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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 SDMF HDHP Active/Pre 65 Retiree Plan Benefits/Coverage	In-Network Nexus ACO Tier 1	In-Network UHC Choice+ Tier 2	Out-of-Network
Annual Deductible	\$2,000 /single \$4,000/family		\$4,000 /single \$8,000/family
Coinsurance after Deductible	100%	80%	50%
Primary Care	100% after deductible	80% after deductible	50% After Deductible
Specialist Care	100% after deductible	80% after deductible	50% After Deductible

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