



今期
專題

FEATURE
ARTICLE

◎—— 跨性別 x 保險

Transgender x Insurance ——◎

「這不是整容，
這是性別肯定的需要」
"IT'S NOT COSMETIC,
IT'S NECESSARY"

跨性別者是指那些自身性別認同與出生時被指定的性別不同的人。

Transgender people are persons who **identify** themselves in a different gender other than that **assigned** to them at birth.

活動回顧

PAST
EVENTS



花旗集團 - 社聯大學生社責實踐計劃2022 The Citi - HKCSS Community Intern Program 2022

幾位大專同學仔喺6-8月期間嚟咗性別空間做實習，都係我哋第一次接觸性別研究學科以外嘅同學仔！

We had a few student interns working with us in Jun - Aug, this is the first time we've encountered students outside of the gender studies discipline!

了解更多 Learn more: https://cip.org.hk/filedata/tbl_cms_doc/doc/353_1.pdf



PINKDOT HK 2022

一年一度嘅PINKDOT，今次我哋推出咗全新性別教育遊戲GENDA！你有無試玩呢？

We launched GENDA, an interactive gender education tool at this year's PINKDOT! Have you tried it yet?



職涯工作坊 - 僱主/ 上司分享 Career Workshop - Employer/ Supervisor Sharing

之前有參加過性別空間職涯工作坊系列嘅朋友仔都一定認識HR專家Winny - 今次我哋仲請到一位知名機構管理人員，重點係佢曾經積極協助過一位跨性別下屬完美地適應職場。

You've met HR expert Winny in our previous career workshops, this time around we've also invited a manager from a well-known organisation, who had experience in assisting one of his subordinates through their gender transition at work.



香港同志遊行2022 - 彩虹市集 Hong Kong Pride Parade 2022 - Rainbow Market

有無留意性別空間今年擺多咗市集呢？期待下次你嚟幫襯！
Have you noticed we've grown to be more active in craft markets? Looking forward to seeing you next time!

拓展組織機構合作網絡 Networking with different corporates

對外拓展、同各個界別及組織聯繫，對於組織嘅長遠發展非常重要。所以今年11月，性別空間分別參與咗兩間國際企業(太古集團、歐華律師事務所)嘅Pink Friday《粉紅星期五》嘅慶祝活動，與唔同企業交流之餘，同時進行公眾教育。我哋亦以受益機構身份，受邀出席高盛集團公司一年一度嘅「LGBTQ+競猜之夜」，一共籌到超過十二萬港元！

Networking and connecting with different corporates is crucial to Gender Empowerment's long term development. Hence this Nov, we participated in two multinational companies' Pink Friday events (John Swire & Sons, DLA Piper). We also joined Goldman Sachs' annual LGBTQ+ Quiz night as the beneficiary this year, and raised over \$120k!



除此之外，性別空間喺9月嘅時候同醫院管理局開會，詳情可以參照我哋社交專頁。我哋亦有持續舉辦**言語治療班**，想參與下次課程的話可以密切留意專頁消息。另外性別空間亦同香港理工大學香港專上學院再一次合作，第二次舉辦**真人圖書館**，希望各位同學仔都獲益良多！

Apart from all the activities above, we met with the **Hospital Authority** in Sep, more information of that can be found on our social media (Cantonese only). We have also continued **speech therapy courses**, those who wish to join do follow us on all platforms and stay updated! Moreover, we have collaborated with HKCC for another year of **Human library**, hope that all students have benefited from the sharing sessions!

