



Important Information Regarding Your Benefits under the Women's Health and Cancer Rights Act of 1998

This notice is being provided to you by the Trustees of the Carpenters' Health and Welfare Plan in accordance with federal law.

The Women's Health and Cancer rights Act (WHCRA) is a federal law that requires most insurers, HMOs, or group-sponsored health plans that provide benefits for mastectomies to also cover reconstructive surgery and prostheses after a mastectomy. The Carpenters' Health and Welfare Plan already provides the benefits required by law.

In particular, the law requires that if your plan covers mastectomies and if you choose breast reconstruction after the mastectomy, benefits also must be provided for:

- Reconstruction of the breast on which a mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Treatment of physical complications for all stages of mastectomy, including lymphedemas

This coverage will be provided in consultation with you and your doctor. The coverage is subject to the same annual deductible and coinsurance provisions as those established for other plan benefits. As a part of the Plan's Schedule of Benefits, members undergoing such treatment are still responsible for any copayments, deductibles, or co-insurance under the Plan's Schedule of Benefits.

Please share this information with your family members covered under your plan and keep this notice with your official Summary Plan Description booklet.

If you have any questions regarding these federal requirements or your benefits, please contact:

St. Louis Member Services Department

By phone at: (314) 644-4802 or toll-free (877) 232-3863

By email at: benefits@carpdc.org