

OCTOBER 2025

The Empire Plan **REPORTING ON**

GENDER-AFFIRMING CARE



The Empire Plan provides coverage for gender-affirming care to support your or your dependent's health and well-being, including behavioral health services, prescription medications, and both non-surgical and surgical procedures.



Department of Civil Service
The Empire Plan

For Empire Plan enrollees and for their enrolled dependents, COBRA enrollees with their Empire Plan benefits and Young Adult Option enrollees

TABLE OF CONTENTS

- | | | |
|--|--|---|
| 2 Getting Started with Gender-Affirming Care; Key Terms | 5 Gender-Affirming Care for Adolescents; Fertility Preservation | 10 Finding a Network Provider |
| 3 Behavioral Health; Prescriptions | 6 Questions and Answers | 11 The Empire Plan Programs and Administrators |
| 4 Medical and Surgical Care | 8 Important Terms to Know | 12 Resources |

GETTING STARTED WITH GENDER-AFFIRMING CARE

The Empire Plan is committed to fostering a safe, inclusive environment for all enrollees and dependents, including those who are gender-diverse.

Gender-affirming care is essential to addressing the unique health care needs and well-being of

certain individuals who are gender-diverse. As a treatment for gender dysphoria, The Empire Plan handles gender-affirming care like any other covered service, with support available to help covered individuals find the treatment they need.

KEY TERMS

Understanding a few basic terms can help clarify what gender-affirming care involves. For definitions of gender identity, gender expression and other key terms, see *Important Terms to Know* on page 8.

Gender-Diverse describes a person whose gender identity or expression does not conform to traditional societal expectations for the sex they were assigned at birth. This term recognizes culturally specific identities, such as two-spirit, as well as people who have gender identities such as transgender, nonbinary, gender-expansive or gender-nonconforming.

Gender Dysphoria is a condition characterized by clinically significant distress and impairment of function resulting from the difference between one's gender identity and the sex they were assigned at birth. Not all gender-diverse people experience gender dysphoria.

Gender-Affirming Care is a comprehensive approach for treatment of gender dysphoria that addresses mental and physical health needs, affirming gender identity through services such as behavioral health support, hormone therapy, and both non-surgical and surgical procedures.

Coordination of care is an important part of this process. A supportive and knowledgeable behavioral health provider can help navigate the health care system, ensuring smooth communication and collaboration among the specialists involved. Providers can also partner to create personalized care plans that reflect patients' gender-related health goals and needs. These plans provide essential support not only during transition but also for long-term health and well-being.

BEHAVIORAL HEALTH

Behavioral health services are an essential part of gender-affirming care under The Empire Plan. These services can help patients manage gender dysphoria, address mental health needs and prepare for other aspects of care—at any point in a person’s journey.

Getting Started

Connecting with a behavioral health provider can be a helpful first step in accessing gender-affirming care. These providers may help confirm a diagnosis of gender dysphoria and offer support for making informed decisions. Behavioral health providers can also play a key role in coordinating care. With your permission, they may communicate with medical or surgical providers to help ensure everyone involved understands your needs.

Behavioral Therapy for Gender Dysphoria

Behavioral therapy provides a safe and affirming space to process feelings about gender identity and expression and manage the emotional impact

of gender dysphoria. It can also help someone prepare emotionally for other aspects of gender-affirming care, such as hormone therapy or surgeries. Therapy can remain a consistent source of support throughout gender-affirming care. A continued relationship with a behavioral health provider can help ensure that emotional support remains available, even as needs shift over time.

Addressing Mental Health Concerns

It is common for people experiencing gender dysphoria to face challenges like anxiety or depression, often caused by stigma or discrimination. Behavioral health providers offer care to manage these concerns, reduce stress and improve overall well-being. This kind of care can be helpful even when challenges don't feel urgent. Talking with a provider early on can ease the weight of daily stress and create space to work through concerns before they grow. Support doesn't have to wait for a breaking point.

PRESCRIPTIONS

The Empire Plan covers prescription medications as part of gender-affirming care, including estrogen and testosterone. These medications are prescribed and monitored by health care providers such as an endocrinologist to ensure safety and effectiveness.

Coverage also includes prescribed supplies such as syringes and needles used to take these medications. Hormone therapy is often part of an ongoing care plan and may involve regular lab work, follow-up visits and continued access to necessary supplies.



