Building Inclusive Corporate Wellness Programs: An Analysis of the Healthcare Benefits for Transgender Employees in India

Abhinay Chavan*
Jyoti Joshi Pant*

Abstract

Transgender individuals continue to encounter systemic exclusion from workplace wellness policies, particularly within healthcare. Although Corporate Wellness Programs (CWPs) are widely implemented to enhance employee productivity and morale, they often overlook the diverse needs of marginalised groups, notably transgender staff. This study explores how organisations are evolving CWPs to become truly inclusive, affirming the identities and health rights of transgender employees. This research reviews secondary sources and analyses literature to identify best practices from sixteen progressive organisations. The results reveal a range of benefits, including insurance coverage for gender-affirming surgeries, hormone therapy, medical treatment for same-sex partners, leaves, awareness workshops, and gender-neutral restrooms. The findings point to specific industries where organisations are leading the way in ensuring inclusive corporate wellness for transgender employees and offer recommendations for companies looking to undertake this journey. Such initiatives can redefine wellness and promote workplace equity. By integrating transgender health benefits into corporate strategies, companies not only champion social justice but also stand to gain through enhanced employee retention, engagement, and brand reputation.

Keywords: DEI, Gender-Affirming Surgery, Inclusive Corporate Wellness Programs, India, Transgender Employees, Workplace Equity

Introduction

In recent years, Corporate Wellness Programs (CWPs) have gained recognition as essential components of human resource strategies to improve employee well-being, morale, and productivity. Companies are increasingly investing in the health and well-being of their employees (Ton, 2014). These wellness programs can range from simple blood tests to advanced screening for cancer, exercise programs, nutritional and diet programs, and training to protect and improve health (Medical Billing & Coding, 2012). These programs are important given the rise in obesity, diabetes, and other health issues, which have cost implications for companies and challenges of absenteeism (Baicker et al. 2010). Traditionally designed to address general physical and mental health concerns, these programs often reflect a one-size-fits-all approach that assumes homogeneity across employee needs. However, in increasingly diverse workplaces, such assumptions risk alienating marginalised groups, most notably transgender individuals, whose unique health and wellness requirements often fall outside the purview of standard corporate benefit structures.

India is home to 4.87 lakh transgender citizens, with the highest numbers residing in Uttar Pradesh, Andhra Pradesh, and Maharashtra (Census, 2011). The transgender community was not even legally recognised until recent times. In a historic judgment, the case of National Legal Services Authority (NALSA) versus Union of India, the Supreme Court in 2014, in its historic ruling granted recognition for various transgender rights and considered them as "third gender" (Anusha & Hunnur 2019; Biswas & Soora 2021). The Transgender Persons (Protection of Rights) Act 2019 prohibits discrimination and unfair treatment in education, employment, health services, and physical movement. It empowers them to buy, rent, and reside in a property, and hold public office. It guarantees them the right to "self-perceived" gender identity and makes the government obligated to their welfare, including access to healthcare facilities, sex reassignment surgery, hormonal therapy, counselling services, and provision of insurance coverage for all these medical

*Prin L N Welingkar Institute of Management Development and Research, Bengaluru – 560100, Karnataka, India; chavanabbhinay01@gmail.com, jyoti.j.pant@gmail.com

benefits. However, due to inefficient enforcement of laws, transgender individuals face discrimination. Their literacy stands at 56 % and employment at 34 %, with most of them engaged in menial jobs with very low income (Census, 2011; Naik et al., 2023).

Most companies do not employ qualified and skilled transgender people. Many third-gender people have put huge efforts into educating and skilling themselves and finding employment. Despite all this, only a handful of organizations like the Life Insurance Corporation of India (LIC) have offered mainstream jobs to qualified transgenders (Chakrapani, 2010). Transgender employees face a multitude of challenges in the workplace, ranging from social exclusion and discrimination to inadequate access to healthcare. Gender-affirming treatments such as hormone replacement therapy and Gender Affirmation Surgery (GAS) are medically recognised and often life-saving interventions, yet these are rarely covered under conventional employer-sponsored wellness plans. As a result, transgender workers frequently bear the psychological burden of untreated gender dysphoria and the financial strain of out-of-pocket medical expenses. This lack of inclusive support contributes to higher rates of mental health issues, absenteeism, and job turnover within the transgender workforce.

