



Iron Workers District Council of Western New York and Vicinity

Welfare, Pension, Annuity & Supplemental Benefit Funds

LOCAL UNIONS

9-NIAGARA FALLS
12-ALBANY
33-ROCHESTER
60-SYRACUSE
440-UTICA

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Re: *Important Information About Your Welfare Plan*

To: All Participants

The following is important information for your recordkeeping:

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

Federal law requires that in the case of a participant or beneficiary who receives benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- (1) Reconstruction of the breast on which the mastectomy has been performed;
and
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- (3) Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

The above coverages are subject to any deductibles and co-insurance limitations consistent with those established for other benefits under the Plan.

In accordance with Federal law, the Plan may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn Child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending Provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, the Plan may not, under Federal law, require that a Provider obtain authorization from the Plan for prescribing a length of stay not in excess of 48 hours (or 96 hours).