## <u>Important Information Related to the Women's Health and</u> <u>Cancer Rights Act of 1998 (WHCRA)</u>

## Dear Participant:

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, 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;
- ♦ prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: \$200 for single coverage/\$600 for family coverage and the Plan covers 100% of the first \$2,000.00 plus 90% of all amounts exceeding \$2,000 for medical services rendered in a PPO Hospital of Facility. The Plan will pay 70% of the Reasonable and Customary Fees or Charges for covered expenses by a non-network provider.

If you would like more information on WHCRA benefits, call your Fund Administrator, Joseph Ohm, at 1-312-226-4200.