

WOMEN'S HEALTH & CANCER RIGHTS STATEMENT OF COVERAGE

On October 21, 1998 Congress passed a bill called the Women's Health and Cancer Rights Act of 1998. This law requires group health plans that provide coverage for mastectomy to provide coverage for certain reconstructive services. These services include:

- ❖ Reconstruction of the breast upon which the mastectomy has been performed.
- ❖ Surgery/reconstruction of the other breast to produce a symmetrical appearance,
- ❖ Prostheses, and
- ❖ Physical complications during all stages of mastectomy, including lymph edemas

In addition, the plan may not:

- ❖ Interfere with a woman's rights under the plan to avoid these requirements, or
- ❖ Offer inducements to the health provider, or assess penalties against the health provider, in an attempt to interfere with requirements of the law.

However, the plan may apply deductibles and co-payments consistent with other coverage provided by the plan.

This law also requires written notice of the availability of the coverage be delivered to all plan participants upon enrollment and annually thereafter. This notice serves to fulfill this requirement.

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