

Women's Health & 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 lymphedemas.

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:

	Tier 1 In-Network	Tier 2 In-Network	Tier 3 Out-of-Network
Deductible Amount per Calendar Year			
Single	\$1,500	\$1,750	\$7,500
Family	\$3,000	\$3,500	\$15,000
Co-Insurance After Deductible (Member Responsibility)	15%	20%	50%
Maximum Out-Of-Pocket Expense			
Single	\$3,000	\$3,500	\$10,000
Family	\$6,000	\$7,000	\$20,000

If you would like more information on WHCRA benefits, call your plan administrator 715-847-2790.