

Women's Health and Cancer Rights Act Enrollment Notice

Under the Women's Health and Cancer Rights Act of 1998 (WHCRA), if you have had or are going to have a mastectomy, you may be entitled to certain benefits.

Under WHCRA, group health benefits offering mastectomy coverage must provide coverage for certain services relating to the mastectomy 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 co-payments, deductibles, and coinsurance applicable to other medical and surgical benefits provided under the group health plan.

Therefore, the following deductibles and coinsurance apply:

In-Network: \$1,077.00 deductible; 80% payable by plan, 20% payable by participant
Out-of-Network: deductible \$2,154.00 for individual; 60% of usual, customary, and reasonable fees payable by plan, 40% payable by participant.

If you would like more information on WHCRA benefits, including a detailed description of the mastectomy-related benefits available under the plan, call your Plan Administrator at (210) 494-6500.