MEDICAL AND SURGICAL CARE

The Empire Plan covers a range of non-surgical and surgical treatment options for gender dysphoria. For many people who are gender-diverse, medical and surgical care are important parts of treatment. What care is needed, and when, varies from person to person. Health care providers can work with individuals to create care plans that reflect their needs and monitor overall health.

Non-Surgical Options

The Empire Plan covers a variety of non-surgical treatment options, including:

- Lab services (including blood tests to monitor hormone levels and overall health)
- Voice therapy (to help adjust vocal characteristics, such as pitch, tone and resonance)
- Hair removal treatments

Surgical Options

The Empire Plan covers a variety of gender-affirming surgeries, including:

- Chest/breast surgeries
- Thyroid cartilage reduction (to reduce the appearance of the Adam's apple)
- Voice modification surgery (to alter vocal pitch)
- Genital surgeries

If considering other options to address secondary sex characteristics, consult with health care providers to explore those most suitable for your needs.

Post-Surgical Care

Recovery is an important part of surgery. The Empire Plan covers services to support post-surgical care, including guidance from providers on wound care, managing discomfort and monitoring healing. Physical therapy or follow-up appointments may be recommended to ensure long-term success. Health care providers can also help patients connect with additional support or resources to assist in recovery.

Those recovering from surgery may also benefit from the Medical Case Management Program, which can assist with coordinating ongoing care and connecting patients with additional resources. Call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

Long-Term Support

Healing after surgery or other treatments is often just one part of a person's overall care. Some individuals continue working with their providers to monitor progress, manage long-term effects of treatment or consider additional services as their needs change. Follow-up conversations can also help clarify next steps, answer new questions or revisit earlier decisions. Ongoing support helps promote long-term health and ensures care stays aligned with personal needs. The Empire Plan covers continued care, including follow-up visits and routine services.



GENDER-AFFIRMING CARE FOR ADOLESCENTS

The Empire Plan covers a full range of gender-affirming care for covered adolescent dependents. Care often begins with a behavioral health provider, who can help assess needs, coordinate care and support the adolescent throughout the process. Behavioral health providers continue to support the adolescent throughout their care. They can help talk through upcoming decisions, provide space to process what the adolescent is feeling and offer guidance as care needs change. Many adolescents stay connected with the same provider over time, which can help build comfort and trust. Parents and caregivers are encouraged to speak with providers to learn what care may be available for their child. Gender-affirming care is a comprehensive approach to treating gender dysphoria that involves working with knowledgeable providers to meet each adolescent's individual needs.

For help finding a network provider, see *Finding a Network Provider* (page 10) or call The Empire Plan's Mental Health and Substance Use Program (MHSU) for referral to an in-network behavioral health provider (see *The Empire Plan Programs and Administrators* on page 11).

Family Support

Supporting a gender-diverse adolescent requires not only understanding their needs, but also recognizing that this journey can affect the entire family. Parents and caregivers may experience a range of emotions and face questions about how best to support their child. Providing consistent love and acceptance can ease emotional stress and help adolescents feel safer and more supported as they navigate their experiences. Feeling seen and valued at home can make a meaningful difference in their overall well-being. The Empire Plan includes access to behavioral health providers who are experienced in supporting gender-diverse adolescents and their families.

Family counseling can help family members better understand the adolescent's experience, navigate concerns related to gender identity and improve communication at home. It also provides space for family members to reflect on their own feelings and receive guidance and support. These services are designed to strengthen the family's ability to provide a positive, caring environment where the adolescent can thrive.

There are additional resources outside of The Empire Plan that can further support families of gender-diverse adolescents. See *Resources* (page 12).

FERTILITY PRESERVATION

Why It Matters

Some gender-affirming treatments, including hormone therapy and certain surgeries, may affect fertility. Health care providers often discuss fertility preservation before these treatments begin. Fertility preservation is most effective when completed before starting hormone therapy.

How It Works

Fertility preservation is the process of saving or protecting eggs or sperm for future use, allowing a person to have biological children in the future. The Empire Plan covers fertility preservation options before starting gender-affirming treatments that may affect fertility, such as hormone therapy or certain surgeries.

QUESTIONS AND ANSWERS

Q: What services are covered for the treatment of gender dysphoria?

A: The Empire Plan covers a range of services for the treatment of gender dysphoria, which may include behavioral health support, hormone therapy, hair removal, chest/breast surgeries and genital surgeries. To verify coverage ahead of time, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) before starting treatment.

Q: How do I get started with gender-affirming care?

A: A good first step is connecting with a behavioral health provider. They can talk with you about your treatment options and help connect you with medical providers for services that meet your individual needs.

