

**WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998  
ANNUAL NOTICE TO PARTICIPANTS**

Your group health plan provides coverage for mastectomies. It also provides coverage for procedures necessary to effect reconstruction of the breast on which a mastectomy has been performed, the cost of prostheses (implants, special bras, etc.), and physical complications of all stages of mastectomy (including lymphedemas), as recommended by the attending physician of any patient receiving Plan benefits in connection with a mastectomy in consultation with the patient.

In addition, the Plan provides coverage for any necessary surgery and reconstruction of the breast on which a mastectomy was not performed in order to produce a symmetrical appearance.

This coverage is subject to the same deductibles, benefit percentages and applicable co-payments that apply to mastectomies under the Plan's current terms (see your group health plan's summary plan description for details of the Plan's deductible, benefit percentage, and co-payment requirements for mastectomies.)