

2026 Benefit Changes to TakeCare's High, Standard, and HDHP Options

Program-wide changes

- **Surgical treatment of gender dysphoria** is no longer covered as of January 1, 2026. An exception process is available for those enrollees who are mid-treatment within a surgical regimen for Sex-Trait Modification for diagnosed gender dysphoria. *See pages 56, 116 of our brochure.*
- **Chemical treatment of gender dysphoria** is no longer covered as of January 1, 2026. An exception process is available for those enrollees who are mid-treatment within a chemical regimen for Sex-Trait Modification for diagnosed gender dysphoria. *See pages 80, 136 of our brochure.*

Changes to TakeCare's High, Standard, and HDHP Options

- **Airfare Benefit** is being added which will cover at 100% (subject to HDHP Option deductible), round-trip airfare on a medical commercial airline flight to the Philippines for a hospitalized member meeting the hospital to hospital transfer criteria and a licensed medical attendant, if required, who requires services not available on Guam, the CNMI, or Palau. *See pages 84, 140 of our brochure.*
- **Medical Travel Benefit** is expanded so that, in addition to the Philippines, it can now be used for travel to in-network providers in S. Korea or Taiwan when receiving pre-authorized, elective inpatient or outpatient procedures, excluding emergencies, screenings, executive checkups, primary care, dental, home health, hospice, mental health & substance misuse disorder treatment or maternity-related services. *See pages 84, 140 of our brochure.*