

Women's Health and Cancer Rights Act Annual Notice

The Women's Health and Cancer Rights Act (WHCRA) of 1998 is a federal law that helps protect health plan members who choose to have breast reconstruction after a mastectomy.

If you are receiving benefits in connection with a mastectomy, and you decide to have breast reconstruction, coverage must be provided for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast for a balanced appearance;
- Prostheses, such as bra inserts, that are needed before or during reconstruction surgery; and
- Treatment of physical complications during all stages of the mastectomy. This includes lymphedema, swelling caused by a buildup of fluid in the arm and hand or other areas near the surgery site.

These benefits will be provided subject to deductibles and coinsurance to the same extent as for any other illness under your coverage.

All other features and benefits of your policy remain the same and are not impacted by this annual notification.

If you have any questions regarding this notification, please contact Member Services and ask to be directed to the Medical Management department.