

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF OREGON

Emma Connor v. Meta Platforms, Inc. Health and Welfare Benefit Plan

Case No. 3:25-cv-01836-SI (D. Or. Feb. 25, 2026) · No. 3:25-cv-01836-SI · Decided February 25, 2026

SUMMARY

The United States District Court for the District of Oregon denied Meta Platforms, Inc. Health and Welfare Benefit Plan’s motion to dismiss an ERISA action under Rules 12(b)(1) and 12(b)(6). The court held that the plaintiff plausibly alleged Article III standing and identified a Plan provision that could cover the requested gender-affirming procedures, including clavicle shortening, scapular spine shaving, and rib remodeling. The court found that ambiguities in the Plan and the applicability of related Aetna guidelines required further proceedings.

CASE DETAILS

COURT	United States District Court for the District of Oregon
WRITING FOR THE COURT	Michael H. Simon
JURISDICTION	United States District Court for the District of Oregon
DECIDED	February 25, 2026
DOCKET	3:25-cv-01836-SI
DISPOSITION	other
PROCEDURAL POSTURE	Defendant moved to dismiss Plaintiff's ERISA benefits claim under Federal Rules of Civil Procedure 12(b)(1) and 12(b)(6), arguing lack of Article III standing and failure to state a claim. The court denied the motion.
STANDARD OF REVIEW	On a Rule 12(b)(1) facial jurisdictional challenge, the court considered whether the complaint adequately alleged facts establishing subject matter jurisdiction, with the burden on the party asserting jurisdiction. On a Rule 12(b)(6) motion, the court accepted well-pleaded factual allegations as true, drew reasonable inferences for Plaintiff, and asked whether the complaint plausibly alleged entitlement to relief.
PRECEDENTIAL VALUE	unpublished, nonprecedential district court opinion

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QUESTIONS PRESENTED

1. Whether Plaintiff plausibly alleged an injury in fact sufficient to establish Article III standing for an ERISA claim seeking benefits under the Plan.
2. Whether Plaintiff identified a specific Plan provision that plausibly could entitle her to coverage for the requested gender-affirming procedures.
3. Whether the complaint should be dismissed under Rule 12(b)(1) or Rule 12(b)(6).

HOLDINGS

1. A current participant who alleges that the Plan denied benefits allegedly owed under a specific Plan provision sufficiently alleges an injury in fact for Article III standing purposes.
2. The complaint plausibly stated a claim because the Plan's coverage of 'reconstructive and complementary procedures for body and face feminization and masculinization' could encompass Plaintiff's requested procedures.
3. The complaint did not assert an independent claim based on procedural mishandling; allegations concerning the Plan administrator's procedures were treated as allegations supporting exhaustion of administrative remedies.

KEY QUOTATIONS

“Viewing the facts in the light most favorable to Plaintiff and giving Plaintiff the benefit of all reasonable inferences, the Court concludes that Plaintiff has stated a claim.” (Discussion § B.2)

“Thus, non-inclusion in the tables, by itself, does not render a service uncovered, as Defendant argues.” (Discussion § B.2)

FACTUAL BACKGROUND

Plaintiff, a transgender woman and Meta employee, received healthcare through Meta's ERISA health benefit Plan. She sought pre-determination for clavicle shortening, scapular spine shaving, and rib remodeling, submitting a letter from a qualified health professional addressing gender dysphoria and the Plan's pre-determination criteria. The Plan administrator denied the request, allegedly without stating specific reasons or identifying the applicable Plan provision, and did not resolve Plaintiff's subsequent appeal. Plaintiff then sued to recover the requested benefits under ERISA.

PROCEDURAL HISTORY

Plaintiff sought coverage under Meta's health benefit Plan for several gender-affirming surgical procedures. After the Plan administrator denied the request and did not resolve Plaintiff's appeal, Plaintiff filed an action

under 29 U.S.C. § 1132(a)(1)(B). Defendant moved to dismiss, and the district court denied the motion.

