

Inclusive benefit strategy checklist

A healthy workforce is one where every employee can thrive.



Growing your business relies on attracting and retaining a diverse workforce. Build a healthier and more productive workforce by having an inclusive benefit strategy that meets the needs of diverse employees. Use this checklist to help ensure that your benefits plan supports the well-being of all your employees.

Gender Affirmation Coverage

- Do you cover:
 - Implants, rhinoplasty, voice modification, hair removal, tracheal shave?
 - Hormone replacement therapy (HRT) for nonsurgical therapy?
 - Mental health coverage specific to the LGBTQ+ population?
 - Treatment of gender dysphoria?
- Does your workplace:
 - Use nonbinary and inclusive language in internal communications and signage?
 - Have clear descriptions of coverage and transition checklists on company's intranet site?

Family Forming and Reproductive Support

- Do you cover?
 - Midwives? Any limitations on licensed/certified/network apply?
 - Home births/water births/birthing centers?
 - Genetic counseling and screenings?
 - Abortions?
- Do you offer?
 - Maternity leave?
 - Paternity leave?
 - A stipend for attending childbirth classes?
 - Support for employees during fertility, surrogacy, and adoption journeys?

Family Forming and Reproductive Support (cont...)

- Does your workplace have lactation rooms?
- Does your behavioral health benefit support Family Forming and Reproductive stages?
- Does your parental policy use inclusive language?
- Are your policies available to spouse/domestic partner regardless of marital status, gender or sexual orientation?
- Do you have:
 - a fertility benefit in place?
 - a vendor to support the fertility process?
- Does your fertility coverage:
 - use the word “fertility” (as opposed to “infertility”)?
 - expand to same-sex couples or single members?
- Is adoption/surrogacy/foster support reimbursed?
- Is cryopreservation covered?

Disability Coverage in Medical and Behavioral Benefit Plans

- Does your disability coverage include:
 - Hearing aids?
 - Interpreter services?
 - Vision care?
 - Service animals?
 - Applied Behavioral Analysis (ABA) therapy?
 - No limits on Durable Medical Equipment (DME)/ Physical Therapy (PT)/Occupational Therapy (OT)?
- Are disability accommodations covered through a centralized fund?*
- Does your behavioral health benefit support disability and rehabilitation?

Accessibility

- Does your facility have accessible entrances, exits, elevators and other accessible locations?
- Does your facility have gender-neutral restrooms?
- Does your worksite offer privacy/room/space for meditation or prayer?
- Are benefits materials online accessible? Do they meet Section 508 of the Rehabilitation Act compliance standards?

Inclusive Language and Visuals

- Do your communication materials and visuals reflect the diversity of your workforce (e.g. age, gender, race, language, ethnicity)?
- Are you using inclusive and plain language in all your communications?

Additional Inclusive Benefits Considerations

- Does your policy allow flexible time off for cultural holidays outside your official company holiday schedule?
 - Do you encourage leaders to be considerate of diverse religious/cultural holidays (e.g., Yom Kippur, Eid al-Fitur) when scheduling major meetings?
- Do you offer a caregiver leave policy?
- Do you offer Mental Health First Aid training to employees?
- Are you considering and assessing health disparities that are impacting your employees and identifying opportunities for programs that help reduce and eliminate these inequalities in health?
- Do you support diverse Employee Resource Groups?
- Do you offer career and educational development programs?
 - Do you have a tuition or out-of-pocket reimbursement benefit for education?
- Do you offer financial education on employee out-of-pocket costs for benefits?
- Do you offer an Employee Assistance Program (EAP) that includes sessions with a mental health professional?
- Does your short term disability coverage include:
 - Bariatric surgery?
 - Varicose vein treatment?
- Do you provide information on The Achieving a Better Life Experience (ABLE) Act, which allows states to create tax-advantaged savings programs for eligible people with disabilities, under Section 529A of the tax code?
- If available, do you contribute funds to an employee's account?



* This is important because it helps mitigate potential bias toward employees needing disability accommodations that come with a cost.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (CHLIC) (Bloomfield, CT), Evernorth Behavioral Health, Inc., Evernorth Care Solutions, Inc. or its affiliates.

961669 a 05/23 © 2023 Cigna Healthcare. Some content provided under license.