

## DIVERSITY, EQUITY, INCLUSION (DEI) - AND YOUR GROUP BENEFITS

Diversity, equity and inclusion (DEI) is a term used to describe policies and programs that promote the representation and participation of different groups of individuals, including people of different ages, races and ethnicities, abilities and disabilities, genders, religions, cultures and sexual orientations.

According to a recent Mercer study, 70% of Canadian employers are focused on making their workplaces more inclusive, while 30% have a multi-year diversity, equity and inclusion (DEI) strategy. In 2021, 0.2% of the Canadian population aged 18 and older identified as transgender.

How does DEI intersect with group benefits coverage? And what are **“inclusive benefits”**?

Inclusive benefits, broadly defined, are typically designed to help promote employee wellbeing and satisfaction. The range of inclusive benefits addresses needs and preferences of ALL employees – mental health benefits, flexible work hours, learning and development opportunities, eldercare and childcare, to name a few of the many examples. And as we will discuss in this month’s Journal, group plans are increasingly looking to offer benefits inclusive of the 2SLGBTQQA+ (two-spirit, lesbian, gay, bisexual, trans, queer and questioning, intersex and asexual) community.

In June 2022, Global News began a series **“Inside Pride”** to explore deeper issues related to the 2SLGBTQQA+ community. While the rainbow flag and the word “Pride” are becoming more commonplace, the goal of this series was to explore the importance of labels, when they can be harmful, as well as the healthcare needs and coverages for people in Canada along this spectrum.

The Global News series proved to be a comprehensive resource as we try to understand the recent initiatives we are seeing by the group insurance industry in the area of inclusive benefits coverage, specifically outlining the bigger context of overall healthcare coverage and issues for 2SLGBTQQA+ Canadians. Gender and gender expression is incredibly individual, and the healthcare needs of Canadians along the spectrum are just as varied and diverse. Transgender people face barriers and challenges in accessing basic health care, hormone therapy and gender-affirmation procedures. In Canada, coverage, requirements and wait times, depends on where you live!

### THE JOHNSTONE’S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company’s benefits needs. And we make **solid group plans simple.**



## Provincial Health Care

One of the [Global News “Inside Pride” articles](#), dated June 25, 2022, provided a thorough explanation of gender-affirming health coverages for each of the provinces and territories in Canada. The World Professional Association of Transgender Health (WPATH) has standards of care but confirms there is not a standard of coverage and prerequisites across Canada. Gender-affirming genital surgery is covered by most provinces and territories, however, there are only three clinics in which these procedures can be done: a private clinic in Montreal, a small public clinic that’s part of the Women’s College Hospital in Toronto, and a small public clinic in BC (which only treats BC and Yukon residents).

Interestingly, Yukon is considered the “gold standard” by WPATH. The territory reduces the number of specialists required to sign off on procedures, removes the pathologizing term and requirement of a “gender dysphoria diagnosis” (which occurs when a person’s assigned sex at birth does not match their identity, leading to psychological and emotional distress), and offers public health coverage for residents requiring rarely covered gender-affirming procedures like facial feminization, laser hair removal or tracheal shaves.

## Group Insurance

Many employers are seeking opportunities to foster a workplace culture that welcomes diversity, inclusion and equity, to increase employee loyalty and so employees will thrive.

Group insurers have long offered coverage to their plan members for benefits not covered by provincial health that support 2SLGBTQIA+ Canadians, including:

- Extended Healthcare (EHC) plans – ie. hormone replacement therapy is a typical provision
- Employee and Family Assistance Plans (EPAPs) – mental and emotional health support
- Health Spending Accounts (HSAs) – CRA eligible expenses not otherwise covered

- Taxable Spending Accounts (TSAs) & Cost-Plus Plans

More recently, group insurers have expanded plan provisions in EHC plans to offer Gender Affirmation Coverage – either as a standard or an optional benefit. The approach and coverage levels differ substantially by insurer, but generally they each offer reimbursement for some gender-affirming procedures and expenses not covered by provincial health. As an example, Green Shield offers the benefits in two categories – (1) core surgeries not covered by provincial health to help the person adjust their body to match their innate or internal gender identity more closely, and (2) surgical enhancements of the individual’s features that follows their accept gender ideal, such as face/eyelid lift and fillers, hair implants, nose surgery.

If you are interested in exploring what the group insurer of your EHC plan is offering in wholistic or specific inclusive benefits, please contact us!

### THE 3 AREAS OF TRANSITION...

- **social** (which may include coming out, using a different name, a different pronoun, changing style of dress, or using gender-affirming products like binders or pads),
- **medical** (which may include hormone therapies, hormone blockers and/or gender-affirming surgeries), and
- **legal** transition (which may include legally changing name, changing gender marker listed on legal documents and changing legal documents to reflect appropriate titles).

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**JOHNSTONE’S JOURNAL** is published monthly and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies and share with your employees.

