## The Women's Health and Cancer Rights Act of 1998 NOTICE TO PLAN PARTICIPANTS

## REGARDING MASTECTOMY RELATED COVERAGE

The "Women's Health and Cancer Rights Act of 1998" was signed into law as part of the Omnibus Budget Bill on October 21, 1998. This Act amends ERISA and the Public Health Service Act by requiring that group health plans provide certain coverages to plan participants in connection with mastectomies.

Effective with your plan anniversary on or after October 21, 1998 or on the effective date of any new policy issued on or after October 21, 1998, a participant who elects breast reconstruction in connection with such covered mastectomy shall have coverage for:

- (1) reconstruction of the breast on which the mastectomy has been performed;
- (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- (3) prostheses and physical complications for all stages of mastectomy, including lymphedemas;

in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles, coinsurance, and provisions consistent with those established for other benefits under the plan.

Your plan will be administered according to the regulations as set forth in this Act or plan provisions that may be applicable.

If you have any questions regarding the benefits of your plan, please contact the Claim Customer Service Department at 866-808-2609.