

Womens' 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 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 lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan as follows:

BENEFITS	HIGH DEDUCTIBLE PLAN (HDHP)	EXCLUSIVE PROVIDER PLAN (EPO)
Calendar Year Deductible (CYD)	\$2,000 Individual \$4,000 Family <i>(Individual deductible applies to employee-only coverage. For all other levels of coverage, full deductible must be met.)</i>	\$1,500 Individual \$3,000 Family
Calendar Year Total Out-of-Pocket Maximum (OOP) <i>(deductible, coinsurance and copays combined)</i>	\$6,000 Individual \$12,000 Family – Maximum Individual OOP is \$6,850	\$6,000 Individual \$12,000 Family
Coinsurance	Member pays 10%	Member pays 20%

If you would like more information on WHCRA benefits, you may contact UnitedHealthcare:

UnitedHealthcare Medical Plans Group #702632	HDHP Medical Plan EPO Medical Plan	1-866-314-0335 1-866-633-2446
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