

Women's Health and Cancer Rights Act

If you have had, or are planning to have, a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act (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 the Plan. Therefore, the deductibles and coinsurance noted in the SPD may apply. If you would like more information on the WHCRA benefits, call the claims administrator at the number listed on the back of your medical identification card.

Newborn's Act

The medical benefits offered under the Plan, and your health insurer, generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or the newborn earlier than 48 hours (or 96 hours, as applicable). In any case, the Plan and health insurer may not, under federal law, require that a provider obtain authorization from the Plan or the health insurer for prescribing a length of stay not in excess of 48 hours (or 96).