

DATE:

SUBJECT: WOMEN'S HEALTH & CANCER RIGHTS ACT OF 1998 (WHCRA)

The Women's Health & Cancer Rights Act (WHCRA) was signed into law on October 21, 1998. The law includes important new protections for mastectomy patients who elect breast reconstruction in connection with mastectomy. WHCRA requires that Group Health Plans notify individuals regarding the coverage required by WHCRA. Let this document serve as annual notice of rights under the WHCRA.

NOTICE

Women's Health and Cancer Rights Act of 1998 – Annual Notice,

Your Group Health Plan, as required by the Women's Health and Cancer Rights Act of 1998 (WHCRA), provides benefits for mastectomy-related services in the case of a covered person who is receiving benefits in connection with a mastectomy. Coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of the mastectomy, including lymphedema.

Coverage of breast reconstruction benefits are subject to deductibles and co-insurance limitations consistent with those established for other benefits under the Group Health Plan. Please refer to your Group Health Plan Document/Summary Plan Description for further details of how benefits would be payable. You can also contact your employer or the Third Party Administrator responsible for processing your health claims, Consociate Dansig at (800) 798-2422 with additional questions.