



Guide to LGBTQ+ Benefits



A Guide to Transgender, Gender Non-Binary, and LGBTQ+ Family and Health Benefits and Resources

We strive every day to nourish an affirming and inclusive environment where associates can work, live, and thrive – every day. This benefits guide is designed to further our values of inclusion in the healthcare space.

This guide enhances our existing U.S. benefits guides and materials. It outlines specific benefits available to transgender and gender non-binary community members to support your unique needs. In particular, it covers transgender inclusive care, family formation, and HIV treatment options.

We're with you every step of the way. Reach out when you have benefits questions, are looking for resources, or need help to coordinate your care! You can always email a Health Pro at AlightHealthpro@alight.com or call at 1-888-481-0101 if you need help.

This document is not a guarantee that all services listed will be rendered. This document is intended to present the healthcare services and treatment options that are provided by the company, and the resources to clarify these offerings.

Healthcare Advocacy

When you need help navigating your benefits and finding the services you need, you can reach out to:

Health Pro

1-888-481-0101

8 am-5 pm ET

AlightHealthPro@alight.com



Transgender-Inclusive Healthcare Offerings

Gender-affirming care and services are covered by our medical plan and enhanced by programs to support your gender identity.

Covered Healthcare Services and Treatments Include:

- Mental health benefits
- Pharmaceutical coverage (hormone replacement therapies, including puberty blockers for youth)
- Coverage for medical visits and laboratory services
- Coverage for reconstructive surgical procedures related to gender reassignment (including reconstructive chest, breast, and genital procedures)

Additional benefits and procedures may be covered under the plan, when deemed medically necessary:

- Hair removal, such as electrolysis, laser treatment, etc. (not as a part of reconstructive surgery)
- Hair removal required for reconstructive surgery
- Tracheal shave/reduction
- Facial feminization surgeries
- Voice modification surgery and therapy
- Lipoplasty/filling for body masculinization or feminization

Gender Affirming Coverage

All Medical Plans

Medical visits, laboratory services, prescription drugs and surgical procedures for gender-affirming care are covered at the same level of cost sharing as other services on our medical plans. To confirm coverage, please call the precertification number on the back of your ID card before you receive care. If you have questions, please use the number provided on the contacts page.

Contact your carrier for coverage details.

Family Formation

When you want to grow your family, we've got you covered. Our medical coverage includes artificial insemination without a medical diagnosis of infertility based on carrier selection, and equal coverage of in-vitro services for both same and different-sex couples.



Family Services and Treatment Options

- **Cryopreservation:**
Covered through health plan based on iatrogenic infertility (for example, infertility caused by chemotherapy) and requires a medical diagnosis.
- **Infertility treatment coverage (non-in-vitro):**
Covered through health plan
- **In-vitro fertilization:**
Covered through health plan

Infertility Coverage

Medical Plans

Medical visits, laboratory services, prescription drugs and procedures for fertility services are covered at the same level of cost sharing as other services on our medical plans. To confirm coverage, please call the precertification number on the back of your ID card before you receive care. If you have questions, please use the number provided on the contacts page.

Infertility Lifetime Maximum: Medical \$25,000 and Rx \$10,000

Contact your carrier for coverage details.

Exclusions

Dean / Prevea360 does not cover infertility services

HIV Services and Treatment

Medicines to treat HIV are safer and more effective than ever, and are covered by our medical plans.

Healthcare Services and Treatment Options

- HIV testing including self-treatment options
- Pre-exposure prophylaxis (PrEP) including the injectable treatment
- Post-exposure prophylaxis (PEP)
- Antiretroviral therapy (ART) including the injectable treatment



HIV Coverage

All Medical Plans

Medical visits, laboratory services, prescription drugs and treatment for HIV are covered at the same level of cost sharing as other services on our medical plans. To confirm coverage, please call the precertification number on the back of your ID card before you receive care. If you have questions, please use the number provided on the contacts page.

Contact your carrier for coverage details.

Ally, your Employee Assistance Program

Ally, your Employee Assistance Program (EAP) provides counseling, legal support, and support for LGBTQ+ families and those who want to help support them.

Services Available:

- Counseling for mental health, suicide prevention, and other support, including referrals to LGBTQ+ informed counselors and service providers.
- Coming out resources, guides for supporting transgender children and youth.
- Guides for workplace awareness and being an ally.
- Legal services available to help with life events.
- Navigation to other LGBTQ+ resources.

You can reach out to Ally by visiting liveandworkwell.com (access code 12347) or by calling 1-800-788-5614 to learn more or to find support. This is a free resource to all associates and their families.

Mental Health and Emotional Wellbeing

Emotional and mental health is important to everyone. The resources below have experience working with LGBTQ+ clients.

