

Your UnitedHealthcare Synopsis Resource Guide

Find up-to-date transgender and gender diverse health resources to support you and your family.



SYNOPSIS[®]

About this guide



At Synopsys, we're committed to diversity, equity, inclusion, and we strive to provide comprehensive benefit programs to help all employees, including transgender and gender diverse employees. We're proud to support the unique health care needs of our employees and their families.

Whether you're considering surgery, you need follow-up care after surgery, or you're looking to provide support to your child or other family member, if you are enrolled in a Synopsys Medical Plan administered by UnitedHealthcare, this guide can be a useful starting point.

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We're here to help you throughout your journey

No matter where you are as you're receiving care – from considering surgery to recovering afterward – you have support every step of the way.

Your UnitedHealthcare Advocates* are here to help with everything from providing information about benefits coverage to helping you make the right decisions about care for you and your family.



*UnitedHealthcare Advocates and the specific transgender-affirming care discussed in this guide are available to employees who are enrolled in a Synopsys UnitedHealthcare Medical Plan and their dependents who are enrolled in a Synopsys UnitedHealthcare Medical Plan.

UnitedHealthcare Advocates

Simplifying your health care experience starts here. You have access to an experienced team of advocates dedicated to helping you. Our advocates receive training to provide quality care to members of the transgender and gender diverse communities.*

What to expect

CONFIDENTIALITY

Your health information is kept confidential in accordance with the law.

FAMILY SUPPORT

Enjoy support for all covered family members, including dependents.

Age restrictions for certain treatments may apply.

Have questions? Get help finding answers. It's that simple.

Call a UnitedHealthcare Advocate — **1-866-351-6804** Monday through Friday, 8 a.m. to 8 p.m. local time.

myuhc.com[®] gives you 24/7 access to your health plan details, tools and resources — all in one spot. To get started, sign in to myuhc.com then click “Coverage & Benefits.”

The **UnitedHealthcare**[®] app gives you easy access to this information when you're on the go. Secure messaging available. Available for Apple[®] and Android[®].

How it works

CONNECT

Call to talk with an advocate and connect with caring support for you and your family.

ANSWER

An advocate will work with you to help you understand prerequisites and coverage if you are thinking about or planning gender affirming surgery, need help to locate a specialist and more.

SUPPORT

Get help finding answers to your health- and benefits-related questions. 8 a.m. to 8 p.m. local time.



*Advocates have specific training, developed with assistance and in conjunction with the National LGBT Health Education Center, on providing quality care to the LGBTQ+ community. Training focuses on sensitivity, terminology related to transgender identity and health as well as strategies for effectively speaking about primary care and both basic medical care and surgical treatments available. The goal is to effectively create a welcoming, open environment when speaking with members over the phone.



Your health plan

Visit benefits.synopsys.com to learn more about the Synopsys health plan benefits.

Medical benefits

Access information about your Synopsys medical plan administered by UnitedHealthcare. Sign in to myuhc.com.

Emotional health

Search for emotional health providers and connect with helpful tools, tips and more. Sign in to myuhc.com.


Synopsys offers other emotional well-being programs outside of your health plan — see page 10.

Prescription benefits

View your medications at a glance, refill prescriptions, sign up for home delivery and more. Sign in to myuhc.com.

Health Savings Accounts

If you're enrolled in one of the Health Savings (HS) Plans — Basic, Standard or Premium — you're eligible to open a Health Savings Account (HSA). Check account balances, view transactions, get tax estimates and more. Visit benefits.synopsys.com/your-wealth.



Find information on what's covered by your health plan, steps you may need to take and more.

Let's get specific

Questions about any of these details?

Call a UnitedHealthcare Advocate at **1-866-351-6804**, 8 a.m. – 8 p.m. local time.

WHAT'S COVERED

Learn specifics of what services are covered.

FINDING NETWORK PROVIDERS

Get help finding a network doctor or specialist to help reduce out-of-pocket costs.

