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**QUALIFIED LIFE EVENTS** 

Domestic Partnership

#### **MEDICAL BENEFITS**

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### **ADDITIONAL SUPPORT**

Compsych - Employee Assistance Program (EAP) National Alliance on Mental Health Illness (NAMI) The Trevor Project LGBTQIA+ National Help Center

## **IMPORTANT CONTACTS**



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# QUALIFIED LIFE EVENTS

Changes to your benefit elections can only be made during New Hire Enrollment or the Annual Open Enrollment unless you experience a Qualified Life Event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse, domestic partner, or dependent child
- · Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid
- Turning Age 26

For more information, please visit the **Qualified Life Events** page on Benefits Connection.

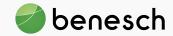
#### **DOMESTIC PARTNERSHIP**

Domestic Partnership is an interpersonal relationship between two unmarried, consenting adults who live together and share a common domestic life. A domestic partner can be of the same sex or opposite sex.

Benesch allows employees to include Domestic Partners on Benesch benefit plans. Employees must fill out the Domestic Partner Affidavit and provide proof of the Domestic Partnership.

Please visit the **<u>Eligibility</u>** page on Benefits Connection to view the Domestic Partner Policy & Affidavit document.





## MEDICAL BENEFITS

#### **GENDER REASSIGNMENT SURGERY**

Gender reassignment surgery and related services and supplies are covered on Benesch's medical plans through Blue Cross Blue Shield of Illinois. (BCBSIL) Gender reassignment surgery is not a single procedure, but part of a complex process involving multiple medical, psychiatric and surgical specialist working in conjunction with each other and the individuals to achieve successful behavioral and medical outcomes.

Services are subject to medical review and members must meet the criteria for gender dysphoria for services to be considered medically necessary and be covered under the policy.

#### **HIV SERVICES AND TREATMENT**

- HIV screenings for those at higher risk
- Pre-exposure prophylaxis (PrEP)
- Antiretroviral therapy (ART) involves using two or more antiretroviral drugs to suppress the virus to undetectable levels in the blood and slow the progression of the disease

#### PRE-AUTHORIZATION PROCESS

You may need prior approval from BCBSIL to receive coverage for healthcare services and treatments. We encourage you to call the pre-notification telephone number listed on your BCBSIL ID card.

#### **SHORT-TERM DISABILITY**

If you are out for an extended period of time (more than 7 calendar days), due to recovery from a Gender Re-assignment Surgery, you are eligible to file a Short-Term Disability claim for review. For more information, please review the **FMLA-STD-Personal Leave Guide** on the Leave of Absence page of Benefits Connection.



Please refer to the BCBSIL Benefit Booklets and Summary Plan Description on Benefits Connection on the <u>Medical & Prescriptions page</u> for more information on the following benefits.

#### **CLAIMS DENIAL APPEAL PROCESS**

If you file a medical claim and it is denied, you may appeal. For more information on the services above, pre-authorization and the claims process, please view the <u>BCBSIL Benefit Booklets and Summary Plan Description</u> on Benefits Connection on the Medical & Prescriptions page.

#### **OVIA HEALTH**

Ovia Health offers LGBTQIA+ support for all types of families to help you access more personalized health and education about planning for a family. This program provides resources to same sex and opposite sex individuals who are beginning the family planning stage of life.

Download the Ovia Health app from the Apple App Store or Google Play. During sign-up, make sure to choose "I have Ovia Health as a benefit." Then select BCBSIL as your health plan and enter your employer's name (optional). Click here to see flyer.

#### **WELL ON TARGET**

Visit <u>wellontarget.com</u> to explore our online courses. This benefit is designed to give you tools to support your health and wellness. Activities range from wellness videos, fitness challenges and nutrition habits information. Please call **888-421-7781** if you have questions or want to learn more.

Click here to see flyer.

#### **VITALITY**

Vitality Benesch's company-sponsored wellness program. This program gives you tools to support your physical and mental health through company-wide challenges, a variety of online courses including nutrition and exercise tracking to earn points to exchange for rewards. For more information **click here**.

Please call **877-224-7117** or go to <u>www.powerofvitality.com</u> if you have questions or want to learn more.



