

Supporting transgender employees



Aviva recognises that gender isn't a binary choice, it's a spectrum, and people may fall in different places on that spectrum

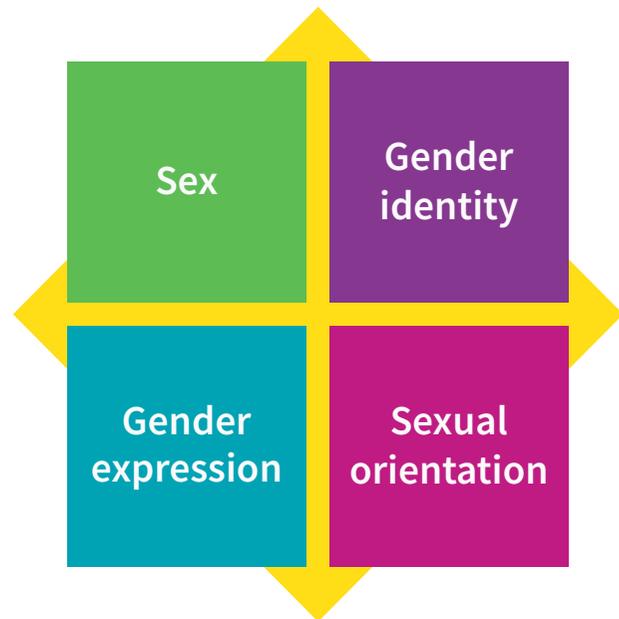
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What is **gender identity**?

All of us have four attributes: sex, gender identity, gender expression and sexual orientation. With the exception of sex, where you place yourself on the scale for each of these may be fixed or fluid. Whilst the attributes are closely linked, this brochure looks at how gender identity and expression 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.



This brochure will give you a better understanding of what it means to be transgender and the issues people face when experiencing discomfort with their gender identity.

It will also give you an overview of how we can help you offer more support to any of your employees facing this issue.

What does it mean to be a transgender person?

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

Whilst the traditional view of transgender identity is gender transition, the transgender community is now much wider. It includes people who want to openly express and identify themselves in ways other than binary male or female.

What is **gender transition**?

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

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

Medical intervention isn't necessary for a person to transition. It can include:

- changing names
- changing pronouns
- expressing differently
- telling friends and family
- changing official documents, and
- living aligned with your gender identity

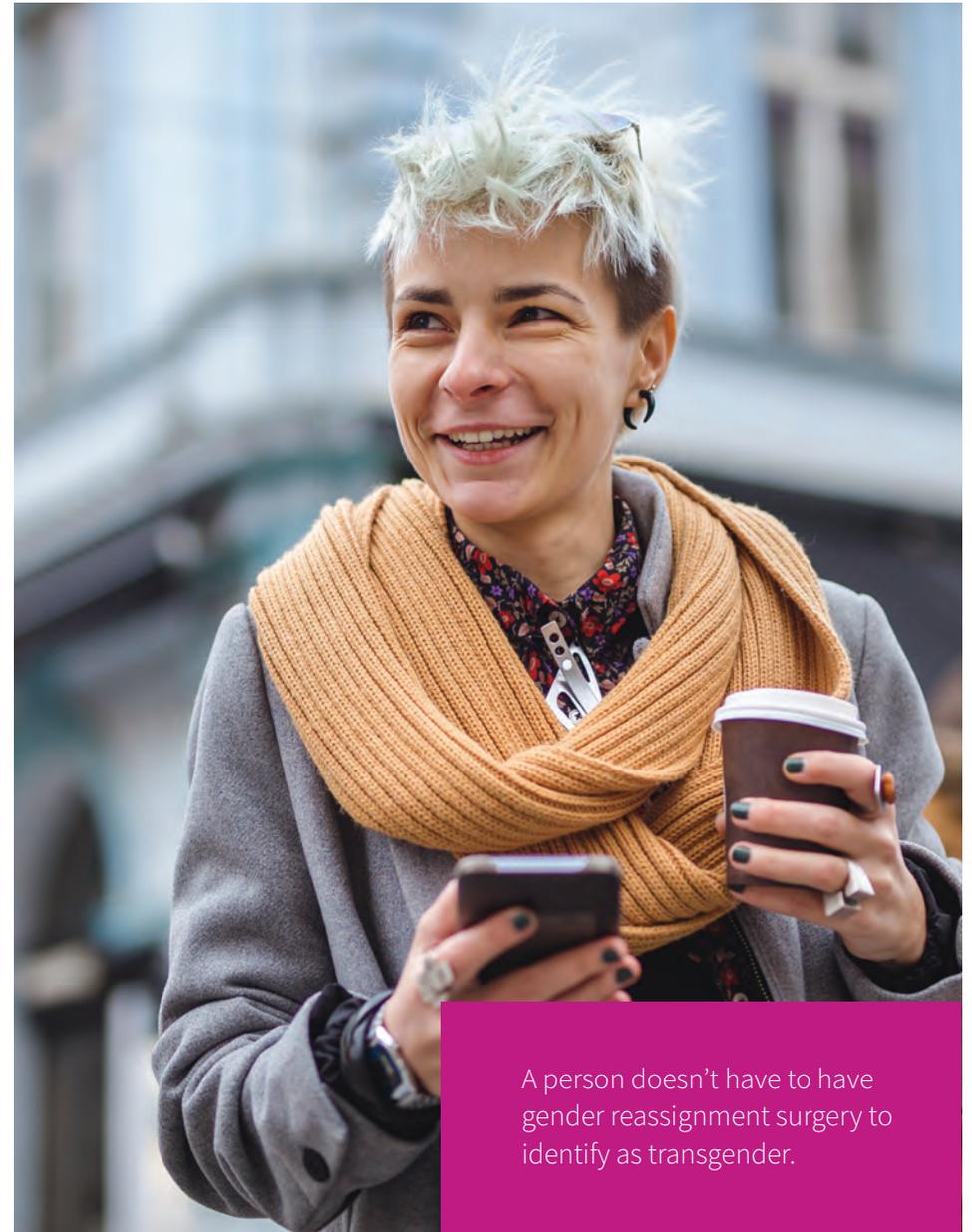
What is **gender dysphoria**?