PRESCRIPTIONS

Find out more about your pharmacy benefits through myuhc.com.

EMOTIONAL HEALTH SUPPORT

Learn about your options for help supporting your mental well-being.

FAMILY BUILDING BENEFITS

Access additional resources to help you grow your family.

STEPS

Getting approvals

Get information about prior authorizations that may be required for certain services.

Required referral(s) for surgery

Find out more, such as who has to write referral(s), how many you need, plus information on how they should be written.

Submitting claims

Learn about additional details on submitting claims.

What's covered

Here are some examples of covered services.* Please call and work with a UnitedHealthcare Advocate to confirm your benefit options.

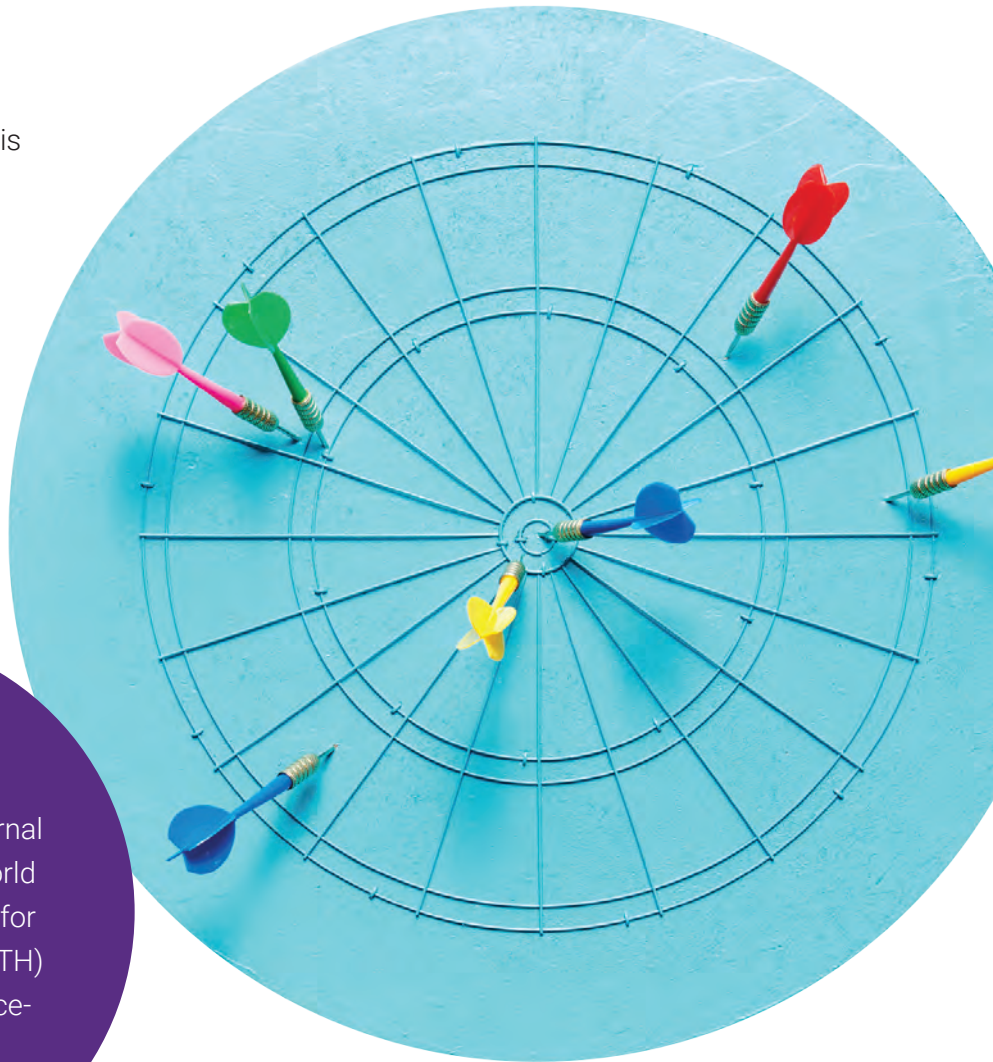
- Emotional health services
- Hormone therapy
- Breast/chest surgery
- Genital surgeries
- Hair removal services, such as electrolysis and laser hair removal
- Other non-genital non-breast reconstructive surgeries:
 - tracheal shave
 - rhinoplasty
 - facial feminization/bone reduction/reconstruction
- Voice modification surgery

NOTE:

These benefits are based on identifiable external sources, including the World Professional Association for Transgender Health (WPATH) standards and/or evidence-based professional society guidance.