「這不是整容， 這是性別肯定的需要」

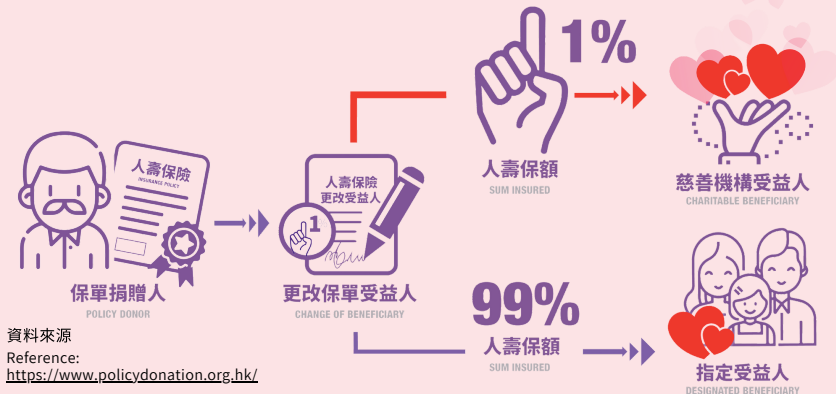
"IT'S NOT COSMETIC, IT'S NECESSARY"

重點回顧 ICYMI

Gender Empowerment 已成為 Policy Donation 的支持慈善機構之一！現在你可以將性別空間納為你的人壽保險保單受益人，在保單生效的情況下，除了可以將特定的保額分配給你指定的受益人外，亦可將 1% 或以上的保額分配給你所選的慈善機構(例如性別空間)。



Gender Empowerment has become one of the supporting charities of Policy Donation! Now you can amend your life insurance policy beneficiary to Gender Empowerment, in the case of policy enactment, 99% of the sum insured will be directed to your designated beneficiary, whilst 1% of the sum insured will be allocated to your desired charity.



談及到跨性別議題時，大多數人只會關注手術或洗手間問題；然而，只有少數人會為意跨性別者生活上的微妙改變，例如改名、學習化妝打扮，以及今期通訊的重點—保險。

When it comes to trans issues, most people would just focus on their surgery or which bathrooms they should use; yet only a few will notice the nuances in life such as name change, learning how to do their makeup, and the focus of this month's newsletter - insurance.

保險種類 Types of Insurance

讓我們從一些基礎知識開始說起—市場上有哪些類型的保險？

Let's start with some basics - what types of insurance are out there?



理所當然地，保險計劃如人壽、危疾等等由於涉及身體生理部位，對跨性別者投保及受保的過程會有直接的影響—對於一名順性別女性來說，她無需就前列腺癌或相關問題進行投保—但對於跨性別女性來說，無論她選擇接受相關的性別肯定手術與否，她仍可能有前列腺相關問題的投保需要。然而，在家庭、汽車或旅遊保險方面，男或女的性別二元選項，又在釐定保險保障中起了甚麼作用？而即使性別是計算保費的其中一項考慮因素，頭銜或稱謂(Ms/Mr/Mx等)又能否被獨立出來去更改或省去呢？

Understandably, insurance plans such as medical and critical illness that involve body anatomy have a direct impact for trans persons - it's pointless for a cis woman to obtain insurance for prostate cancer or related issues - yet a trans woman might need such coverage regardless of whether she chooses to undergo bottom surgery or not. However, how does the binary gender be any valid indicator when it comes to home, motor or travel insurance? Even if gender is one of the considerations in premium calculations, isn't it still a justifiable request to regard one's title independently, such as the names of the insurer, and remain the flexibility to be changed or removed?

問題癥結所在 Why is it an issue

繁瑣的投保過程 *The paperwork and the mundane administration*

如果你曾經申請過保險，你一定經歷過這種繁複的程序——一張基本的申請表格，需要你的姓名、地址和所有細節，包括你的性別（儘管在某些情況下你可以不填寫你的性別）。在香港，你只能在完成所有必需的性別肯定手術（Gender Affirming Surgery, GAS）後才能更改香港身份證上的性別標記，對大多數跨性別者來說，進行GAS可以是一個漫長的等待過程。想像一下你只能持有一張不代表自己的身份證明文件，然後，為了獲得基本的醫療或財務保障，你還要向保險公司解釋你的性別或身體狀況，對有性別不安狀況的跨性別者來說，其實是一個非常矛盾和痛苦的過程。

