

IMPORTANT NOTICE REGARDING COVERAGE FOR BREAST RECONSTRUCTION SURGERY

The Women's Health and Cancer Rights Act of 1998 (WHCRA) is a federal law that provides protections to patients who choose to have breast reconstruction in connection with a mastectomy. This federal law requires insurers offering individual health insurance coverage, as well as all group health plans, which provide medical and surgical benefits with respect to a mastectomy, to provide in a case of an insured who is receiving benefits in connection with a mastectomy, coverage for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and physical complications for all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Such cover may be subject to annual deductible and coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the plan or coverage.

An insurer offering individual health insurance coverage or group health plans may not:

- Deny to a patient eligibility, or continued eligibility, to enroll or to renew coverage under the terms of the individual health insurance coverage or group health plan, solely for the purpose of avoiding the requirements of the Women's Health And Cancer Rights Act of 1998; and
- Penalize or otherwise reduce or limit the reimbursement of an attending provider, or provide incentives (monetary or otherwise) to an attending provider, to induce such a provider to provide care to an individual participant or beneficiary in a manner inconsistent with the Women's Health and Cancer Rights Act of 1998.

Contact your plan administrator for more information:

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