While many organisations today claim to embrace Diversity, Equity, and Inclusion (DEI) as core values, few have translated these ideals into tangible healthcare policies that address the specific needs of transgender employees. The inclusion of GAS and related healthcare services within corporate wellness programs remains a significant gap even among otherwise progressive firms. Several multinationals have begun taking steps in this direction, offering insurance coverage, leave benefits, and psychosocial support to employees undergoing gender transition. Yet such practices are far from the norm and often lack consistency or legal clarity.

There is a stark lack of empirical research on inclusive corporate wellness programs that address the needs of transgender employees, especially in developing countries like India. While studies on corporate wellness (Harvey, 2019) and gender-affirming healthcare (Selvaggi et al., 2018) exist independently, intersectional research combining both is rare. Most workplace wellness literature excludes non-cisgender bodies from consideration. The main contribution of this research paper is to bring together the research on the best practices related to corporate wellness for transgender employees.

This research seeks to explore how corporate wellness programs can be reimagined to better serve transgender individuals by identifying existing gaps, highlighting best practices, and proposing recommendations for inclusive reform. It investigates the following research questions: What are some of the corporate wellness benefits available for transgender employees? Which companies in India are the best places to work for transgenders from a corporate wellness perspective? What can be done to build more inclusive Corporate Wellness Programs for transgender employees? Drawing on academic literature, corporate policies, best practices, and relevant legal frameworks, the study aims to present a compelling case for integrating transgender-specific healthcare benefits, particularly gender-affirming surgeries, into the fabric of corporate wellness strategies. In doing so, it contributes to the broader conversation on equitable work environments and the future of employee well-being in India and beyond.

Review of Literature

Corporate Wellness Programs (CWPs) are employer-sponsored initiatives intended to support employee health, productivity, and engagement. CWPs have been around for decades, but their cost-effectiveness is rarely evaluated rigorously (Haughie, 1993). Corporate Wellness (CW) is economically driven, and Workplace Health Promotion (WHP) is more ethically and socially motivated. The performance-focused CW can increase employee stress and surveillance while failing to address root causes like job insecurity and poor pay. Nevertheless, many companies continue to adopt CWPs to foster engagement and reduce absenteeism (Harvey, 2019).

Transgender individuals are people whose gender identity differs from the sex assigned to them at birth. They may identify as male, female, non-binary, or another gender entirely. Being transgender is not a lifestyle choice but an inherent identity (Wyvern, 2021). It includes a wide spectrum of identities, expressions, appearances, and behaviours that contradict the conventional gender norms (Biswas & Soora, 2021). In India, Hijra is a popular term used for transgenders (Chatterjee 2018; Anusha & Hunnur 2019; Bal, 2020). They go through verbal abuse and psychological abuse from family members, classmates, partners, employers, and co-workers (Noor, 2022). Rape, murder, forced sex work, and human trafficking are some other forms of violence targeted towards them from studies across the world (Chatterjee 2018; Rafael et al. 2021; Barua & Khan 2023; Müller et al. 2021; Wirtz et al. 2020; Rosenberg et al. 2020; Jackson et al. 2023). Transgender individuals often endure poor health outcomes due to these barriers and social marginalisation. Transmisia is the hatred and prejudice towards transgender people (Loyola Marymount University 2023; Planned Parenthood, 2023) as opposed to transphobia, which is

a fear of transgender people (Simmons University 2023; Wiktionary 2022). Both these heighten psychological distress for transgenders in addition to unemployment (Ramaswamy et al.2024). The transgender sex workers in India face violence, stigma, and limited access to health services, pushing them towards unsafe practices like unregulated hormone use or traditional castration (Dasgupta, 2022). Due to poor implementation of laws, they are unable to utilise their democratic rights related to marriage, adopting and raising children, and free and subsidised healthcare, surgeries, and medical treatments (Agoramoorthy, 2015).