If you've ever applied for insurance coverage, you must've done this ordeal before - a mundane black-and-white form requiring your name, address, and all the details including your gender (although in some cases you're not required to fill in your gender in any written format). In Hong Kong, you can only change your HKID gender marker once you've completed all required Gender Affirming Surgery (GAS), which has been proven to be a lengthy process for most trans people. Imagine the pain and how triggering on their gender dysphoria of having to hold an ID that doesn't represent you, and more so, to explain vividly about your private gender and anatomy conditions to insurance companies, just to acquire basic healthcare or financial security.

喺香港，跨仔唔做全套手術(上下身)就改唔到身份證，但我都已經做左上身手術，又已經用緊荷爾蒙，以男性身份生活咗一段時間，咁我應該跟我而家嘅身體狀態定係逼住要跟身份證去買保險呢？又有無保險計劃可以涵蓋到我呢種狀況呢...？

In Hong Kong, I can't update my HKID gender unless I've completed all surgeries (top and bottom), but I've already done top surgery, already on hormones and have been living as a man for some time, do I really have to come out to the agent and explain my body anatomy?! But I'll need to know if the insurance plan is including reproductive organs...



一切都只是一個未知 *Walking into the unknown*

即使跨性別者可以鼓起勇氣，找尋到適合佢的保險計劃，然後聯繫代理人（同時不可避免地要向代理人出櫃），再而被代理詢問各種身體狀況，終於可以填寫表格——但仍然不知道佢是否能成功投保，或只能部分投保，或根據佢的身體情況而需增加額外的保費。更可惜的是，保險業界對跨性別議題的認識有限，而在沒有通用的指南或政策的情況下，不同的公司可能有不同的保險政策，處於不同性別過渡階段的跨性別者亦可能受到不同的待遇。**保險是個人化的需求，性別過渡也是一個獨立而個人的過程**；你的保險計劃可能與我的不同，而每個跨性別者的過渡旅程也可能有所不同。如果沒有任何可靠的指標或政策，跨性別者時常面臨不知從何開始投保的難關。

Even if a trans person has worked up their courage to look up an insurance plan that works for them, to contact an agent (whilst inevitably having to come out to the agent), to go through the process of being questioned and filling in forms - they would still have no idea if they will be insured, or partly insured, or be added extra loading for their conditions. To make matters worse, there isn't a universal guideline or policy for transgender insurance - so different companies might have different policies, transgender persons in different stages of their gender transition might also face different treatments. **Insurance is a personalised need, where gender transition is also an individual process**; your insurance plan might look different to mine, whereas every trans persons' transition journey might vary as well. Without any reliable instructions and guidance, it becomes difficult for trans persons to even fathom getting insured themselves.

我啱啱先開始了解到自己嘅性別身份，連要唔要用荷爾蒙、手術呢啲嘢諗都未諗...如果第時我決定用藥，會唔會影響我而家嘅保單？我應該幾時同需唔需要同保險公司申報？

I'm just starting to realise my gender identity, haven't even started thinking about hormones or surgeries... If I decided to start taking hormones, will that affect my current insurance policies? When should I or do I need to declare my condition to the insurance company?



性別過渡中不同階段的疑慮 *Different stages during Gender Transition*

性別過渡對每位跨性別者來說都是獨立及個別的選擇，有些人可能只需要進行社交過渡，有些可能會選擇身體過渡 - 對於不同過渡階段及選擇的跨性別者來說，購買保障時又會有怎樣的疑慮呢？

Gender Transition can be very different for every individual, some might only need social transition, some might go through medical transition - to trans persons who are in different stages of their Gender Transition, what would hinder their desire to get insured?

