

Women's Health and Cancer Rights Act of 1998 (WHCRA) 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 states 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 lymphedema.

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:

Medical	United Healthcare \$300 Deductible		United Healthcare CDHP with HSA		Kaiser HMO (CA)
	In Network	Out of Network	In Network	Out of Network	In Network Only
Annual Deductible	\$300	\$500	\$1,500	\$3,000	None
Doctor Office Visits	\$20 co-pay	70% covered ¹	90% covered ¹	70% covered ¹	\$20 co-pay
Specialist Office Visits	\$35 co-pay	70% covered ¹	90% covered ¹	70% covered ¹	\$35 co-pay
Hospital	\$250 co-pay, then 90% covered	70% covered ¹	90% covered ¹	70% covered ¹	\$250 co-pay, then 100% covered
Diagnostic X-Ray/Lab	90% covered ¹	70% covered ¹	90% covered ¹	70% covered ¹	100% covered

¹Deductible Applies

If you would like more information on WHCRA benefits, call Your Benefits Resources (YBR) at 844-474-6641.