapy
- ✓ Hair removal treatment

Getting Support - facts you need to know:

Support through the NHS

The number of **gender identity clinics available on the NHS is limited.**

And those available to people aged 17 and under are fewer still.

The NHS gender identity clinics have a range of professionals in many clinical disciplines, all working together in the same setting to support the patient. Designed to work as a hub for specialist advice, the clinics offer links to peer and family support groups, as well as links to surgical providers.

Unfortunately, there's currently a long waiting list for support on the NHS – and **procedures such as facial surgery** aren't usually available through the NHS.

With people waiting years to get the help they need, some may look for **private treatment.**

Worryingly, some can even turn to dangerous methods like buying hormones on the internet.

Private support

Although more people are openly identifying as transgender, very few private facilities specialise in this area. **More support is available in London and the South** than in other areas of the country.

If people do choose to **seek private support**, they also need to be aware that it may be difficult to find a full range of options within a single venue. There are currently **no private gender identity clinics** offering the same level of **multidisciplinary support as the NHS**.

There are also **very few specialist providers** across both the NHS and private sector, particularly for female to male genital surgery, which is a multiple stage process undertaken over many months.

Many **gender identity specialists** choose **not to work directly with insurers**. Where they do, the employee may have to pay bills upfront and seek reimbursement.

Your employees may need support from their GP with **blood tests, hormone prescriptions and referrals to NHS specialists**.
Not all GPs are prepared to sign up to shared care agreements with private providers and your employee may have to find a GP that will be happy to do this.

On a more positive front, **access to private support** is likely to be **quicker and more extensive.**
For example, Aviva offer an option on our private healthcare which funds surgeries to **masculinise or feminise the face**, which is usually unavailable on the NHS.

Gender transition is personal to the individual and it's important that they're empowered with the **information they need** to help them choose the best route for them.
This support is available from their first appointment with the gender identity specialist who helps the person explore the most appropriate treatment path.

How Aviva can support employers and their employees

Our gender identity cover

Aviva's cover brings access to practical help, information and guidance. It can also help both you and your employees with other issues.

What needs does this cover address?

Employees

Reduce the
extensive
wait for
assessment

Lessens
the increased
suicide risk
of those with
gender dysphoria

Helps guard against
self-medicating
hormones
bought from the
internet

Employers

support
your
employees

Helps to keep
employees
in work

offers
trans-inclusive
healthcare

Choosing between

two levels of cover

We offer a choice of support levels through our private healthcare.

1

Core Cover

offers benefits which align to the assessment and hormone support offered through the NHS Gender Identity Clinics.

2

Enhanced Cover

extends this support beyond that available through the NHS.

Benefits available

Funded by the NHS

- ✓ Mental health support
- ✓ Gender identity specialist assessment
- ✓ Hormone assessment
- ✓ Female-to-male genital surgery
- ✓ Male-to-female genital surgery
- ✓ Mastectomy and creation of a male chest
- ✓ Voice therapy
- ✓ Hair removal (with restrictions)

Typically, not funded by the NHS

- ✓ Breast augmentation and creation of female chest
- ✓ Facial masculinisation including Adam's apple enhancement
- ✓ Facial feminisation including Adam's apple shaving
- ✓ Voice masculinising surgery
- ✓ Voice feminising surgery
- ✓ Hair transplantation
- ✓ Wig

Gender Identity Core Cover

We've designed our Core Cover to help employees get access to assessment and support while they wait for the specialist NHS services. The cover doesn't try to recreate the NHS in a private healthcare environment, acknowledging that the NHS is uniquely placed to offer co-ordinated support from multidisciplinary teams with links to surgical providers. Instead, we concentrate on offering help to address one of the biggest issues for people with gender dysphoria – finding support during the length of time it can take to be seen by specialists on the NHS.

What's covered

- ✓ Counselling by a psychiatric therapist for mental health conditions directly related to gender identity for members aged 12 and over.
- ✓ Assessment with a gender identity specialist.
- ✓ Initiation and monitoring of hormone treatment for up to two years, available to members aged 18 and over.
- ✓ Consultations with a hormone specialist, if required, to re-stabilise medication.

What's not covered

- ✓ Mental health treatment that is given solely to alleviate symptoms, or chronic psychiatric conditions.
- ✓ The cost of hormones: these will be issued by prescription via an NHS GP.
- ✓ Any other treatment related to gender dysphoria, including surgery or cosmetic procedures.
- ✓ The reversal of any previous gender affirmation surgery.

Our Enhanced Cover Option

Our Enhanced Cover Option offers all the benefits available from Core Cover, plus a range of additional support which isn't typically available from the NHS:

What's covered

- ✓ Female-to-male genital surgery
- ✓ Male-to-female genital surgery
- ✓ Mastectomy and creation of a male chest
- ✓ Breast augmentation and creation of a female chest
- ✓ Facial feminisation surgery including Adam's apple shaving
- ✓ Facial masculinisation surgery including Adam's apple enhancement
- ✓ Voice surgery
- ✓ Voice therapy - up to 20 sessions*
- ✓ Hair transplantation - up to £30,000*
- ✓ Hair removal - up to £20,000*
- ✓ Wig - up to £100*

* Benefit limits are the total amount available for cover while covered on the scheme.

What's not covered

- ✓ Mental health treatment that is given solely to alleviate symptoms, or chronic psychiatric conditions.
- ✓ The cost of hormones: these will be issued by prescription via an NHS GP.
- ✓ Any other treatment related to gender dysphoria.
- ✓ The reversal of any previous gender affirmation surgery.

Other points to note:

- Underwriting doesn't apply to the gender identity benefits.
- Out-patient benefit limit doesn't apply (if you have chosen this option).
- If you have selected an excess, this doesn't apply to treatment received through our mental health provider.
- Where out-patient treatment is undertaken by clinicians not recognised by Aviva, clinical professional requirements apply.
- Members may have to pay bills for out-patient services and seek re-imburement from Aviva.
- In-patient surgery available through our Enhanced Cover Option will be settled directly with Aviva's recognised providers.
- Due to limited surgeons and facilities members may need to travel long distances for surgical treatment. (Most facilities are in London and the South).

Where to find further help

All About Trans

 onroadmedia.org.uk

The All About Trans project engages media professionals to encourage a greater understanding and representation of transgender people in the media.

Gender Identity Research and Education Society (GIRES)

 gires.org.uk

GIRES produces resources and training with the overall aim to improve the lives of gender non-conforming people.

Gendered Intelligence

 genderedintelligence.co.uk

Gendered Intelligence specialises in supporting transgender young people aged 8-25 and work within the transgender community.

*This is not a an exclusive list.

Global Butterflies

 globalbutterflies.com

Global Butterflies offer transgender inclusion workshops and training for employers.

Scottish Transgender Alliance

 scottishtrans.org

The Scottish Transgender Alliance works to improve equality and inclusion for transgender people in Scotland.

Stonewall

 stonewall.org.uk

Stonewall works to support all lesbian, gay, bi and transgender people. It offers help and guidance for the LGBTQ community and for employers and other organisations.

**This brochure is also available in braille,
large print and audio format.**

If required, please contact us on 0800 051 7501
to request a version in a format more suitable for
you. Calls may be monitored and/or recorded.

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