Transgenders face hiring discrimination, unemployment, and workplace inequity which causes stress (Mizock et al. 2018; Van Borm & Baert 2018; Granberg et al., 2020). Many leave their jobs due to stigma and discrimination (Mal, 2018). This also pushes many of them to take up jobs with limited potential for growth, like beauticians, entertainers, or sex workers (Naik et al., 2023). Even within formal employment, trans individuals report healthcare denial and coverage exclusions (Edwards, 2021). The lack of inclusive corporate policies exacerbates this marginalisation, making access to essential medical treatments a luxury instead of a right. The transitioning journey can involve social, medical, and legal steps, including hormone therapy and gender-affirming surgeries (Selvaggi et al., 2018). Despite increasing visibility, transgender people face persistent stigma, discrimination, and misunderstanding in both society and the workplace.

While diversity and inclusion policies are becoming more commonplace, transgender employees often find them lacking in practical support. Inclusive benefits on paper do not guarantee access or understanding. Confusing procedures, lack of provider transparency, and bureaucratic hurdles often prevent trans employees from availing of benefits they are theoretically entitled to (Peralta, 2024). The mental well-being of employees in the workplace requires more than perks; it needs a culture of safety, autonomy, and belonging. Yet only 19 % of workers felt safe discussing mental health with leadership, a number that likely drops further for transgender employees (Wong & Greenwood, 2023).

The integration of transgender-inclusive health benefits into Corporate Wellness Programs (CWPs) is both a moral obligation and a strategic move. One-third of major employers in the U.S. now offer coverage for gender-affirming surgeries, a fivefold increase driven by benchmarking tools like the Human Rights Campaign's Corporate Equality Index (Gillespie, 2012). Significant gaps remain, especially in covering dependents and ensuring continuity across locations and providers (Edwards, 2021). Organisations like Accenture, Infosys, and Wipro are leading the way by incorporating robust support systems, including transition leaves, mental health services, and partner benefits (Thompson and Greschner, 2013).

Gender-Affirming Surgery (GAS) encompasses procedures that align a person's physical characteristics with their gender identity. This includes vaginoplasty, phalloplasty, chest reconstruction, and facial surgeries (Selvaggi et al., 2018). There is a need for standardised outcome measures and ethical oversight in GAS, highlighting global disparities in access and safety (Selvaggi et al., 2018). While the post-operative satisfaction is generally high in Low and Middle-Income Countries (LMICs), access is limited by provider shortages, lack of funding, and stigma (Shah et al., 2024). In India, the legal and medical frameworks for GAS are evolving, and a few public hospitals have started offering subsidised procedures, albeit inconsistently (Gupta, 2022; Gupta & Murarka, 2009). Corporate inclusion cannot be superficial. Transitioning employees need structured support before, during, and after medical procedures. There is a need for personalised transition plans, workplace accommodations, and Human Resource Information System (HRIS) updates (Kreissl, 2013; Wyvern, 2021).

Building truly inclusive corporate wellness programs means recognising that transgender employees have distinct and urgent healthcare needs. Expanding CWPs to include gender-affirming care, support systems, and institutional reforms can significantly improve not just health outcomes but also morale, loyalty, and organisational equity. This transformation demands a shift from checkbox inclusion to active, empathetic, and systemic support.

Research Methodology

This comprehensive secondary analysis offers a foundational understanding of current trends in inclusive corporate wellness practices. This study employed a qualitative research methodology grounded in secondary research to understand the inclusive corporate wellness programs with a special focus on transgender employees, both in India and global MNCs. It synthesises findings from scholarly articles, corporate policy reports, and institutional guidelines published in the past decade and available in the public domain on transgender-inclusive wellness programs. The literature review was conducted using research databases such as ProQuest, JSTOR, and open-access journals. We reviewed documents from sixteen companies.

Findings of the study

The research results highlight that corporate wellness practices include insurance inclusivity, support systems, transition-related leave, workplace sensitisation,

same-sex partner medical coverage, gender neutral restrooms, employee networks and support groups, and legal support.

The results of this study are tabulated in Table 1. Insurance coverage for GAS varies from non-cosmetic surgery only to 3.5 lakhs and full coverage. Insurance coverage for Hormone Therapy is available in all the companies we reviewed, but there is no mention of the coverage amount. Post-surgery leaves or transition leaves are given by all the organisations in our sample, with HUL also giving a flexible work option post-surgery. Some companies may also offer it under medical leave. Since there are no universal guidelines, each company has specific policies for this. This small set of organisations is offering same-sex partner medical coverage, treating them similarly to heterosexual spouses. It indicates that they are all progressive thinkers. All of them conduct awareness & sensitisation programs for their employees to be able to create a more inclusive work culture. The offices have gender neutral restrooms to provide a safe and accessible option for all their employees regardless of their gender identity, and it also helps reduce long queues in restrooms.

