



Women's Health and Cancer Rights Act of 1998

Under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"), group health plans that provide medical and surgical benefits from the Plan in connection with a mastectomy must also provide benefits for certain reconstructive surgery. A covered person who is receiving Plan benefits in connection with a mastectomy and who elects breast reconstruction will be provided coverage for the following:

- All stages of 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 in all stages of mastectomy, including lymphedemas.

Coverage of the above is subject to the Plan's deductible, co-insurance percentage and other provisions and limitations applied for other covered treatments under the Plan. The WHCRA requires Plans to notify plan participants annually of this coverage.