

Hagerstown Teamsters and Motor Carriers Health and Welfare Fund

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July 2024

ANNUAL NOTICE REGARDING MASTECTOMY COVERAGE

This notice is issued in compliance with the Women's Health and Cancer Rights Act of 1998 to advise you of the benefits required to be provided by the Hagerstown Teamsters & Motor Carriers Health and Welfare Plan (the "Plan"). You have a right to this notice, and the Trustees of the Plan are providing this notice for your information so that you may be assured that you are treated in accordance with federal law.

REQUIREMENTS UNDER THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage that includes medical and surgical benefits with respect to a mastectomy shall include medical and surgical benefits for breast reconstructive surgery as part of a mastectomy procedure. Breast reconstructive surgery in connection with a mastectomy shall at a minimum provide for: (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications for all stages of mastectomy, including lymphedemas; in a manner determined in consultation with the attending physician and the patient. As part of the Plan's Schedule of Benefits, such benefits are subject to the Plan's appropriate cost control provisions such as deductibles and coinsurance.

Please keep this notice with your Summary Plan Description booklet. If you have any questions regarding these federal requirements, please contact the Fund's administrative office at (301) 733-2602.

Sincerely,

Board of Trustees