進行任何身體過渡前

Before any medical intervention

現在此刻未開始進行任何醫療干預，但若他日決定進行身體過渡，如服用荷爾蒙、進行性別肯定手術等，會否影響現有的保單？

Even if I haven't started any medical intervention now, but if I decide to undergo medical transition at some point in my life, such as taking hormones or undertaking GAS, would it affect my current insurance plans?



此外，究竟在哪個階段，才可以有「足夠」的理據去更改保單上的性別？

To what extent will I have 'enough' evidence to request a change in my gender/ title with the insurance company?

開始用藥/見醫生

Starting on hormones/ seeing doctors

需要見醫生的情況下，是否代表我能成功受保？用藥會否令我的保費增加？會否有某些項目如精神科、心理科等等不受保？

If I need to see a doctor for my condition, does that mean I can still get insured? Will using hormones increase my insurance loading? Will there be items such as psychiatry or psychological counselling that won't be included?

進行某些性別肯定手術後

After undergoing certain GAS

跨仔完成上身手術/切除子宮卵巢後，是否保費就可以隨著相關風險大減而降低？

If trans men underwent top surgery/ removal of uterus, does it mean that there will be a decrease in insurance cost due to lower medical risk?

成功更改身份證上的性別

Successfully changed the gender on HKID

如已更改身份證上的性別，例如跨女完成性別肯定手術後，是否代表所有前列腺相關的項目都不會受保？或者會否有額外保費？

If I've updated the gender marker on my HKID, say trans women who have undergone GAS, does it mean all prostate related items won't be insured, or will it incur more fees?



聽聽社群的聲音 *Hear it from the community (1)*

性別空間的創辦人小強在2020年1月的論壇活動《保險保障知多少》中分享了他的一些個人經驗，包括透過不同方法向保險公司要求更改或刪除他的稱謂，以及在另一份保險中被增加保費的經驗。

2012-13年間，小強不止一次向保險公司申請更改(從「女士」更改為「先生」)或刪除他的稱謂。他初次申請時已正式地連同一封醫生信，去證明他對不適稱謂的性別不安狀況，並表明理解到性別紀錄並未能更改(因他當時的身份證性別並未更改)，唯希望稱謂能夠被獨立分開處理。及後又補充多一封信，期望保險業界能夠將跨性別者的身分，以及在不同性別過渡階段的狀況，納入保單和保障考慮範圍之內。可惜保險公司的正式回覆是，在行政程序及系統技術上，均未能就更改或刪除稱謂作出相關安排(然而，該保險公司卻實際發出過一些信函是確實刪除了稱謂的，可能是經人手另外處理而非自動發出)。小強當時唯有無奈接受。

Gender Empowerment's cofounder Kaspar shared his personal experience during our Insurance Panel in Jan 2020. He mentioned trying various methods to convince the insurance companies to update his title, as well as his experience in being charged extra loading due to his condition.

During 2012-13, Kaspar had approached his insurance company more than once to update his title from 'Ms' to 'Mr', or to remove it completely. He has included a doctor's letter to indicate his discomfort towards being misgendered due to his gender dysphoria at his initial application. He stated although his gender marker remains unchanged (as at the time his HKID gender was unchanged), he wished to at least update his title on the insurance plan. Later, an additional letter was added, hoping that the insurance industry would take the identity of transgender persons, and their status of different gender transition stages into consideration in insurance policies and protection. Unfortunately, the company's official reply was, in terms of administrative procedures and system technology, the company was not able to make relevant arrangements for changing or deleting titles - however, said insurance company had issued some letters that had his title removed. It is possible that those letters were manually handled instead of computer generated. Kaspar had no choice but to accept their reply.

