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AFL-CIO HEALTH & WELFARE PLAN SUMMARY OF PLAN CHANGES

Gender Identity Disorder and Gender Dysphoria

The AFL-CIO Health & Welfare Plan (the Plan) was recently advised by its insurance carrier, United Healthcare, that insurers are required to remove provisions that exclude treatment of conditions related to Gender Identity Disorder and Gender Dysphoria from any medical insurance policy filed in the District of Columbia. In addition, the District of Columbia law clarifies the following:

- Gender Dysphoria is now a recognized medical condition under health insurance policies covering medical and hospital expenses, regardless of whether explicitly referenced; and
- Individuals diagnosed with Gender Dysphoria are entitled to receive medically necessary benefits and services under health insurance policies that cover medical and hospital expenses.

Accordingly, for those covered under the United Healthcare plan of benefits, the exclusion for "Sex transformation operations" in the medical services section of the AFL-CIO Health & Welfare Plan is deleted. Services related to Gender Identity Disorder and Gender Dysphoria are covered by the Plan so long as the services are in accordance with the World Professional Association for Transgender Health ("WPATH") Standards of Care ("WPATH Standards") and determined to be an appropriate course of treatment for the diagnosed individual.

As required by the District of Columbia law, this change is effective March 15, 2013.

If you have questions or need additional information, please contact the Plan Administrator:

AFL-CIO Health & Welfare Plan
333 West Vine St., Suite 500
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In addition, this and other information is posted on the Plan's website, www.afcliotpa.org.

**THIS IS A MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTION
AND SHOULD BE RETAINED WITH THAT DOCUMENT**

The Board of Trustees of the AFL-CIO Health & Welfare Fund believes this plan is a "grandfathered health plan" under the ACA. As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive

health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund office, UMR, 333 West Vine Street, Suite 500, Lexington, KY 40507 or 1-877-423-5246. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsalhealthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.