

LGBTQ+ BENEFITS GUIDE



At Capital One, our comprehensive Total Rewards package empowers you, our associates, to live your best life. Our inclusive benefits package cares for every aspect of your total well-being so that you can feel healthy all around—physically, emotionally, financially and socially.

We also believe it should be easy to access the care you need, when you need it. Therefore, to make it easy to take full advantage of our benefits offerings, this tailored guide provides an overview of the benefits and programs we offer to support our LGBTQ+ community.





Physical Well-being

We are dedicated to providing you and your family with inclusive health care services and treatments. All eligible Capital One associates can cover their spouses or same-sex/opposite-sex domestic partners under our medical, dental and vision plans—allowing you to take care of those who matter most.

Additionally, Capital One's medical plan provides travel benefits when there are no in-network or out-of-network providers within 100 miles of an associate's home. This includes coverage for reproductive services and gender affirming care to ensure that all associates have health coverage regardless of geographic location.



Finding Inclusive Care

Associates and their family members enrolled in a Capital One medical plan have access to Inclusive Care, a care navigation and advocacy program provided through Anthem. Inclusive Care is designed to remove barriers and increase confidence by helping members find doctors who are experienced in providing high-quality and compassionate LGBTQ+ health care.

This program is available to members looking for:

- Access to Anthem's large network of medical and behavioral health professionals, including primary and specialty care from a provider with LGBTQ+ experience
- Expert, whole-health care regardless of gender identity
- Gender-affirming surgery coverage and related services like guidance and counseling
- Counseling for behavioral health and emotional well-being
- HIV/AIDS treatment and PrEP medication and other specialty medication support
- Community programs, educational resources, and other ways to support a family member or friend who is LGBTQ+

For more information, call the Member Services number on the back of your medical plan identification card or visit the [Medical](#) section of mybewellbenefits.com.



Gender Affirming Care*

Capital One medical plans provide coverage for gender-affirming services, including:

- Alignment with the World Professional Association for Transgender Health (WPATH) Standards of Care for gender-affirmation services
- Medical visits and laboratory services
- Prescription drugs, including hormone replacement therapies and puberty blockers
- Surgeries, including reconstructive chest, breast, and genital procedures

*Surgeries require prior authorization, must be deemed medically necessary by your doctor, and require documentation of marked and sustained gender dysphoria.



HIV Services and Treatment

The Capital One medical plans provide coverage for HIV-related care, including:

- HIV testing
- Pre- and post-exposure prophylaxis (PrEP and PEP), including the injectable PrEP treatment
- Antiretroviral therapy (ART), including the injectable treatment

For associates newly starting oral HIV therapy, you may receive a one-time prescription drug fill at a CVS retail pharmacy location. Any refills need to be dispensed through one of CVS's Specialty pharmacies.



Growing Your Family

Capital One is committed to providing you with tools and resources to grow your family your way, including:

Adoption and Surrogacy Support

Full-time associates can receive reimbursement for covered adoption and/or surrogacy expenses, up to \$35,000 per claim, with a lifetime maximum of three claims. This benefit is available to you even if you are not enrolled in a Capital One medical plan. For more information, visit the [Adoption and Surrogacy](#) section of [mybewellbenefits.com](#).

Fertility Benefits

All Capital One associates enrolled in a medical plan have access to fertility and family planning services through **WINFertility**, which makes these services more accessible by offering affordable covered services and removing certain eligibility requirements. Associates also receive a free FertilityIQ membership which provides access to an educational site with family planning resources, with content specific to LGBTQ+ individuals. For more information, visit the [Programs & Resources](#) section of the Medical page on [mybewellbenefits.com](#).

The Capital One medical plans provide coverage for fertility and family planning services to full-time associates, without the need for an infertility diagnosis. Covered services include up to three cycles of the following advanced reproductive treatment cycles and procedures:

- Diagnostic procedures
- Surgery to treat underlying cause of infertility (e.g., endometriosis surgery or varicocele surgery)
- Cryo-preservation of oocytes and blastocysts(s) and embryo(s) from covered IVF cycles*
- Ovulation induction cycle(s) while on injectable medication to stimulate the ovaries
- Artificial insemination, which includes intrauterine (IUI)/intracervical (ICI) insemination
- In-vitro fertilization (IVF)
- Zygote intrafallopian transfer (ZIFT)
- Gamete intrafallopian transfer (GIFT)

**As directed by medical policy.*

Parental Leave

Parental leave options are available to eligible full-time associates who are new parents, regardless of how they've grown their families, including birth via a surrogate, adoption, and foster care. All eligible associates can take eight weeks of leave, paid at 100% of base salary, within one year of the child's birth or placement in the home. Associates who give birth are eligible for up to 18 weeks of paid leave—10 weeks of healing time under Short-Term Disability and eight weeks of paid Parental Leave.

For more information, visit the [Parental Leave](#) section on [mybewellbenefits.com](#).



Emotional Well-being

At Capital One, we are committed to providing comprehensive mental health care and emotional well-being support. We offer inclusive LGBTQ+ mental health services such as confidential, in-person or virtual counseling for depression, coming out socially and at work, gender and sexual identity, and other essential topics. Additionally, we provide connections to LGBTQ+ supportive vendors and resources.



Employee Assistance Program

Through Capital One's Employee Assistance Program (EAP), all associates and their household members can find support for life challenges. The Anthem EAP has an extensive network of licensed behavioral health professionals who can help you address a variety of issues either in person or through online sessions.