Q: How can I find an in-network provider who understands gender-affirming care?

A: In-network providers can be found by searching through The Empire Plan's online provider directories. See *Finding a Network Provider* (page 10) for details. While it is not possible to guarantee a provider's knowledge on gender-affirming care, the filters available for provider directories are helpful in narrowing down expertise.

For in-network behavioral health providers, you can also call The Empire Plan's MHSU Program for a clinical referral. See *The Empire Plan Programs and Administrators* (page 11).

Q: What mental health services are covered?

A: The Empire Plan covers therapy and psychiatric care, including general mental health support and treatment for gender dysphoria.

Q: What support is available for families of someone beginning gender-affirming care?

A: Starting care often involves support for the whole family. The Empire Plan covers counseling with behavioral health providers who may have experience in working with gender-diverse individuals and their families. These services can help navigate questions, improve communication and build a supportive home environment.

Q: Can I go to therapy if I haven't been diagnosed with gender dysphoria?

A: Yes, you don't need a diagnosis of gender dysphoria to access therapy. Therapy is for anyone seeking support with identity, emotions, relationships or overall mental health. You can also talk about gender identity, questioning or aspects of transition in therapy. The Empire Plan covers general mental health services, including support for exploring gender identity.

Q: What gender-affirming care is covered for adolescents?

A: The Empire Plan covers gender-affirming care for adolescent dependents. This may include behavioral health support, puberty-suppressing medications, gender-affirming hormones, non-surgical procedures such as hair removal and surgical procedures such as chest/breast and genital surgeries. For more information about gender-affirming care for adolescents, call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) before starting care.

Q: Are hormone therapies and supplies covered?

A: Yes, The Empire Plan covers hormone therapies such as estrogen and testosterone, as well as prescribed supplies like syringes and needles. Coverage may also include regular lab work and follow-up visits.

Q: How do I get started with hormone therapy?

A: A health care provider such as an endocrinologist can prescribe and monitor hormone therapy. A behavioral health provider can help prepare you for this step and assist with coordination of care.

Q: Are fertility preservation services covered before starting hormones or having surgery?

A: Yes, The Empire Plan covers fertility preservation services, such as egg or sperm freezing, when done before starting hormone therapy or before a gender-affirming surgery that may affect fertility.

Q: Are gender-affirming surgeries covered?

A: Yes, when there is a diagnosis of gender dysphoria, The Empire Plan covers gender-affirming surgeries such as chest/breast surgeries, genital surgeries, thyroid cartilage reduction and voice modification surgery.

Q: How do I get started with gender-affirming surgery?

A: The first step is working with a behavioral health provider who can support your care planning and help you take next steps. If you're considering surgery, your provider can help coordinate with a surgeon to explore your options.

Q: Are there gender requirements for preventive screenings to be covered?

A: No, The Empire Plan doesn't have any gender requirements for preventive screenings, such as mammograms, pap smears, prostate cancer and STI screenings. Talk to your physician about what's appropriate for you.

Q: Can I get HIV testing, prevention medications like PrEP and treatment covered, and where do I start?

A: Yes, The Empire Plan covers HIV testing under the Medical/Surgical Program. It also covers prevention medicines like PrEP and HIV treatment medicines under the Prescription Drug Program. Talk to your physician to see what's right for you and how to get started.

Q: Is there coverage for gender-affirming care if I'm out of state or traveling?

A: Yes, The Empire Plan provides access to in-network care across the U.S. To find providers in another state, see *Finding a Network Provider* (page 10) for details about the plan's online directories for mental health providers, medical/surgical providers and hospitals.

Q: What support is available for ongoing gender-affirming care?

A: The Empire Plan covers follow-up visits and routine services to support long-term health. Many people continue working with their providers to monitor progress, manage long-term effects of treatment or consider additional services over time.

Q: Are binding, padding and tucking supplies covered?

A: No, these supplies are not covered by The Empire Plan.

IMPORTANT TERMS TO KNOW

This section defines key terms related to gender-affirming care to help you better understand options and the care process. Familiarity with these terms can help you navigate the health care system and ensure clear communication with providers.

The following glossary terms are adapted from the World Professional Association for Transgender Health (WPATH) Standards of Care Version 8 (SOC v8) and Pride 365 Plus by Optum.

Cisgender people have a gender identity that aligns with the sex they were assigned at birth.

Gender Affirmation is the recognition or validation of someone's gender identity. The term can also be used as an adjective, like in "gender-affirming care."

