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Women’s Health and Cancer Rights Act Notices

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. Therefore, the following deductibles and coinsurance apply:

UMR Choice Plus HDHP Active Employee/Retiree plan				
	In Network		Out-of-Network	
	Per Person	Family Maximum	Per Person	Family Maximum
Annual Deductible	\$2,000	\$4,000	\$4,000	\$8,000
Coinsurance	The Plan Pays 100% After Deductible		The Plan Pays 50% After Deductible	

If you would like more information on WHCRA benefits, call your plan administrator, UMR, at 1- 800-826-9781.