For more information, visit the [Employee Assistance Program](#) section of mybewellbenefits.com.



LiveHealth Online*

All associates covered under a Capital One medical plan have access to LiveHealth Online, a program that provides 24/7 access to a network of licensed psychologists, therapists, doctors, and pediatricians who can diagnose, treat, and prescribe medication (when necessary) for a wide range of behavioral and medical health conditions.

For more information, visit the [Programs & Resources](#) section of the Medical page on mybewellbenefits.com.

* Please note that if you are not enrolled in a Capital One medical plan, or if you are enrolled in the Consumer Driven Health Plan (CDHP), there is a fee associated with this service.



TalkSpace Behavioral Health Network

TalkSpace helps you find a mental health professional when you or a loved one needs care. Through TalkSpace, you can find support for anxiety, grief, sleep, substance abuse, depression, relationships, stress and trauma. You have access to confidential counseling by text, audio or video, and five free sessions per incident. For more information, log into the [Anthem EAP](#), then review the Talkspace section on the home page for detailed instructions on how to register.





Be Well Health Centers

Capital One associates and their eligible dependents (ages 2+) have access to our on-site health centers which offer mental health services for a variety of conditions, including anxiety, depression, and more. Additionally, these services are offered virtually or by phone. You do not need to be enrolled in a Capital One medical plan to take advantage of this resource.*

For more information, visit the [Be Well Health Centers](#) section of mybewellbenefits.com.

**Please note that if you are not enrolled in a Capital One medical plan, or if you are enrolled in the Consumer Driven Health Plan (CDHP), there is a fee associated with this service.*





Financial Well-being

Our financial benefits can help you protect your financial future against the unexpected. Here are some examples of financial benefits available to you and your family. Be sure you don't overlook the ways these can help you!



Disability Coverage

There are many situations where you may need to take time off from work. If you are ill or injured and unable to work, you may be eligible for a short- or long-term disability. This could stem from an inability to work due to mental illness or recovery from a medical treatment, such as gender affirming surgery. For more information, visit the [Disability Insurance](#) section of the Wealth page on mybewellbenefits.com.



Health Savings Account (HSA)* and Health Care Flexible Spending Accounts (FSA)

Some expenses related to mental health services and gender affirming care (such as treatment for gender dysphoria, hormone therapy, and gender-affirming surgery) could be considered eligible expenses under your HSA or Health Care FSA and could be paid for by using the pre-tax money you set aside in these accounts.

And don't forget: If you enroll in the CDHP, Capital One will automatically contribute to your HSA each year, up to \$500 if you enroll in individual coverage or up to \$1,000 if you enroll in family coverage. You'll receive Capital One's contribution with each paycheck. The contribution is prorated and will be provided each paycheck (\$19.23 per paycheck for individual coverage and \$38.46 per paycheck for family coverage). For more information, visit the [Health Savings & Flexible Spending Accounts](#) section of the Wealth page on mybewellbenefits.com.

**Please note that domestic partners expenses are not eligible for the HSA.*



Be Well Rewards Program

All associates, along with their enrolled spouses or domestic partners, can earn Be Well Rewards points as part of Capital One's Be Well Rewards program. This program empowers you to make well-being a part of your daily routine by participating in a variety of activities that help you achieve your personal goals. Be Well Rewards points can be earned for completing well-being related activities like routine preventive exams, financial consulting with Fidelity, team challenges, and more.

All associates, along with their enrolled spouses or domestic partners, can each earn up to 350 Be Well Rewards points / \$350 per year (that's up to 700 points / \$700 per year, per household!) for completing health and well-being related activities and challenges. Earning money for staying healthy has never been easier. For more information, visit the [Be Well Rewards Program](#) section of the Life page on mybewellbenefits.com.



Life and Accidental Death & Personal Loss (AD&PL) Insurance

You can choose to enroll in Dependent Life and AD&PL Insurance for your spouse or domestic partner, your domestic partner's children, and any other children for whom you or your domestic partner are the legal guardian, giving you added peace of mind with an extra layer of protection. For more information, visit the [Life & Accidental Death and Personal Loss \(AD&PL\)](#) section of the Wealth page on [mybewellbenefits.com](#).



Name Your Beneficiaries

You have the option to name your spouse, domestic partner, your domestic partner's children, or any children for whom you or your domestic partner are the legal guardian as the beneficiary for your Capital One 401(k) Associate Savings Plan, Life Insurance, Associate Stock Purchase Plan, or Health Savings Account. Take care of the ones you love in case the unexpected happens. For more information, visit the [Designate an Insurance Beneficiary](#) section of the Wealth page on [mybewellbenefits.com](#).





Social Well-being

Community in the workplace provides a sense of belonging so we can bring our authentic selves to work each and every day. That's why we offer a variety of ways for you to connect with one another, including our Business Resource Groups (BRGs) which provide support in the form of programs, resources and tools that value the differences we bring to the workplace.

Capital One's **Out Front Business Resource Group (BRG)** fosters open channels of communication and engagement among LGBTQ+ associates, leaders and allies across Capital One, and focuses on raising awareness within and outside of Capital One as well as in our communities. We invite you to connect with other associates for an opportunity to **promote career development** and **advance equity** by increasing the visibility of LGBTQ+ issues within Capital One through education and awareness initiatives. Visit the **Out Front BRG** Pulse page to join.