Finding network providers

We're here to help you find the right doctor or specialist for you. Call a UnitedHealthcare Advocate at **1-866-351-6804**. We can search for transgender and gender diverse providers.



IMPORTANT

A full list of covered services is available in the Summary Plan Description, which can be found on benefits.synopsys.com/resources/plan-documents-and-legal-notice.

*Some of these services may require prior authorization. Call a UnitedHealthcare Advocate to confirm your benefit options at 1-866-351-6804.



Prescriptions

Find out more about your pharmacy benefits. You automatically have prescription coverage through Optum Rx® when you sign up for a Synopsys UnitedHealthcare medical plan.

MANAGE YOUR PHARMACY BENEFITS

1. Sign in to myuhc.com.
2. Call UnitedHealthcare at **1-866-351-6804**.
3. To manage your medications on the go, download the **UnitedHealthcare app**.

FILL YOUR PRESCRIPTIONS

1. **Delivered to your door.** Order up to a 3-month supply of eligible medication you take regularly with home delivery.
2. **Pick up at the pharmacy.** Make sure you use a network pharmacy. You will need to show your prescription plan ID card.

Specialty drug program

Specialty medications can be injected, infused, oral or inhaled medications that may need ongoing clinical oversight, have unique storage or shipping needs, may not be available at retail pharmacies, or may need infusion or home nursing. UnitedHealthcare offers specialty medication services through Optum® Specialty Pharmacy. Optum Specialty Pharmacy supports you with a team of pharmacists and nurses who specialize in your condition — at no extra cost to you. Your personalized support starts by calling **1-866-351-6804** and asking to enroll in the specialty pharmacy program. Pharmacists and patient care coordinators are ready 24/7 to take care of everything, including transferring your prescription and explaining how to use the specialty pharmacy.

Emotional health support

Synopsys supports you in being your authentic self and offers a suite of benefits to support the whole you. For emotional health support, see the options below and connect with helpful tools, tips and other resources.

Connect with UnitedHealthcare emotional health services

Access traditional emotional health services or simplify your emotional health care with convenient, online counseling appointments through UnitedHealthcare virtual visits. Use your mobile device or computer to see and speak with a psychiatrist or therapist online.

- No commuting
- Flexible scheduling
- No crowded waiting rooms

THREE STEPS TO CONNECT

1. Register on myuhc.com.
2. Schedule an appointment that's convenient for you.
3. Use your mobile device to talk with a psychiatrist or therapist.

About emotional health services

- **Confidential** in accordance with the law
- Family support for all enrolled dependents
- 24/7 access over the phone and online

IMPORTANT

If you are experiencing thoughts about harming yourself, suicide or if this is urgent and an emergency, call **911** or the National Suicide Prevention Hotline at **988**.

Employee Assistance Program

Lyra, our Employee Assistance Program (EAP), provides confidential support to help you maintain your emotional health and deal with far more serious problems or challenging times. Synopsys pays for a limited number of sessions for all U.S. benefits-eligible Synopsys employees and each family member per year.

Lyra provides you and your covered family members with access to:

- Professional counselors available 24/7 to assist you and refer you to their network of top evidenced-based therapists and coaches for work, family, or personal problems
- Specialized services to assist you with specific needs

Call **1-844-856-2213** or visit synopsys.lyrahealth.com/.