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.

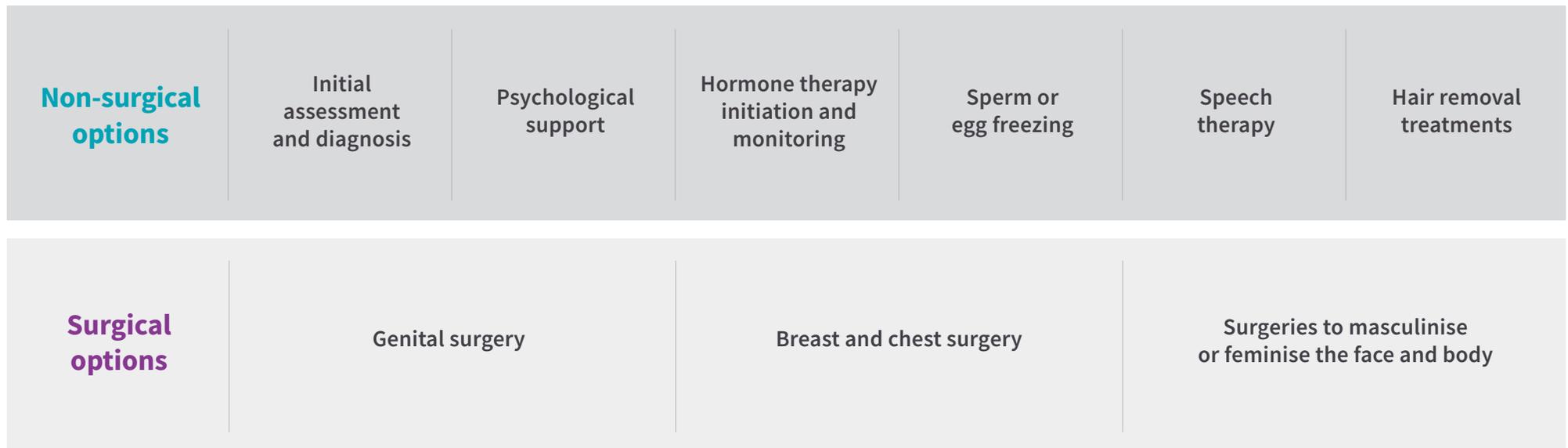
You may have someone in your workforce who is living with gender dysphoria, which often makes life hard for them.



A person doesn't have to have gender reassignment surgery to identify as transgender.

What may employees 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 it's important to recognise the many options available.



Many of these treatments would traditionally be excluded from private medical insurance cover and we recommend employers seek their own legal advice to be sure of equality and fairness in their benefits provision.

Getting support

On the NHS...

The number of gender identity clinics available on the NHS is very limited with even fewer clinics available to people aged 17 and under.

The NHS 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.

The downside of this approach is the long waiting times patients experience. With people waiting years to get the help they need, many may look for private treatment or even turn to dangerous methods like buying hormones on the internet.



Going private...

Although the number of people openly identifying as transgender is increasing, the medical services to support these people are not growing at the same rate.

At the moment, there are few providers across all areas of clinical expertise - assessment, hormones, surgery and speech therapy - meaning there is limited choice and delays in accessing treatment are often longer than expected.

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.

Added to that, most of the existing private providers are in the London area, making them more difficult to access for transgender people elsewhere in the UK. Because many of these providers are small companies, even with gender identity cover, it's likely your employee will have to pay the bills upfront and claim the money back.

Overall, services appear to be fragmented, with little evidence of multidisciplinary clinical teams working together under one roof as with the NHS gender identity clinics.

Switching between the NHS and private care could be problematic and cause issues with access to NHS services.

Our gender identity cover

We've designed our cover to help employees get access to assessment and support while they wait for the specialist NHS services.

We're not trying to recreate the NHS in a private healthcare environment. The NHS is well set up, with multidisciplinary teams working together and links to surgical providers. One of the biggest issues for people with gender dysphoria is the length of time patients must wait to be seen by specialists.

What needs does this cover address?		Our gender identity cover gives practical help, information and guidance. It can also help both you and your employees with other issues:		
Employee				
	Reduce the 12-24 month wait for assessment	Lessen the increased suicide risk of those with gender dysphoria	Guard against self-medicating hormones bought from the internet	
	Employer			
Support your employees		Keep employees in work	Offer trans-inclusive healthcare	

Covered

- ✓ Counselling for mental health conditions related to gender identity through our mental health provider
- ✓ Assessment with a gender identity specialist through our recognised provider
- ✓ Initiation and monitoring of hormone treatment for up to two years through our recognised provider

Not covered

- ✗ Any other treatment related to gender dysphoria, including surgery, speech therapy or cosmetic procedures

Our gender identity cover has been developed using our in-house clinical expertise and review of best practice in this area. Our independent providers are committed to delivering high standards of care and continuous quality improvement.

At the moment, we do not (routinely) offer cover for gender dysphoria surgery but will continue to monitor developments in this area. We'll update our approach in line with these developments.

We recommend employers take their own legal advice to be sure of equality and fairness in their benefits provision. Employees can also be supported by having clear company policies on inclusivity, diversity and equality.

Where to **find further help**

All About Trans

allabouttrans.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.

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.

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