DISPOSITION

other

CASES CITED

- Spokeo, Inc. v. Robins, 578 U.S. 330, 337-38 (2016)
- Already, LLC v. Nike, Inc., 568 U.S. 85, 90-91 (2013)
- Chandler v. State Farm Mut. Auto. Ins. Co., 598 F.3d 1115, 1121-22 (9th Cir. 2010)
- Kingman Reef Atoll Invs., LLC v. United States, 541 F.3d 1189, 1197 (9th Cir. 2008)
- Safe Air for Everyone v. Meyer, 373 F.3d 1035, 1039 (9th Cir. 2004)
- Pride v. Correa, 719 F.3d 1130, 1133 n.6 (9th Cir. 2013)
- Terenkian v. Republic of Iraq, 694 F.3d 1122, 1131 (9th Cir. 2012)
- Dreier v. United States, 106 F.3d 844, 847 (9th Cir. 1996), as amended (Feb. 4, 1997)
- Shroyer v. New Cingular Wireless Servs., Inc., 622 F.3d 1035, 1041 (9th Cir. 2010)
- Wilson v. Hewlett-Packard Co., 668 F.3d 1136, 1140 (9th Cir. 2012)
- Daniels-Hall v. National Education Ass'n, 629 F.3d 992, 998 (9th Cir. 2010)
- Davis v. HSBC Bank Nev., N.A., 691 F.3d 1152, 1160 (9th Cir. 2012)
- Starr v. Baca, 652 F.3d 1202, 1216 (9th Cir. 2011)
- Newcal Indus., Inc. v. Ikon Off. Sol., 513 F.3d 1038, 1043 n.2 (9th Cir. 2008)
- Ashcroft v. Iqbal, 556 U.S. 662, 678-79 (2009)
- Bell Atl. Corp. v. Twombly, 550 U.S. 544, 556 (2007)
- Mashiri v. Epsten Grinnell & Howell, 845 F.3d 984, 988 (9th Cir. 2017)
- Curtiss-Wright Corp. v. Schoonejongen, 514 U.S. 73, 78 (1995)
- Konkright v. Frommert, 559 U.S. 506, 516 (2010)
- Wit v. United Behav. Health, 79 F.4th 1068, 1081 (9th Cir. 2023)
- Aetna Health Inc. v. Davila, 542 U.S. 200, 210 (2004)
- Crawford v. TRW Auto. U.S. LLC, 560 F.3d 607, 612 (6th Cir. 2009)
- Inter-Modal Rail Emples. Ass'n v. Atchison, Topeka & Santa Fe Ry., 520 U.S. 510, 515 (1997)
- IV Sols., Inc. v. Off. Depot Emp. Welfare Benefit Plan, 2008 WL 11334489, at *4 n.1 (C.D. Cal. May 23, 2008)
- Smith v. Cigna Health & Life Ins. Co., 2020 WL 5834786, at *4 (D. Or. Sept. 30, 2020)
- Almont Ambulatory Surgery Ctr., LLC v. UnitedHealth Grp., Inc., 99 F. Supp. 3d 1110, 1155 (C.D. Cal. 2015)
- Ryan S. v. UnitedHealth Group, Inc., 98 F.4th 965, 974-75 (9th Cir. 2024)
- Steelman v. Prudential Ins. Co. of Am., 2007 WL 1080656, at *7 (E.D. Cal. 2007)
- Brinderson-Newberg Joint Venture v. Pac. Erectors, Inc., 971 F.2d 272, 278-79 (9th Cir. 1992)

- Richardson v. Pension Plan of Bethlehem Steel Corp., 112 F.3d 982, 985 (9th Cir. 1997)
- Evans v. Safeco Life Ins. Co., 916 F.2d 1437, 1441 (9th Cir. 1990)
- CIGNA Corp. v. Amara, 563 U.S. 421, 436 (2011)
- In re Mark Anthony Const., Inc., 886 F.2d 1101, 1106 (9th Cir. 1989)
- Arborwell, LLC v. Alerus Fin., N.A., 2024 WL 3683337, at *2 (N.D. Cal. July 24, 2024)
- Bagley v. KB Home, 2008 WL 11340342, at *3 (C.D. Cal. Feb. 22, 2008)
- Harris v. Garber, 2024 WL 3202435, at *2 (D. Nev. June 27, 2024)
- Simi Surgical Ctr., Inc. v. Connecticut Gen. Life Ins. Co., 2018 WL 6332285, at *2-3 (C.D. Cal. Jan. 4, 2018)

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