



Health & Welfare Trust Fund
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Women's Health & Cancer Rights Act

Important Notice about Your Health Care Benefits

Your health care program was amended to provide coverage that complies with a federally mandated benefit The Women's Health & Cancer Rights Act. This law requires that all health plans provide specific benefits with respect to a mastectomy.

The law states that any participant of a health program electing breast reconstruction, following a mastectomy, must be entitled to coverage for reconstruction of the breast on which the mastectomy is performed, surgery and reconstruction of the other breast to produce symmetrical appearance, and coverage for prostheses and physical complications of all stages of a mastectomy. The law further states that the actual procedure will be performed in a manner determined, in consultation, between the physician and patient.

It is important to point out that the federal law states that this provision takes effect on the anniversary of your health plan after October 21, 1998. The Health Plans, Inc. Summary Plan Document was amended to include this benefit. Likewise, any coverage limitations, including deductibles and co-insurance, which apply to your medical plan also apply to this benefit.

Should you have any questions relating to this benefit, please contact the plan administrator as defined in your Summary Plan Document.