

## WOMEN'S HEALTH AND CANCER RIGHTS ACT

### **Enrollment Notice**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided 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 deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply: base plan deductible is \$5,000 with 40% coinsurance to \$6350 (includes deductible), low plan deductible is a \$3,000 deductible with 30% coinsurance to a maximum of \$6350 (includes deductible), and the high plan is a \$1,000 deductible with 30% coinsurance to a maximum of \$3000 (includes deductible). If you would like more information on WHCRA benefits, call your plan administrator at 803-419-6530.

### **Annual Notice**

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 803-419-6530 for more information.