

IMPORTANT NOTICE TO GROUP HEALTH PLAN PARTICIPANTS

As directed by the federal government, we are providing you with an annual reminder that your group health plan provides coverage for mastectomy and related charges, subject to the plan's usual rules for benefits.

**Statement of Rights under
The Women's Health and Cancer
Rights Act Of 1998**

Under federal law, group health plans that provide medical and surgical benefits, with respect to a mastectomy, are required to provide to a covered person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy, benefits for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; or
- Prostheses and physical complication at all stages of mastectomy, including lymph edemas.

Deductibles , co-benefit rates and pre-certification requirements may be applied as long as they are consistent with the provisions that apply to other types of surgical procedures. Plans may not deny coverage to mastectomy patients.

Please keep this notice with your medical plan booklet
