IMPORTANT NOTICE

In 1998, Congress passed HR 4328, also known as the *Women's Health and Cancer Rights Act of 1998*. This legislation requires group health plans and health insurance issuers of group health insurance to cover reconstructive surgery following a mastectomy/lumpectomy and to notify you of this coverage annually.

Specifically, if health plans and insurers cover mastectomies/lumpectomies, they must also cover, in a manner determined in consultation with the attending physician and the patient:

1. Reconstruction of the breast on which the mastectomy/lumpectomy was performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prostheses and treatment of physical complications at all stages of the mastectomy/lumpectomy, including lymphedemas.

Benefits are subject to the standard surgical deductibles, copayments and coinsurance amounts of your contract/policy. If you have any questions, please contact our Customer Services Department at 1-800-627-1188.