#### **Parenting Needs**

#### • Adoption for same-gender couples

- Understanding IVF & other options
- Childcare concerns
- Step-parenting issues
- Special needs children
- Choosing schools and colleges
- Homework & study habits
- Support for children of same gender parents

### **Work-Life Balance**

- Gay-friendly vacation planning
- · Wedding & event planning
- Finding LGBTQIA+ supportive vendors
- Pet sitting services
- · LGBTQIA+ supportive health care
- Support groups & community resources

## **Legal Concerns**

- Name changes after marriage
- Co-parenting & custody rights
- Transgender rights
- Divorce & child custody
- Wills & estate planning
- Real estate/landlord-tenant relations

## Financial Issues

- · Credit card debt & liability
- Identity theft
- Retirement planning
- Income tax questions
- Dos & don'ts of commingled finances
- Budgeting help
- Insurance issues

## Counseling Assistance

- Grief or depression
- Chronic illness
- Substance abuse/addictions
- Domestic violence
- Parenting or relationship issues
- Social rejection & bullying
- Coming out socially & at work
- Harassment
- · Gender & sexual identity



## ADDITIONAL SUPPORT

#### **EMPLOYEE ASSISTANCE PROGRAM**

Benesch's confidential employee assistance program (EAP) is available to all employees through ComPsych. ComPsych's Guidance Resources is company-sponsored, confidential and provided at no charge to you and your dependents.

EAP specialists will confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans and resources within your community. The EAP offers face-to-face sessions, unlimited access to master's level consults by telephone, and online tools and resources.

#### **Utilizing the Employee Assistance Program**

- Phone consultations: 800.272.7255;
   unlimited calls. 24/7
- Your company Web ID: COM589
- Online tools and resources:
   guidanceresources.com

## NATIONAL ALLIANCE ON MENTAL HEALTH ILLNESS (NAMI)

Find mental health and healthcare resources for people who are transgender, including information on the right access to healthcare. This service is free to use. Please visit **transequality.org**.

#### THE TREVOR PROJECT

The Trevor Project provides crisis and suicide intervention for LGBTQIA+ youth. If you know an LGBTQIA+ youth who is in danger of harming themselves, text "START" to 678678. For more information, please visit <u>thetrevorproject.org</u>.

### **LGBTQIA+ NATIONAL HELP CENTER**

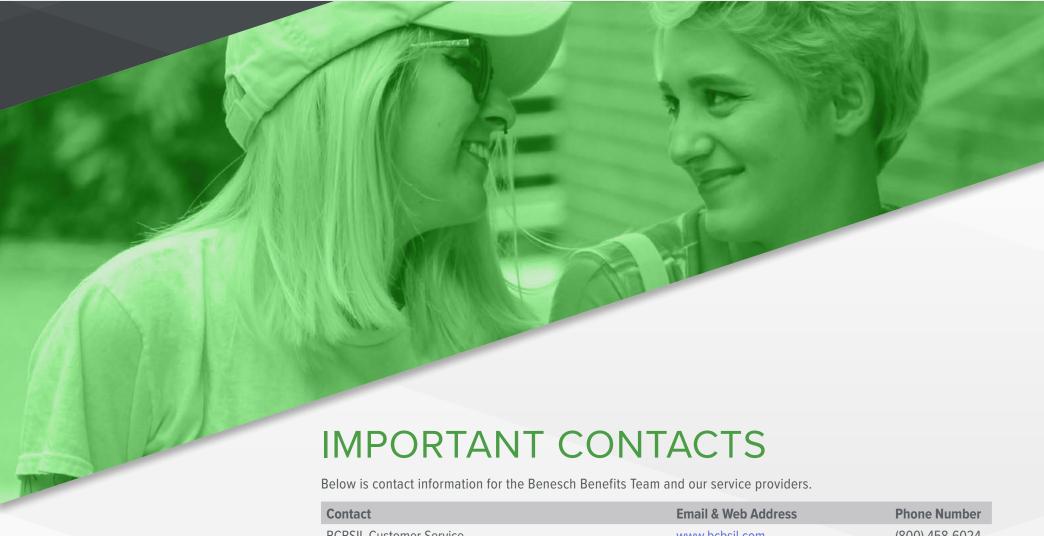
The Center offers confidential, peer, support connections for LGBTQIA+ youth, adults and seniors over the phone, by text or through online chat. Connect with other LGBTQIA+ peers for free at **lgbthotline.org**.

# Gay and Lesbian Medical Association's Provider Directory

Use this search tool to locate an LGBTQIA+ inclusive healthcare providers at **glma.org**.







Contact	Email & Web Address	Phone Number
BCBSIL Customer Service	www.bcbsil.com	(800) 458-6024
Benefits Connection	benesch.eebenefits.info	N/A
Benesch Benefits Mailbox	benefits@benesch.com	N/A
ComPych (Employee Assistance Program)	guidanceresources.com	(800) 272-7255
Lincoln Financial Group	<u>MyLincolnPortal.com</u>	(888) 408-7300

