

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 help to 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



Helps lessen the increased suicide risk of those with gender dysphoria



Helps guard against self-medicating hormones bought from the internet

Employer



Support your employees



Help to keep employees in work



Offer trans-inclusive healthcare

Our gender identity cover is available as an optional benefit on our Optimum product, available for businesses employing over 250 employees. By adding this benefit you will increase your premium.

Covered

- ✓ Counselling for mental health conditions related to gender identity through our mental health provider, for members aged 12 and over
- ✓ 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. Aviva does not cover the cost of the hormone treatment

Not covered

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

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.

For more information, you can either come directly to us, or speak to your usual financial adviser.

[Retirement](#) | [Investments](#) | [Insurance](#) | [Health](#) |

Aviva Health UK Limited. Registered in England Number 2464270.
Registered Office 8 Surrey Street Norwich NR1 3NG.

Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.
A wholly owned subsidiary of Aviva Insurance Limited. This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

aviva.co.uk/health