聽聽社群的聲音 *Hear it from the community (2)*

事隔大半年，文件上強加的稱謂、電話溝通上屢被冠以不適稱謂，甚至被質疑個人身份、並要每次不斷費唇舌去解釋一番的狀況，實在讓小強深感困擾，加上其他好些銀行、機構及政府部門都能就小強提出的同一要求(更改或刪除稱謂)作出相應配合，故小強再次向該保險公司提出相關要求，並附上性別顯示為"X"的澳洲護照，再加上另一封醫生信，去要求保險公司將其資料“去女性化”。最後不只成功更改了稱謂，更進一步將他的性別紀錄由「女性」更改為「男性」。

近年，小強在同一間公司亦成功購買了一份醫療保險，並即時在性別資料上被承認為男性。

More than half a year went by, the unwanted title on every document and over the phone, and even so being questioned his authenticity, and having to explain over and over again to various officers, has made Kaspar grown more annoyed and frustrated. In addition, a few other banks, organisations and government departments were able to accommodate his same request (update or delete his title). Kaspar decided to once again file in a request, including his Australian passport with his gender marked as 'X', accompanied with another doctor's letter, demanding the insurance company to 'de-feminise' his records. At the end, not only his title was updated, he was also able to update his gender records from 'female' to 'male'.

Recently, Kaspar also succeeded in purchasing a medical insurance plan at the same company, and automatically was recognised as male during his application.

MR WAN HAU MAN		Date of Endorsement 批註日期 : 2013年12月27日
		Policy Number 保單號碼 : [REDACTED]
This Endorsement is a supplement to the captioned policy and the revised coverage and terms are listed as follows: 本批註為本保單之補充頁，經修訂之保障及條款如下：		
A. Life Assured Details 受保人資料:		
Name of Life Assured 受保人姓名 :	溫澤仁先生	Date of Birth 出生日期 : [REDACTED]
B. Policy Details 保單資料:		
Type of Alteration(s) :	CHANGE OF GENDER OF LIFE ASSURED AS ABOVE INDICATED	
Effective date of Alteration(s) :	01 JAN 2014	
Mode & Method :	QUARTERLY - AUTOPAY	
Total Current Modal Premium :	USD989.20	

- ▲ 小強最後成功更改他的稱謂為「先生」
Kaspar eventually was able to update his title

聽聽社群的聲音 *Hear it from the community (3)*

此外，在2018年，小強向另一家保險公司申請了一份危疾保障計劃。雖然能成功受保，但是卻需要繳交額外的保費；即使兩年後提出上訴，保險公司仍以小強仍需要見醫生持續覆診為由，拒絕免去額外的保費。然而，值得注意的是，跨性別人士(在完成手術後)的持續覆診，基本上只是跟進荷爾蒙的使用狀況，而非如其他疾病那種有復發風險的狀況。定期覆診及作身體檢查，其實有助跨性別人士保持情緒及身體狀況穩定，亦有助他們監控自己的身體狀況，減低患上高危或隱性疾病的風險。期望香港的保險業界能在為跨性別人士提供保障方面多作討論和思考，令跨性別人士可以更方便地得到保障之餘，亦可藉此收集更多數據以作長遠的保障規劃。

Additionally, in 2018, Kaspar applied for a critical illness plan with another company. Although he was successfully insured, he needed to pay additional premiums; two years later, Kaspar appealed to overturn their decision, only to be rejected on the grounds that he needed to see a doctor for follow-up visits. However, it's worth noting that the continuous follow-up visits of transgender people (after surgery) are basically just to follow up on the use of hormones, not the risk of recurrence like other diseases. Regular follow-up visits and physical examinations actually help transgender people maintain emotional and physical stability, and also help them monitor their physical conditions and reduce the risk of developing high-risk or recessive diseases. We hope that HK's insurance industry can join the discussion on how to provide care for the transgender community, thus helping them acquiring appropriate protections, as well as collecting data for long-term planning.

