

## **Women's Health & Cancer Rights Act Enrollment Notice – 7/1/2022**

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:

- CIGNA (Medical Coverage)
  - Coverage will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under these plans. Therefore, the following deductibles and coinsurance apply for employee-only plans:
    - Plus OAP: \$500 deductible (in-network) and 20% coinsurance (in-network) and \$2,000 deductible (out-of-network) and 50% coinsurance (out-of-network).
    - Base LPIN: \$6,000 deductible (in-network) and 30% coinsurance (in-network) and no out-of-network coverages.
- Key Benefit Administrators (MEC Coverage)
  - Coverage under the KBA administered self-funded benefit plan sponsored by your employer provides coverage for Affordable Care Act preventive and wellness services only. The KBA benefit plan does not provide coverage for any in-patient hospitalization services and surgery services, including but not limited to mastectomy related services such as the mastectomy or reconstructive surgery. Additionally, the benefit plan does not cover services for reconstructive surgery or prosthesis, including but not limited to mastectomy related reconstructive surgery or prosthesis.
  - Refer to your Summary Plan Description for more information regarding the benefits available under your Plan. If you have any questions about coverage for mastectomies, please contact your Human Resources benefit representative.

If you would like more information on WHCRA benefits, call your plan administrator 737-704-3609.