



LGBTQ+ Benefits Guide

Highlighting benefits and services for LGBTQ+
colleagues and their dependents

Point32Health

About this Guide

Welcome to the LGBTQ+ Benefits Guide

At Point32Health our purpose is to **guide and empower healthier lives for everyone**. We believe that cultivating a diverse and inclusive workforce and continuing to increase equity and accessibility helps to create better DEIA and health equity outcomes for everyone.

Point32Health offers competitive benefits to support every colleague in navigating their health and well-being.

This Guide includes input from [Pride Point CRG](#) colleagues and is designed to highlight benefits and services for LGBTQ+ colleagues and their families, including gender affirming care, family formation, Included Health, HIV prevention and treatment and more.

For a complete review of all benefits provided by Point32Health for colleagues, please visit our Employee Benefits website at <https://www.point32health.org/employeebenefits/>.



Gender Affirming Care

Point32Health offers accessible medical coverage that treats the health of the whole person, including gender-affirming care to enrolled members. Services are related to feminization or masculinization as determined by you and your health care provider. Services are comprehensive and are intended to help you reach your care goals. Please see your plan benefits and medical coverage criteria related to certain procedures.

Our experienced Member Services and Care Management teams are available to you to assist you in identifying and connecting with the right provider for your needs, ensuring the utmost privacy and confidentiality.



Gender Affirming Procedures and Related Services

In network services include:

- **Inpatient care** (may include reconstructive surgery and procedures)
- **Day surgery**
- **Speech therapy services** (may include voice modification and training)
- **Electrolysis and laser hair removal**
- **Behavioral health care services related to gender affirming care**
- **Prescription medications** (includes but not limited to hormone therapy based on medical criteria)

Learn more at www.harvardpilgrim.org/provider (select *Prior Authorization*, then *Commercial Medical Necessity Guidelines* then *Gender Affirming Services*).

Family Formation

Families today are characterized by their flexibility, adaptability and the ability to create unique and meaningful bonds across a variety of similarities and differences. Here are some highlights on fertility, family care, formation and support of LGBTQ+ families available to members of our medical plans:

Fertility services are provided to support inclusive family building for same sex couples, transgender and non-binary individuals, and individuals without a partner:

- Applicable to members who may not meet the definition required for infertility care provided in prior years
- Coverage may include donor egg, reciprocal IVF, and donor sperm
- In the Benefit Handbook available on our Employee Benefits website - <https://www.point32health.org/employeebenefits/>, refer to information on “Fertility Services and Infertility Services and Treatment”



In-vitro fertilization

Point32Health’s medical options cover in-vitro fertilization consultation, evaluation, laboratory tests and treatment for infertility including:

- Therapeutic artificial insemination, including related sperm procurement and banking
- Donor egg procedures, including related egg and inseminated egg procurement, processing and banking
- Assisted hatching
- Cryopreservation of eggs, sperm, and embryos limited to one year per member per lifetime

Ovia Health

Ovia Health is an individual and family health and wellness program designed to guide a member through some of life's biggest transitions: planning and starting a family, navigating pregnancy, balancing life as a working parent, and managing menopause. It provides enhanced personalized health and wellness features such as:

- Health assessment and symptom tracking.
- Over 50 physician-developed clinical programs including infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding.
- Unlimited one-on-one in app coaching with the ability to message instantly with registered nurses, health coaches, lactation consultants, behavioral health specialists and more.
- Benefits library to learn about and access Harvard Pilgrim Health Care's resources from one centrally located, easy to find place.
- Career development and return-to-work programs to find coaching and career advice for preparing for maternity leave, returning to work and being a working parent.

Adoption Reimbursement

Point32Health will reimburse eligible colleagues up to \$4,000 for the qualified expenses directly related to the legal adoption of an eligible child. To be eligible the child must be under 18 years of age, and cannot be your spouse's child, domestic partner's child or a blood relative. The reimbursement is not subject to taxes. The lifetime reimbursement maximum for a family is \$12,000.

