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

The Women's Health and Cancer Rights Act of 1998, which was enacted by the federal government on Oct. 21, 1998, requires group health plans that provide medical and surgical benefits with respect to a mastectomy to cover certain reconstructive and related services following a mastectomy. The act also requires group health plans to provide notificiation to plan participants of their rights under the act.

This annual notice shall serve to comply with the terms of the act requiring each plan participant to receive notification of their rights under the act on an annual basis.

Your plan covers the following in connection with a mastectomy:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Breast prostheses; and
- Complications from all stages of the mastectomy, including lymphedemas.

These services will be provided in a manner determined in consultation with the physician and the patient and are subject to all provisions outlined in your summary plan description, including deductible and coinsurance requirements. If you have any questions about this annual notice, contact your plan representative.