

Women's Health and Cancer Rights Act

If a participant or dependent had, or is going to have, a mastectomy, they may be entitled to certain benefits under the Women's Health and Cancer Rights Act (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 has been performed, or aesthetic flat closure surgery;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

These benefits are subject to the same eligibility, deductible and coinsurance rules applicable to other medical and surgical benefits provided under the Plan.

If you have any questions about this notice, please contact the St. Louis-Kansas City Regional Fund Office at (314) 644-4802, option 1, Monday through Friday, between the hours of 8:00 a.m. and 4:30 p.m.

Sincerely,

The Board of Trustees

This announcement contains highlights of certain features of the Mid-America Carpenters Regional Council Health Fund, Retiree Plan of benefits. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this announcement does not guarantee eligibility.