Download meQuilibrium

meQuilibrium ("meQ") is a stress management app designed to help you discover simple techniques to build your resilience and shift your response to stressful thoughts and situations. With meQ's guidance, you can identify your individual causes and symptoms of stress and learn specific skills to get a handle on the emotional, physical, and lifestyle imbalances that keep you from feeling your best. Download the meQuilibrium app on the App Store® or Google Play® for daily stress-busting tips and inspiration whenever and wherever you need it.

Visit
benefits.synopsys.com
for information on all of
the Synopsys benefits
available to you.

Family building benefits

Surrogacy Program and Adoption Assistance

If you are thinking about adoption or surrogacy, Synopsys is here to help. With the Surrogacy Program and Adoption Assistance, you have support to cover the costs of bringing a new child into your family.

You can get reimbursed up to \$10,000 per calendar year per surrogacy for qualified surrogacy expenses. Please note, the benefits paid under this program are not excludible from income.

Employees who are adopting a child are eligible for reimbursements up to \$10,000 per adoption. To learn more about both programs and explore lists of eligible expenses, visit [Surrogacy Program and Adoption Assistance](#).

Fertility Solutions


If you or your eligible spouse or domestic partner are enrolled in one of the UnitedHealthcare medical plans offered by Synopsys, you have access to the Fertility Solutions program. This program covers up to \$20,000 (lifetime maximum) for medical procedure/treatment and \$10,000 (lifetime maximum) for medications plus 1 year of storage. To get started, call **1-866-774-4626** or visit myuhc.com.

Family Care Leave

As part of our company's focus on work-life harmonization, we have a Family Care Leave Policy in place to support eligible working parents who wish to bond with their newborn child or newly placed and legally adopted or court-approved foster child(ren).

The Larkin Company administers our Leaves of Absence programs. Contact The Larkin Company at **1-866-330-1975**.



A close-up photograph of two Black women with curly hair, smiling and embracing each other. They are covered in a white, textured blanket. The woman on the left has her eyes closed and a gentle smile, while the woman on the right looks towards the camera with a bright smile. The background is softly blurred, showing a window and a green plant.

Gender dysphoria describes the distress that someone experiences when their gender identity doesn't match their gender and sex assigned at birth. Find more information on the [**American Psychiatric Association website.**](#)

Learn what you need to know if you or a family member is considering gender affirming surgery.

Getting approvals

This page covers the prior authorization process for determining if a service is covered by your plan.

Helpful hint: Call an advocate to begin the approval process **at least 60 days** before you're planning to have surgery.

1. Search

UnitedHealthcare can help you find the right providers for you and also understand the importance of using network providers.

2. Find

When you visit a network doctor for care, the physician may identify a service (for example, chest reconstruction) that requires prior authorization. If you have questions, call UnitedHealthcare.

3. Inquire

Your doctor should contact UnitedHealthcare to ask about the proposed service.

4. Verify

UnitedHealthcare reviews the request to verify the service is medically necessary* and performed at the appropriate place.

5. Inquire

UnitedHealthcare will inform you and your doctor about the approval decision. Together, you should review the determination letter and chart out a course of care.

6. Inform

Upon approval, doctor and member will be notified.

Helpful hint: Reach out to an advocate if notification hasn't occurred.



IMPORTANT

What if a service is not approved?

When a service is deemed NOT medically necessary,* you and your provider can choose to agree that you will pay. You will then be responsible for covering costs out of your own pocket.

*Aligned with WPATH standards and/or recognized professional society guidance.

Requirements

You or your eligible family member must meet all of the following requirements before surgery or hair-related services.

Requirements for gender affirming surgery and hair-related services (and anything else):

1. Persistent, well-documented gender dysphoria
2. Capacity to make a fully informed decision and consent for treatment
3. Must be 18 years of age*
4. If significant medical or mental health concerns are present, these must be reasonably well-controlled

Requirements (1-4) for breast/chest and other non-genital surgery

Additional requirements for genital surgeries:

5. Completed 12 months of successful, continuous, full-time, real-life experience in the desired gender
6. Completed continuous hormone therapy (for those without contraindications)**
7. Treatment plan must align with current standards of care***

Note: Prior authorization is required for all of these services.