Gender-Affirming Care is a comprehensive approach for treatment of gender dysphoria that addresses mental and physical health needs, affirming gender identity through services such as behavioral health support, hormone therapy, and both non-surgical and surgical procedures.

Gender-Affirming Surgery is surgery that changes primary or secondary sex characteristics to affirm a person's gender identity.

Gender Binary is the idea that there are only two genders, male and female. This idea excludes many people's identities.

Gender-Diverse people have a gender identity or expression that does not conform to traditional societal expectations for the sex they were assigned at birth. This term recognizes culturally specific identities, such as two-spirit, as well as people who have gender identities such as transgender, nonbinary, gender-expansive or gender-nonconforming.

Gender Dysphoria is a condition characterized by clinically significant distress and impairment of function resulting from the difference between one's gender identity and the sex they were assigned at birth. Not all gender-diverse people experience gender dysphoria.

Gender Expression describes the external appearance of one's gender identity, usually expressed through behavior, clothing, body characteristics or voice, and which may or may not conform to socially defined behaviors and characteristics typically associated with being either masculine or feminine.



Gender Identity describes our internal understanding and experience of our own gender identity. Each person's experience of their gender identity is unique and personal and cannot be known simply by looking at a person.

Intersex people are born with sex characteristics that do not fit into the gender binary.

Nonbinary people experience their gender identity and/or gender expression as outside of the male-female gender binary.

Pronouns are words used in place of a noun, often to refer to people without repeating their names. Since some pronouns are gendered ("she/her" and "he/him"), it is important to be intentional about the way we use pronouns as we all work to create as inclusive an environment as possible. Commonly used pronouns include: She/her/hers, He/him/his, They/them/theirs. Listen for and respect the pronoun someone uses to self-identify. To show your support and understanding, you can also introduce your own pronouns when you meet a person, which gives them the opportunity to share theirs.

- If you are unsure of someone's pronouns, opt for more gender-neutral language when addressing a group of people or coworkers, such as "team," "friends" or "y'all."
- Use descriptive language when trying to identify someone, such as "the person on the left in the black jacket."

If you inadvertently use someone's incorrect pronoun, it's OK. Mistakes happen. Apologize, use the correct pronoun, move on and make a mental note to get it right next time.

Sex Assigned at Birth is the classification of an individual as male, female or intersex based on physical characteristics, typically observed at birth. The abbreviations AFAB (assigned female at birth) and AMAB (assigned male at birth) are used to indicate this designation.

Transgender people have a gender identity that differs from the sex they were assigned at birth. Many transgender people will transition to align their gender expression with their gender identity; however, you do not have to transition to be transgender.

Transition is the process by which a person changes aspects of their gender expression to better reflect their gender identity. This can include changes in name, pronouns, clothing, hairstyle and mannerisms, as well as medical treatments like hormone therapy or surgeries. Not all transgender and gender-diverse people pursue medical treatments. Some may undergo hormone therapy but not surgeries. Others may undergo certain gender affirmation surgeries but not other surgeries.

Two-Spirit is a term created by First Nations/Native American/Indigenous peoples whose sexual orientation and/or gender/sex exists in ways that challenge colonial constructions of a gender binary. This term should not be used to describe people who are not First Nations/Native American/Indigenous members.

FINDING A NETWORK PROVIDER

Finding the right provider is an important part of accessing gender-affirming care—although it can sometimes feel overwhelming to locate professionals who are in-network and knowledgeable about this topic.

Fortunately, The Empire Plan makes this process simpler by offering online directories for mental health providers, medical providers, surgical providers and hospitals. Each directory is designed to help you connect with in-network options for personalized care.

Mental Health Providers

Carelon Behavioral Health, the administrator for The Empire Plan’s MHSU Program, offers an online provider directory to help covered individuals find in-network mental health services.

To access this directory, visit carelonbh.com/empireplan/en/home/find-providers. If you aren’t sure what to type into the search bar, simply leave it blank and enter a location. After clicking “Search,” a list of providers will appear with filters on the left side of the page. Expand the “Specialties and Services” dropdown category and select “Gender Identity” to narrow the results to providers who specialize in gender-affirming care.

Medical/Surgical Providers

UnitedHealthcare, the administrator for The Empire Plan’s Medical/Surgical Program, provides an online directory to help covered individuals find in-network medical and surgical providers. To access the directory, visit empireplanproviders.com. In the search bar, type “LGBTQ+ Supportive,” then click the first displayed result. A list of providers will appear that consider themselves supportive of LGBTQ+ individuals. You may also type in similar search terms to find specific services.

