

Does your insurance carrier provide coverage for transgender individuals? Proactively examine your policy contract to identify discriminatory exclusions for all types of care, including gender-affirming.

Does your benefits administration platform offer identification options beyond the gender binary?

**Sex assigned at birth:** The sex assigned to a child at birth based on their external anatomy.

**Gender identity:** A person's internal understanding of their gender.

*Cisgender:* Describes people whose gender identity corresponds with their sex assigned at birth.

*Transgender/trans:* An umbrella term for people whose gender identity differs from their sex assigned at birth.

*Non-binary:* Describes people whose gender identity does not align with being a man or a woman. They may identify as both, somewhere in between, or with a gender that falls entirely outside of these categories. Examples include *agender* and *genderfluid*.

Some transgender individuals may also identify as nonbinary and vice versa. However, these terms are not interchangeable.

**Gender expression:** A person's external expression of their gender (e.g. names, pronouns, clothing, hairstyles, voice, etc),

**Gender dysphoria:** Distress stemming from the disconnect between an individual's gender identity and their sex assigned at birth. Experiences of discrimination (e.g. being forced to use facilities that do not correspond with one's gender identity) can further compound distress.

**Transitioning:** A series of processes that some people may undergo in order to live in alignment with their gender identity. These may differ person to person, but can include *social transition* (e.g. changing pronouns), *medical transition* (e.g. reconstructive surgery), and *legal transition* (e.g. changing legal name). Transgender people may choose to undergo some, all, or none of these processes.

**Gender-affirming care:** Refers to any services or procedures that empower an individual to better align themselves with their gender identity and relieve gender dysphoria. It can be *medical* (e.g. hormone replacement therapy), *surgical* (e.g. plastic surgery), *behavioral* (e.g. speech therapy), or *psychosocial* (e.g. mental health counseling).

**Misgendering:** Occurs when someone deliberately or accidentally refers to a transgender or non-binary person with language that does not align with their affirmed gender.

**Deadnaming:** Calling a transgender or non-binary person by a name they no longer use, like their birth name.

## USEFUL RESOURCES

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