*This refers to chronological age, not biological age. Where approval or denial of benefits is based solely on the age of the individual, a case-by-case medical director review is necessary.

**In consultation with the patient's physician, this should be determined on a case-by-case basis through the Notification process.

***This includes the World Professional Association for Transgender Health (WPATH) standards, and/or evidence-based professional society guidance.

Referrals

Surgical treatments for gender dysphoria can be initiated by a referral from a qualified mental health professional.*

The mental health professional provides documentation – in the chart and/or referral letter – of the patient’s personal and treatment history, progress and eligibility.

ONE REFERRAL

This is required from a qualified mental health professional for breast/chest surgery, for example:

- Mastectomy
- Chest reconstruction
- Augmentation mammoplasty
- Breast, chest and other non-genital gender affirming surgeries

TWO REFERRALS

These are required from qualified mental health professionals who have independently assessed the patient for genital surgery, for example:

- Orchiectomy
- Genital reconstructive surgeries
- Hysterectomy/salpingo-oophorectomy

ADDITIONAL REQUIREMENTS

- If the first referral is from a patient’s therapist, the second should be from a person who has only had an evaluative role with the patient.
- Two separate letters or one letter signed by both (for example, if practicing in the same clinic) may be sent.
- Each referral letter, however, should cover the same topics in the areas outlined here.

Writing referrals

RECOMMENDED CONTENT OF THE REFERRAL LETTERS FOR SURGERY:

1. The patient’s general identifying characteristics.
2. Results of the patient’s psychosocial assessment, including any diagnoses.
3. The duration of the mental health professional’s relationship with the patient, including the type of evaluation and therapy or counseling to date.
4. An explanation that the criteria for surgery have been met, and a brief description of the clinical rationale for supporting the patient’s request for surgery.
5. A statement about the fact that informed consent has been obtained from the patient.
6. A statement that the mental health professional is available for coordination of care and welcomes a phone call to establish this. For providers working within a multidisciplinary specialty team, a letter may not be necessary – rather, the assessment and recommendation can be documented in the patient’s chart.

*Mental health professionals who recommend surgery share the ethical and legal responsibility for that decision with the surgeon.

FAQ

Why is it important to use network providers?

NETWORK PROVIDERS GENERALLY:

- Will bill the patient only for applicable deductible, copays and/or coinsurance
- Will only bill the patient after the claim has been processed
- Submit claims on behalf of members directly to the plan
- Work with the plan to gain the appropriate prior authorizations
- Have passed UnitedHealthcare's accepted credential review and quality requirements
- Will use network facilities, labs and other providers

OUT-OF-NETWORK PROVIDERS GENERALLY:

- Bill patients for deductible, copays and/or coinsurance in addition to the difference between their billed amount and the covered amount. This can add up to thousands of additional dollars out of pocket for the patient (called balance billing).
- May require full payment prior to the services being rendered
- Will not submit claims directly to insurance companies, leaving the patient to obtain reimbursement
- Have not passed UnitedHealthcare's accepted credential review and quality requirements
- May use out-of-network facilities, labs or other providers

Note: Facility-based providers, such as radiologists, anesthesiologists and assistant surgeons are often out-of-network, regardless of whether the primary surgeon is. If a balance bill is received from one of these providers and the service was received at a network facility with a network surgeon, please call a UnitedHealthcare Advocate for assistance.

How can you find a network provider?

Emotional health services — Call a UnitedHealthcare Advocate or sign in to myuhc.com, choose "Find Care & Costs" and search in the Mental Health directory. **Helpful hint:** Use the "Area of Expertise" search tool to identify transgender- and non-binary-affirming providers.

Medical services — Call a UnitedHealthcare Advocate for assistance.

Hair removal services — Call a UnitedHealthcare Advocate for assistance.

What if I choose to use an out-of-network provider?