Qualified expenses are defined as any adoption fee, court fee, attorney's fees or traveling expense directly related to the adoption of an eligible child. Expenses cannot be incurred in violation of state or federal law or in carrying out a surrogate parenting arrangement.

For more information, review the Point32Health intranet, Compass, [Adoption Reimbursement](#).

Leave of Absence for Caregivers and Parents/Guardians

This benefit allows eligible colleagues the ability to take time off from work to address family-related responsibilities, including caregiving and parenting duties. Certain types of leaves of absences are designed to support colleagues in balancing their work and family obligations, recognizing that individuals may need time to care for a family member, bond with a new child, or address their own medical needs. All requests for leave will be subject to approval.

For more information, review the Point32Health intranet, Compass, [Leaves of Absence](#).

LGBTQ+ Health: Capabilities Overview

Included Health **LGBTQ+ Health** offers whole person care focused on LGBTQ+ members and their needs while working within their health plan ecosystem to ensure members feel safe, understood and supported.

- ✓ Community support
- ✓ Mental well-being
- ✓ Benefits navigation
- ✓ Provider matching
- ✓ Gender affirming care
- ✓ Family building



Provider Matching
Helping members find the best provider who's also in-network and accepting new patients

Concierge support from experts who help pair members with vetted providers who are affirming and clinically competent.



Benefits Navigation
Helping members navigate and plan

Concierge support helping members navigate their benefits ecosystem. Includes trans-focused complex care management, supporting trans and non-binary members with transition, gender affirming surgery and benefits navigation.



Education & Advocacy
Supporting and advocating for LGBTQ+ with family, social and workplace

Trusted guidance and advocacy provided by concierge care coordinators.

HIV Prevention and Treatment

Point32Health provides the following services to all members of our medical plans to support HIV prevention and treatment. We specifically support the LGBTQ+ community in partnership with Included Health, and utilizing a Queer Trans-led team of professionals to answer questions.

Knowledgeable providers:

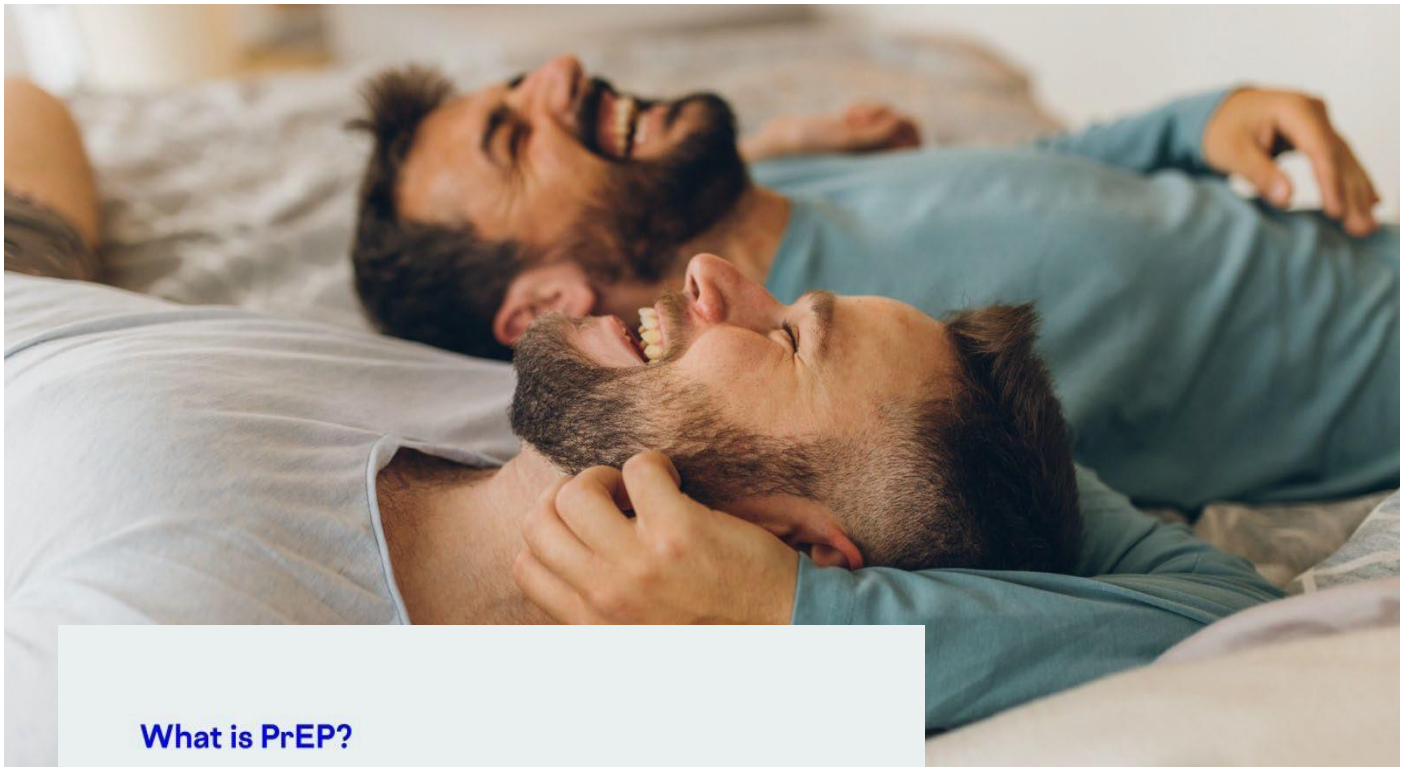
Get connected with an affirming provider for help with PrEP prescriptions.