	保到? Can be insured?	保唔到? Can't be insured?	加保費? Extra premium?	某些狀況唔保? Only partially insure?	性別又關事? Does gender matter?	
					男 Male	女 Female
人壽保險 Life insurance	✓	✗	加0.5%保費? Extra 0.5% premium?	?	貴啲? More costly?	?
危疾保險 Critical illness insurance	✓	✗	加20%保費? Extra 20% premium?	?	?	?
醫療保險 Medical insurance	✓	✗	?	?	?	?
汽車保險 Motor insurance	✓	✗	?	?	?	貴啲? More costly?
旅遊保險 Travel insurance	?	?	?	?	?	?
意外保險 Accident insurance	?	?	?	?	?	?

世界跨性別健康專業協會 聲明

WPATH STATEMENT

「這不是整容，這是性別肯定的需要」

‘It’s not cosmetic, it’s necessary’

世界跨性別健康專業協會 (The World Professional Association for Transgender Health, WPATH) 是一個關注跨性別者和性別非常規者所需醫療支援的權威組織。WPATH 在 2016 年發表了一份「醫療必要性聲明」，指出「性別肯定手術並不是『整容』、『選擇性的』或『純為滿足病人的便利』。」

WPATH 指出：「這些手術程序並不是可有可無的，而是從醫學角度上來說，能針對性別不安狀況的必要治療。」「在某些情況下，性別肯定手術是唯一有效的治療方法。」而對某些跨性別者來說，下身手術是尤為「必要、及可以挽回生命的」。

The World Professional Association for Transgender Health (WPATH), the authoritative organisation on understanding treatments that trans and gender nonconforming persons need, published a “medical necessity statement” in 2016 stating that “medical procedures attendant to gender affirming/confirming surgeries are not ‘cosmetic’ or ‘elective’ or ‘for the mere convenience of the patient.’”

“These reconstructive procedures are not optional in any meaningful sense, but are understood to be medically necessary for the treatment of the diagnosed condition,” WPATH wrote. “In some cases, such surgery is the only effective treatment for the condition,” and for some people, genital surgery, in particular, is “essential and life-saving.”

資料來源

Reference:

<https://www.wpath.org/newsroom/medical-necessity-statement>

外國成功例子為借鏡 Taking inspiration from others

美國星巴克 Starbucks in America

著名的咖啡連鎖店以其全面的跨性別保障政策而聞名—星巴克為跨性別員工提供的保險福利不僅包括下身的性別肯定手術（自 2012 年起），還包括一系列普遍被認為是「整容」的手術而不受保的項目，例如縮胸或隆胸手術、頭髮移植、面部柔化等等的醫療程序。星巴克的開放度和積極性表示出，僱主絕對有能力為員工提供改變生活質素的醫療保健政策，跨性別者可以同時擁有仕途，而不需犧牲自身的性別認同。如果其他國家有辦法實行為跨性別者而設的醫療保險計劃，為什麼香港仍未追上國際的腳步呢？

The coffee franchise in the US is famous for their all-rounded insurance policy for trans persons - the company's leading-edge benefits for their trans employees includes not only bottom surgery (since 2012), but also a series of gender affirming procedures that were considered cosmetic and thus not covered, such as breast reduction or augmentation surgeries, hair transplants, facial feminisation and more. Starbucks's openness and activeness have shown that employers have the power and capacity to offer life-changing healthcare policies for their employees, to show that trans persons can have a career and still be trans. If a trans-inclusive healthcare insurance plan is possible in other countries, why is it yet to be established in Hong Kong?

資料來源：

Reference:

<https://stories.starbucks.com/stories/2018/they-are-lifesaving-starbucks-offers-expanded-benefits-for-trans-people/>

香港的進程 What's happening in Hong Kong?