If there are network providers within 30 miles of your home, but you choose to use an out-of-network provider, you may be responsible for costs not covered by your health plan.

What if a network provider is not available?

Contact a UnitedHealthcare Advocate, who can provide direction for "Network Gap Exception" if a network provider is not available within 30 miles of the patient's home.

A "Network Gap Exception" approval allows the plan to pay claims for approved services at the network level of benefits for providers located more than 30 miles away. It is at the provider's discretion as to whether or not they will agree to a discounted rate, require payment upfront, or submit claims directly to the plan.

FAQ continued

How do we avoid surprises?

- Stay in contact with a UnitedHealthcare Advocate about upcoming services
- Be aware that using out-of-network providers increases the risk of surprise bills later

What is being done to enrich the network in support of transgender and gender diverse affirming providers?

UnitedHealthcare is reviewing all network providers, which includes contacting offices directly to validate whether new patients are being accepted and whether the providers actively treat transgender and gender diverse patients.

What support is available from UnitedHealthcare Advocates?

A UnitedHealthcare Advocate can help with:

- Benefit questions, such as what is covered and how much the plan will pay
- Finding a network provider; a personal advocate will call providers directly
- Claim information, such as status, assistance with submission, confirmation of information required
- Authorization, such as status, confirmation of information required

How do you find the cost of care?

VIEW YOUR PERSONAL COVERAGE

- Sign in on myuhc.com and click “Coverage & Benefits” to access your annual deductible, out-of-pocket maximum, copay or coinsurance for network and out-of-network coverage.

ACCESS PERSONALIZED COST ESTIMATES

- Sign in on myuhc.com and click “Find Care & Costs” to get the most accurate cost estimates for the plan you have:
- See how much you can expect your specific plan to pay
- Look up network providers for your plan to see cost and quality ratings

Look up general cost estimates

Search by:

- **Service** — like procedures and treatments
- **Doctor, hospital or facility** — find a premium provider
- **Tests and Imaging** — blood tests and X-rays

Important contact information

BENEFIT	CONTACT	WEBSITE
UnitedHealthcare Advocates on the Gender Identity Support Team	1-866-351-6804 Monday – Friday 8 a.m. – 8 p.m. local time	myuhc.com
UnitedHealthcare medical benefits	1-866-351-6804	myuhc.com
UnitedHealthcare virtual emotional health visits	1-866-351-6804	myuhc.com
Optum Rx	1-866-351-6804	myuhc.com
Fertility Solutions	1-866-774-4626	myuhc.com
Adoption Assistance Program	benefits@synopsys.com	benefits.synopsys.com/extras/adoption-assistance
Surrogacy Program	benefits@synopsys.com	benefits.synopsys.com/extras/adoption-assistance
Lyra Employee Assistance Program	1-844-856-2213	synopsys.lyrahealth.com
BrightPlan Financial Wellness	1-408-933-6188	benefits.synopsys.com/your-wealth/financial-planning/brightplan-financial-wellness-platform
Health savings account	1-800-544-3716	benefits.synopsys.com/your-wealth
The Larkin Company	1-866-330-1975	benefits.synopsys.com/time-away/leaves-of-absence
MetLaw (enrollment required)	1-800-821-6400	benefits.synopsys.com/extras/legal-benefits
Rocket Lawyer	1-877-881-0947	benefits.synopsys.com/extras/legal-benefits





Disclaimers

This summary highlights commonly used services and generally indicates how you and a medical plan will cover medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. Some services are subject to annual or lifetime limits. This guide does not reflect all covered services, plan exclusions, limitations, or restrictions. It is not a contract or guarantee of coverage. A full list of covered services is available in the Summary Plan Description, which can be found on benefits.synopsys.com/resources/plan-documents-and-legal-notice.

This guide, and the benefits it describes, were developed with guidance from evidence-based professional societies, including the World Professional Association for Transgender Health (WPATH) Standards of Care refer to wpath.org for the current standards of care publication.

This guide is for U.S.-based Synopsys employees and their families.

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