Medication management:

Learn about different PrEP prescription options and what may be best for your unique needs.

Answers to insurance questions:

Find out if PrEPs are covered by your plan and if there are ways you can save on prescription costs.



What is PrEP?

PrEP, or pre-exposure prophylaxis, is a type of medication that can prevent the acquisition of HIV for those who are currently HIV negative. When taken as prescribed, PrEP is over 99% effective at preventing HIV transmission. PrEP is appropriate for people of all genders and sexual orientations.

Additional Resources

meQuilibrium: Resilience Companion

meQ isn't just another well-being app. It's a digital companion program to help you build resilience, understand yourself better and build small habits that will make every day a little easier so you can be there for what matters most. Get your meQ resilience profile to find out what drives you and where you might need extra help. Colleagues who are employed by Point32Health and whose weekly schedule is 20 hours or more can enroll at no cost.

For more information, review the Point32Health intranet, Compass, [meQ](#).

Employee Assistance Program

KGA is Point32Health's Employee Assistance Program (EAP) provider. This program provides practical support for everyday challenges. Our goal is to help you maintain focus at home and at work. Provided by Point32Health, the EAP is available 24/7 to you and to your adult household members, including your children away at college.

For more information, review the Point32Health intranet, Compass, [EAP](#).

For a complete review of all benefits:

Please visit our Employee Benefits website at <https://www.point32health.org/employeebenefits/>

			
Health plans	Health and well-being programs	Financial well-being	Discounts & perks
Medical plans Dental benefit Vision benefit Medicare & Social Security Flexible spending accounts	Employee assistance program Well-being rewards meQ digital resilience companion Wellthy and more...	401(k) retirement plan Adoption subsidy Dependent care FSA Disability Identity theft Life insurance Group legal	Family support and pet care Commuter benefits Tuition program UNUM voluntary benefits and more...

Questions?

Learn about health plan member [Nondiscrimination and Accessibility](#) and [Privacy](#).

If you have additional questions, please call the number on your medical ID card, connect with a benefits vendor listed on the [benefits website](#) or connect with internal benefits colleagues by submitting a [Benefits Workday Help case](#).