Patients receiving gender-affirming care may also find support through the Medical Case Management Program, which helps coordinate care and connect individuals with available resources. Call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447) and press or say 1 for the Medical/Surgical Program.

Hospitals

Anthem Blue Cross, the administrator for The Empire Plan’s Hospital Program, provides an online directory to find in-network hospitals. Visit this directory at anthembluecross.com/nys/find-a-hospital.

It’s important to also make sure that the surgeon and assistant surgeon performing any procedure are in-network with UnitedHealthcare. To confirm that a provider is in-network, use the UnitedHealthcare provider directory at empireplanproviders.com.



THE EMPIRE PLAN PROGRAMS AND ADMINISTRATORS

To reach any of The Empire Plan programs, call 1-877-7-NYSHIP (1-877-769-7447). This one toll-free number is your first step to Empire Plan information. Check the following list to determine which program to select.

See your *Empire Plan Certificate* or visit the NYSHIP website for additional contact information.

The Empire Plan Medical/Surgical Program:

Administered by UnitedHealthcare

UnitedHealthcare
PO Box 1600
Kingston, NY 12402-1600
myuhc.com
TTY: 1-888-697-9054

Call The Empire Plan and press or say 1 for the Medical/Surgical Program for information on benefits under the Participating Provider, Basic Medical Provider Discount and Basic Medical Programs, predetermination of benefits and claims. Representatives are available Monday through Friday, 8 a.m. to 4:30 p.m., Eastern time.

The Empire Plan Hospital Program:

Administered by Anthem Blue Cross

Anthem Blue Cross
New York State Service Center
PO Box 1407, Church Street Station
New York, NY 10008-1407
anthembluecross.com/nys
TTY: 711

Call The Empire Plan and press or say 2 for the Hospital Program for information regarding hospital and related services. Representatives are available Monday through Friday, 8 a.m. to 5 p.m., Eastern time.

The Empire Plan Mental Health and Substance Use (MHSU) Program:

Administered by Carelon Behavioral Health, Inc.

Carelon Behavioral Health
PO Box 1850
Hicksville, NY 11802
carelonbh.com/empireplan/en/home
TTY: 1-855-643-1476

Call The Empire Plan and press or say 3 for the MHSU Program before seeking certain services from a mental health or substance use provider, including treatment for alcoholism. Representatives are available 24 hours a day, seven days a week.

You must call within 48 hours of, or as soon as reasonably possible, after an emergency inpatient admission.

The Empire Plan Prescription Drug Program:

Administered by CVS Caremark

Mail Service Pharmacy:
CVS Caremark
PO Box 2110
Pittsburgh, PA 15230-2110
empireplanrxprogram.com, select CVS Caremark
Mail Service Pharmacy for Medicare-eligible Retirees:
Customer Care Correspondence
PO Box 6590
Lee's Summit, MO 64064-6590
empireplanrxprogram.com, select SilverScript

Call The Empire Plan and press or say 4 for the Prescription Drug Program. Representatives are available 24 hours a day, seven days a week.

The Empire Plan NurseLineSM

Call The Empire Plan and press or say 5 for the NurseLineSM for health information and support, 24 hours a day, seven days a week.

RESOURCES

CRISIS SUPPORT

The Trevor Project

24/7 crisis hotline, text and chat for LGBTQ+ youth ages 13–24

866-4-U-TREVOR

(866-488-7386)

thetrevorproject.org/get-help

Trans Lifeline

Crisis hotline for transgender and gender-diverse people

877-565-8860

translifeline.org

988 Suicide and Crisis Lifeline

24/7 crisis hotline, text and chat

988

988lifeline.org

National Domestic Violence Hotline

24/7 crisis hotline, text and chat for those experiencing domestic violence

800-799-SAFE

(800-799-7233)

thehotline.org

FAMILY SUPPORT

Gender Spectrum

Support for families of transgender and gender-diverse youth

genderspectrum.org

PFLAG Transgender Resources

Resources for transgender and gender-diverse people and their families

pflag.org/find-resources

OTHER RESOURCES

Pride 365 Plus

Support for LGBTQ+ people and allies

pride365plus.com

Advocates for Trans Equality (A4TE)

Legal support and advocacy for gender-diverse people

transequality.org

CenterLink

A directory of LGBTQ+ community centers

lgbtqcenters.org/LGBTCenters

This issue of *Reporting On* is for information purposes only. Please see your doctor for diagnosis and treatment. Read your plan materials for complete information about coverage.

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