Discussion and Implications

Our research results highlight that insurance for GAS and Hormone Therapy and Same-Sex Partner Medical Coverage are some of the big financial benefits being extended to employees from the transgender community. Many companies have also started offering non-monetary benefits like Post-Surgery Leave, flexible work options to recover from the surgery, and ease their transition back to work. In addition to this, awareness & sensitisation workshops on gender assignment surgery are being provided to increase awareness and understanding of the procedure and assess its benefits and risks. It gives the medical, ethical, and human perspective to equip these employees with the knowledge and resources to make more informed decisions. Gender-Neutral Restrooms provide safe spaces for transgenders who do not fit into the traditional gender categories. It reduces their risk of harassment and discrimination and promotes a sense of dignity for all. It also helps build a more inclusive environment at the workplace. LGBTQ+ Employee Resource Groups create a supportive and inclusive workplace, which creates a sense of belonging for all employees, especially transgender employees. It creates a safe space where they can connect with other employees who understand their experiences and foster a sense of community among them. This can go a long way in reducing the risk of isolation for transgenders in workplaces thereby promoting their mental health.

While some companies provide financial assistance to cover the cost of GAS, others offer insurance plans with coverage for it. The biggest problem is that many insurance providers consider sex reassignment as a cosmetic surgery and not a natural surgery. This is a topic for debate for a long time and continues to rob the transgender community of what is natural for them. Even government programs like Ayushman Bharat Yojna, also known as Pradhan Mantri Jan Arogya Yojana (PMJAY), since 2022, offer a coverage of rupees five lakhs per transgender beneficiary, including GAS and hormone therapy. A special Ayushman Bharat TG Plus card is intended for the benefit of the transgender community. It requires the individual to have a transgender certificate issued by the National Portal for Transgender persons to avail the benefits. This small set of organisations is offering same-sex partner medical coverage, treating them similarly to heterosexual spouses. It indicates that they are all progressive thinkers, and these are small steps they are taking in their employee wellness and DEI journey. This also reinforces the view that allowing same sex partners' health coverage is one of the easiest ways to make the policy more inclusive without it affecting the claims cost for insurers (Business Today, 2024).

Based on our research, nine companies out of the total sixteen companies, like Accenture, Infosys Technologies, Capgemini, IBM India, Infosys Technologies, Tata Consultancy Services, Tech Mahindra, Microsoft, and Wipro are part of the Technology & Consulting, Information Technology Services & Consulting and Information Technology Services & IT Enabled Services industry. Thus, overall, the technology industries are leading the way in providing inclusive corporate wellness programs to transgender employees. With HUL, Godrej, and P&G, the FMCG industry seems to be the next best choice for transgender employees. Axis Bank and Royal Bank of Scotland (RBS) are doing some pathbreaking work in the banking sector. Individual firms like Tata Steel from the manufacturing sector, The Lalit from hospitality, and Razorpay from the fintech industry are pioneers and role models for their respective industries. It is clear from the above discussion that implementing inclusive wellness policies directly contributes to a company's DEI goals, employee engagement, and talent retention. It also positions the firm as a socially responsible employer in a competitive labour market where diversity is increasingly valued. Inclusive policies are no longer a moral imperative alone; they are a business imperative. Firms that include transgender health benefits send a clear message of belonging, safety, and respect, fostering an environment where employees can thrive without fear or stigma. Transgender inclusion in

Table 1. List of inclusive corporate wellness benefits offered to transgender employees

