

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

HMAA is required by the Women's Health and Cancer Rights Act of 1998 to provide you with this notice and to abide by the statements made in this notice.

Your plan may provide medical and surgical benefits in connection with a mastectomy and may also provide benefits for certain reconstructive surgery. Coverage may be provided for the following:

- 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 associated with all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

For the covered employee or their family member receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient.

This coverage may be subject to annual deductibles and coinsurance payments as may be deemed appropriate and as are consistent with those established for other benefits or coverages noted in your Plan. In addition, to the extent permitted by applicable law, this coverage may also be subject to benefit maximums and co-payment provisions that may apply under your Plan. You should review carefully the provisions of your Plan regarding any such applicable restrictions.

For detailed information or if you have any questions about these policies or your rights, please contact HMAA:

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