

## Women's Health and Cancer Rights Act (WHCRA) OF 1998

Under federal law, group health plans that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery after a mastectomy. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage 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 asymmetrical appearance; and
- » Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the plan's deductibles, coinsurance, pre-authorization, and pre-certification provisions consistent with requirements that apply under the plan for similar types of coverage. These provisions are described in the plan's Schedule of Benefits Grid and the Summary Plan Description (SPD).