S No.	Company	Industry	Insurance for GAS	Insurance for Hormone Therapy	Post-Surgery Leave/ Transition Leave	Same-Sex Partner Medical Coverage	Awareness & Sensitization	Gender-Neutral Restrooms	LGBTQ+ Employee Resource Groups
1	Accenture Plc.	Technology & Consulting	Available	Available	Available	Available	Available	Available	Pride Ally Program
	IBM	Technology & Consulting	Available	Available	Available	Available	Available	Available	Available
2	Capgemini	Information Technology Services & Consulting	Available	Available	Available	Available	Available	Available	Available
4	Infosys Limited	Information Technology Services & Consulting	Full coverage	Available	Medical leave	Available	Available	Available	iPride ERG
5	Tata Consultancy Services (TCS)	Information Technology Services, Consulting, IT Enabled Services	50 % up to Rs 2 lakh	Available	Available	Available	Available	Available	Available
6	Tech Mahindra	Information Technology Services & IT Enabled Services	Available	Available	Available	Available	Available	Available	Kaleidoscope
7	Wipro Limited	Information Technology Services & Consulting	Full coverage	Available	Medical leave	Available	Available	Available	Available
8	Microsoft Corporation	Technology	Available	Available	Available	Available	Available	Available	Available
9	Hindustan Unilever Limited	Fast Moving Consumer Goods (FMCG)	Non-cosmetic only	Available	Recovery leave + flexible work	Available	Available	Available	Available
10	Proctor & Gamble Hygiene & Healthcare	Fast Moving Consumer Goods (FMCG)	Available	Available	Available	Available	Available	Available	Available
11	Godrej Enterprises Group	Consumer & Industrial business	Available	Available	Available	Available	Available	Available	Available
12	Axis Bank Limited	Banking & Financial Services	Available	Available	Available	Available	Available	Available	Available

13	Royal Bank of Scotland	Banking & Financial Services	Available	Available	Available	Available	Available	Available	Available
14	The LaLiT	Hospitality	Rs 3.5 lakh	Available	Available	Available	Available	Available	Available
15	Razorpay	Fintech	Available	Available	Available	Available	Available	Available	Available
16	Tata Steel Limited	Manufacturing	Available	Available	Available	Available	Available	Available	Available

Source: Complied by author

wellness programs must move beyond performative DEI checkboxes and into tangible policy implementations.

Based on the findings from this research paper, we propose the following four actionable recommendations for the organisation. First, the organisations must ensure that their health insurance packages cover the full spectrum of Gender-Affirming care (GAS), hormone therapy, and mental health services. This is already being done by leaders like Wipro and Infosys and should become a standard across industries. Second, companies should provide access to peer support groups, legal aid for documentation updates (name/gender marker), and counselling services during transition. As seen in HUL's Gender Transition Policy, flexible work arrangements and relocation support significantly aid reintegration. Next, the HR policies must explicitly prohibit discrimination based on gender identity and should mention coverage for transition-related care. Policy wording should use gender-neutral and affirming language to foster trust and safety. Lastly, comprehensive DEI training must be delivered to all employees, especially team managers and HR personnel, to build awareness of transgender issues and encourage empathy-driven leadership.

The current study is limited by its secondary research and the Indian context. There is a need for more empirical studies that explore the lived experiences of transgender professionals in corporate settings and assess the outcomes of inclusive corporate wellness programs on the mental health, productivity, and retention of transgender employees across geographies, especially in developing countries.

Conclusion

The journey toward building truly inclusive corporate wellness programs must begin by acknowledging the diverse health realities of a plural workforce. Transgender employees, who often navigate structural exclusion, medical neglect, and identity erasure, deserve wellness frameworks that affirm their dignity and support their transition holistically. This research reaffirms that inclusive corporate health benefits, especially those covering gender-affirming surgeries and mental health services, are fundamental to upholding workplace equity.

A handful of companies are taking proactive steps towards healthcare benefits and insurance provisions for GAS. This uneven implementation of policies across sectors and geographies underscores the need for systemic standardisation. At a broader level, these inclusive wellness programs are challenging organisations to move beyond tokenism and performative DEI. They demand a cultural shift where inclusion is embedded into workplace design, leadership attitudes, and employee education. This is especially critical in India, where traditional norms, bureaucratic insurance models, and a lack of healthcare access intersect to marginalise transgender voices. Thus, expanding corporate wellness to include transgender healthcare is both a strategic imperative and an ethical responsibility. The way forward lies in adopting intersectional policies, fostering inclusive dialogue, and investing in the long-term health of all employees. Such a transformation will not only ensure equity and compliance but also humanise the workplace in its truest sense.

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