最近在 2022 年 10 月，OneDegree 推出了首個針對 HIV+ 的危疾保險計劃，見證著保險業界在實現性/別多元和包容的里程碑。該計劃是 OneDegree 的原創倡議，令保險業界更了解性/別社群。其他保險公司如Bowtie亦提出了研究為跨性別者服務的想法；然而，其「無代理銷售」的業務模式性質，又會否令跨性別者在申保和索賠的繁瑣過程中卻步呢？

Recently in Oct 2022, OneDegree has launched the first ever Critical illness insurance plan for HIV+ individuals, marking the milestone for the insurance industry in achieving diversity and inclusion. The launch of the plan is OneDegree's original initiative, pioneering the movement in the insurance industry to be more queer friendly. There are also companies like Bowtie that have broached the idea of initiating trans-friendly policies; however, would the nature of its agent-free business model make the application and claiming process difficult for trans persons to go through it themselves?

資料來源：

Reference:

<https://www.onedegree.hk/en-us/critical-illness-insurance>

如果由僱主開始走多一步？ *What about starting with the employers?*

正如前文所提到，有越來越多的跨國企業將性別過渡相關的項目納入其福利範圍。¹ 人權戰線(HRC)於2022年發佈的《2022年度企業平等指數 Corporate Equality Index 2022》報告中，67%的《財富》世界500強公司為跨性別員工提供性別過渡保障，是由2002年的0%的一個大躍進，² 比起2009年的公司數目有22倍的增長。在香港，仍然有公司白紙黑字表明「變性手術」(是時候更新用詞了!)不被包括在公司福利保障內。走得較前的美國銀行 Bank of America³ 由2008年起，為他們的跨性別員工提供醫療保險支援，是香港銀行業界的先鋒，啟發更多企業追隨他們的腳步。除了美國銀行，有些國際企業雖然備有非常全面的「如何支援跨性別員工」手冊，並表示跨性別員工將會參與五條短片製作，分享佢的故事，然而卻未有提及會否提供性別過渡醫療支援的福利。值得注意的是，雖然故事和短片可以鼓舞和教育其他同路人/支援者，不過，對於某些人，尤其是不希望公開出櫃的跨性別者來說，成為鏡頭的焦點可能只會令佢感到更不安和緊張。

As mentioned in the previous section, there are definitely more international corporations taking the initiative to include gender transition-related items in their benefits coverage. In the Corporate Equality Index 2022 report¹ conducted by the HRC, 67 percent of the Fortune 500 offers transgender-inclusive health insurance coverage, leaping from a 0 percent in 2002, and a 22 times of growth from 2009. In Hong Kong, there are still companies that explicitly states that ‘trans-sexual surgery’ (time to update your choice of terms!) related treatments are excluded in their insurance policy statements.² Some corporations that are willing to take a step forward, such as Bank of America³ have since provided medically necessary treatments for their trans employees in 2008, being one of the first financial firms to do so, and inspiring more to follow in their footsteps. However, there are also companies that despite having a comprehensive guideline on supporting their transgender employees through their gender transition, there’s no mention of any benefit coverage, and to cap it all, the trans employees will be included in five short videos⁴ to tell their transition stories - which could possibly be encouraging and educational to some, but immensely overwhelming to others, especially those who’d prefer to keep their transitional journey private.

現時我們仍處於討論的早期階段，顯然沒有人有所有的解決方案。我們能做的是繼續進行討論，收集更多的數據和參考資料，讓跨性別者知道—擁有健全的醫療保障—這是可行的。

We are still at the early stage of the discussion, and obviously we don’t have all the answers at this moment. What we can do is to keep talking about it, to gather more data and references, to let the community know that there’s a way out - having secured healthcare options is possible.

1 https://reports.hrc.org/corporate-equality-index-2022?_ga=2.16397236.381351914.1669865192-311381905.1669865192#criteria-2-inclusive-benefits

2 <https://www.hsbc.com.hk/content/dam/hsbc/hk/docs/insurance/medical/firstcare/the-policy.pdf>

3 <https://careers.bankofamerica.com/en-us/culture/diversity-inclusion/gbtg>

4 https://www.ibm.com/employment/inclusion/downloads/IBM_Gender_Transition_in_the_global_workplace.pdf



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