

To All Employees and Their Covered Dependents:

**Women's Health and Cancer Rights Act of 1998
Annual Notification**

This Plan intends to comply with the provisions of the federal law known as the Women's Health and Cancer Rights Act of 1998.

Covered Expenses will include eligible charges related to Medically Necessary mastectomy.

For a Covered Person who elects breast reconstruction in connection with such mastectomy, Covered Expenses will include:

- a) reconstruction of a surgically removed breast; and
- b) surgery and reconstruction of the other breast to produce a symmetrical appearance.

Prostheses (and Medically Necessary replacements) and physical complications from all stages of mastectomy, including lymphedemas, will also be considered Covered Expenses following all Medically Necessary mastectomies.