Services Available:

- Our health plans cover mental health just as they do physical health. Visit your carrier's website or call the number on the contacts page to locate an LGBTQ+ informed mental health provider.
- Many mental health providers offer virtual visits by phone or online. Contact your provider for more information, or visit your carrier's website to find a provider.
- Depending on your carrier selection, various other resources may be available for mental health and emotional wellbeing.

FAQ

Is gender-affirming treatment available on all health plans?

Gender reassignment surgeries, hormone replacement therapies, and other services are covered at in-network providers and facilities through most of our medical plans. Contact your carrier for coverage details.

Can I access legal and counseling services through the EAP even if I am not enrolled in a benefits plan?

Yes! The Employee Assistance Plan is available to all associates and family members.

How do I know if I am covered for infertility benefits?

Our health plans include infertility benefits for women without a male partner, including in-vitro fertilization and other services. Contact your carrier for coverage details.

Can I take family leave if I am adopting or fostering a child?

Yes! Please refer to benefits.petsmart.com for Leaves of Absence.

What should I do if I am experiencing discrimination in the workplace?

PetSmart does not tolerate discrimination in any form. Discrimination based on sex—including pregnancy, sexual orientation, or gender identity—is illegal, as is discrimination based on national origin, disability, age, or genetic information.

How can I find out more?

Questions about coverage? Contact your carrier with the information on the contacts page.

More LGBTQ+ resources

If you or someone in the LGBTQ+ community who you care about struggle with a mental health problem or substance use disorder, help is available. You are not alone. Here are some tools to help you get started.

Crisis hotlines and texting

Call 911 if you are in immediate danger or having a medical emergency. If you are in crisis or thinking about suicide, call the 988 Suicide & Crisis at 988.

The Trevor Project-National Youth LGBTQ Crisis Intervention and Suicide Prevention
1-866-488-7386

Text START to 678-678
thetrevorproject.org

SAGE National LGBTQ+ Elder Hotline
1-877-360-LGBT (5428)
sageusa.org

966 Suicide & Crisis Lifeline
Call or text 988
suicidepreventionlifeline.org

National Domestic Violence Hotline
1-800-799-SAFE (7233)
Text START to 88788
thehotline.org

National Sexual Assault Hotline
1-800-656-HOPE (4673)
Chat online at: hotline.rainn.org/online

Substance use disorders

Opium Substance Use Treatment Helpline
1-855-780-5955

SAMHSA's National Helpline
1-800-662-HELP(4357) and
TTY 1-800-487-4889

Mental health and community support

Black Mental Health Alliance (BMHA)
blackmentalhealth.com

CenterLink LGBT Community Center Member Directory
lgbtcenters.org/LGBTCenters

The Gay and Lesbian Medical Association's Provider Directory
glma.org

The LGBT National Help Center
glbtnationalhelpcenter.org

National Queer and Trans Therapists of Color Network
nqttcn.com/directory

SAGE National LGBTQ+ Elder Hotline
sageusa.org

Trans Lifeline
translifeline.org

Learn more

Find more LGBTQ+ resources at pride365plus.com.

Healthcare Contacts

Carrier Name	Telephone	Website
Aetna	1-855-496-6289	www.aetna.com
Anthem BCBS	1-844-424-8089	www.anthem.com
BCBS of Hawaii (HMSA)	1-800-651-4672 1-808-948-6121	members.hmsa.com
Cigna	1-855-694-9638	my.cigna.com
CVS Caremark	1-855-821-0355	www.caremark.com
Dean / Prevea360	1-877-232-9375	aon.deanhealthplan.com
Geisinger	1-844-390-8332	www.geisinger.org/member-portal
Healthnet - CA	1-888-926-1692	Healthnet.com
HMSA - HI	1-800-651-4672	hmsa.com
Kaiser - CA	1-877-580-6125 (non-members) 1-800-464-4000	www.kp.org
Kaiser - CO	1-877-580-6125 (non-members) 1-800-632-9700	www.kp.org
Kaiser - GA	1-877-580-6125 (non-members) 1-888-865-5813	www.kp.org
Kaiser - HI	1-877-580-6125 (non-members) 1-800-966-5955	www.kp.org
Kaiser - DC, MD, VA	1-877-580-6125 (non-members) 1-800-777-9404	www.kp.org
Kaiser - NW	1-877-580-6125 (non-members) 1-800-813-2000	www.kp.org
Kaiser - WA	1-855-407-0900	www.kp.org
Medical Mutual	1-800-677-8028 (non-members) 1-800-541-2770	member.medmutual.com
Priority Health	1-833-207-3211	member.priorityhealth.com/login
United	1-888-297-0878	myuhc.com
UPMC	1-844-252-0690	www.upmchealthplan.com/members/

NOTE: This statement is intended to summarize the benefits you receive from PetSmart. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Health Pros at 1-888-481-0101.