

2SLGBTQIA+ Support

Gender Affirmation Care



Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys

Studentcare is committed to making sure that all students have the care they need to lead healthy, fulfilling lives. As part of this commitment, we offer Gender Affirmation Care, a service that provides two forms of support for students:



Medical coverage

The medical component is designed to complement the coverage already provided by provincial health insurance. It covers:

- » Eligible gender-affirming care procedures listed below
- » Up to **\$5,000** per procedure¹

NEW

Up to **\$1,000** for transportation and accommodation expenses (50% co-pay)²

NEW

Up to **\$50,000** coverage as a lifetime maximum



Legal assistance

The legal component connects students with a partner law firm, giving them access to a legal consultation service that includes:

- » Guidance on the course of action they may want to consider in their gender-affirming journey
- » Legal advice on gender and name changes

We recognize that this service has limitations in its current early form, and our aim is to further expand and improve it through ongoing consultations with the student and 2SLGBTQIA+ communities we serve.

¹The \$5,000 is included within the combined lifetime maximum of \$50,000.

²The \$1,000 is included within the combined lifetime maximum of \$50,000.



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Medical coverage: covered expenses and maximums

While provincial health insurance may cover some gender-affirming health care, eligible procedures are often limited. Gender Affirmation Care was developed by our partner insurer GreenShield, in collaboration with student focus groups, the Canadian Professional Association for Transgender Health (CPATH), and the Social Collective, as a first step to help fill this gap.

The service is available in both French and English to both domestic and international students (as long as they are covered by a provincial health plan or an equivalent plan) and is offered at the same price and terms for all clients nation-wide.

Gender Affirmation Care medical coverage is designed to complement provincial health-care coverage. For the full list of expenses covered in each province, please see the charts on **Eligible procedures** and **Ineligible procedures** on the following pages.

For eligible procedures, Gender Affirmation Care covers up to **\$5,000** per procedure³ and up to **\$1,000** in travel expenses⁴ when the following conditions are met:

- » Eligible expenses are **not covered by provincial health care**.
- » A **diagnosis of gender dysphoria** from a legally qualified physician (M.D.) or nurse practitioner is provided.

NEW

Starting September 1, 2025, a **diagnosis of gender incongruence** from a legally qualified physician (M.D.) or nurse practitioner will also be considered as an accepted diagnosis.

Note that these coverage amounts may be subject to change as we are currently examining standard pricing for procedures not covered by provincial health care to confirm if these maximums are appropriate.

Separate from this benefit, Studentcare can also review Health Plan prescription drug coverage with any interested partner student associations, to determine where further adjustments can be made to support gender-affirming care.

Program Limitations

It is important to acknowledge the following:

- » We are aware that the requirement of a diagnosis of gender dysphoria or gender incongruence from a physician/nurse practitioner to be eligible for medical coverage presents a barrier to access for some students. We recognize that not all those in need of the covered services may necessarily have gender dysphoria or access to resources to receive a diagnosis.
- » Pay-Direct service is currently unavailable for this coverage, meaning that students must pay for a procedure out-of-pocket first and then submit a claim for reimbursement. Our aim is to make Pay-Direct an option as soon as possible to eliminate up-front costs that place a financial burden on students.
- » Gender Affirmation Care may not be able to serve all students for the full duration of their gender transition journey, as they only have access to the service during their studies while they remain Plan members.

Onboarding requirements

In order to set up the service, students' emails and dates of birth must be provided to Studentcare and shared with GreenShield.

For a **September 1st launch**, the program must be confirmed by the prior **June 1st**. For a **January 1st launch**, the program must be confirmed by the prior **October 1st**.

³ The \$5,000 is included within the combined lifetime maximum of \$50,000.

⁴ The \$1,000 is included within the combined lifetime maximum of \$50,000.

Eligible procedures covered by GreenShield

An **X** indicates no provincial coverage, meaning the benefit is eligible for Gender Affirmation Care coverage. Note that **no procedures/items other than those listed in this chart** (no additional expenses, no prescription drugs, etc.) will be covered.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy							X	X					
Orchiectomy							X	X					
Vaginoplasty				X			X	X		X			
Breast Augmentation	X			X	X	X	X	X		X			
Labiaplasty				X			X	X		X			
Clitoroplasty				X			X	X		X			
Vaginectomy				X			X	X		X			
Hysterectomy							X	X					
Salpingo - Oophorectomy							X	X					
Metoidioplasty				X			X	X		X			
Phalloplasty				X			X	X		X			
Mastectomy							X	X					
Scrotoplasty				X			X	X		X			
Erectile and Testicular Implant				X			X	X		X			
Clitoral Release				X	X		X	X		X			
Chest Contouring / Chest Masculinization	X			X	X		X	X	X	X		X	
Facial Feminization	X	X	X	X	X	X	X	X	X	X	X	X	
Tracheal Shaving	X	X	X	X	X	X	X	X	X	X	X	X	
Laser/Electrolysis Hair Removal*	X	X	X	X	X	X	X	X	X	X	X	X	
Vaginal Dilators	X	X	X	X	X	X	X	X	X	X	X	X	X
Vocal Surgery	X	X	X	X	X	X	X	X	X	X	X	X	X

*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physicians

Ineligible procedures (not covered by GreenShield)

An **X** indicates that provincial coverage exists, meaning the benefit is **not** eligible for Gender Affirmation Care coverage.

	AB	BC	MB	NB	NL	NS	NT	NU	ON	PEI	QC	SK	YT
Penectomy	X	X	X	X	X	X			X	X	X	X	X
Orchiectomy	X	X	X	X	X	X			X	X	X	X	X
Vaginoplasty	X	X	X		X	X			X		X	X	X
Breast Augmentation		X	X						X		X	X	X
Labiaplasty	X	X	X		X	X			X		X	X	X
Clitoroplasty	X	X	X		X	X			X		X	X	X
Vaginectomy	X	X	X		X	X			X		X	X	X
Hysterectomy	X	X	X	X	X	X			X	X	X	X	X
Salpingo - Oophorectomy	X	X	X	X	X	X			X	X	X	X	X
Metoidioplasty	X	X	X		X	X			X		X	X	X
Phalloplasty	X	X	X		X	X			X		X	X	X
Mastectomy	X	X	X	X	X	X			X	X	X	X	X
Scrotoplasty	X	X	X		X	X			X		X	X	X
Erectile and Testicular Implant	X	X	X		X	X			X		X	X	X
Clitoral Release	X	X	X			X			X		X	X	X
Chest Contouring / Chest Masculinization		X	X			X					X		X
Facial Feminization													X
Tracheal Shaving													X
Laser/Electrolysis Hair Removal*													X
Vaginal Dilators													
Vocal Surgery													

*Laser/Electrolysis Hair Removal - can be performed by other practitioners, not only physicians