



A Guide to Verifying Gender Affirming Surgery Benefits

Please be aware that before your first appointment with Dr. Bluebond-Langner, you need to verify that your health insurance plan covers gender affirming surgery benefits.

Take the time to check your benefits! This is vital. Having accurate information helps avoid any surprise costs, charges or cancellations.

Log on to your insurance company's portal in order to get the most accurate information. Then download your Summary of Benefits and Coverage and Certificate of Coverage (This might also be called Summary Plan Description or Evidence of Coverage. Refer to important note below).

Important note: The documents mentioned above (Summary of Benefits and Coverage, etc.) are specific to your personal health plan. Asking a friend with the same insurance company or Googling the name of your insurance company and "transgender surgery" will not give you accurate information! Most insurance companies have a variety of different plans with different benefits. As a result, you need to verify the specific benefits for your plan.

Review your certificate of coverage by searching for "gender" or "sex." This search should lead you to a section on gender affirming surgery benefits (or

