WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE RECONSTRUCTIVE SURGERY FOLLOWING MASTECTOMY

To: Employees Who Are Eligible to Participate in the Group Health Plan

Re: Notice of Rights to Reconstructive Surgery Following Mastectomy

The Women's Health and Cancer Rights Act of 1998 requires group health plans that provide coverage for mastectomies, as ours does, to also provide coverage for reconstructive surgery and prostheses following mastectomies. Actual benefits are set out in the listing of benefits that you have already been provided. As required under the law, we are providing this notice to inform you about these available benefits.

The law mandates that a participant or eligible beneficiary who is receiving benefits for a covered mastectomy and who elects breast reconstruction in connection with the mastectomy, will also receive coverage for:

- reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications of all states of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the patient and the patient's attending physician and will be subject to the same annual deductible, coinsurance and/or co-payment, and benefit provisions otherwise applicable under the Plan.

If you have any questions about coverage for mastectomies and post-operative reconstructive surgery, please contact your benefit representative.