

## Women’s Health and Cancer Rights Act Notices

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:

Plan Name	Deductible	Coinsurance
EPO	In-network: \$0	In-network: 10%
PPO	In-network: \$250 individual/\$750 family Out-of-network: \$500 individual/\$1,500 family	In-network: 10% Out-of-network: 40%
ULH	Tier 1: \$0 Tier 2: \$500 individual/\$1,000 family	Tier 1: 10% Tier 2: 30%
PCA High	In-network: \$1,000 individual/\$3,000 family Out-of-network: \$2,000 individual/\$6,000 family	In-network: 10% Out-of-network: 40%
PCA Low	In-network: \$2,000 individual/\$4,000 family Out-of-network: \$4,000 individual/\$8,000 family	In-network: 20% Out-of-network: 50%

If you would like more information on WHCRA benefits, call your plan administrator [502-852-6258].