

Industrial Carpenters Trust Funds

MARCH 2026

Women's Health and Cancer-Rights Act of 1998

Your Plan is required to provide you annually with the following notice, which applies to breast cancer patients who elect to have reconstructive surgery in connection with a mastectomy.

Under federal law, group health plans, insurers, and HMOs that provide medical and surgical benefits in connection with a mastectomy must provide benefits for reconstructive surgery, in consultation with the attending physician, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to your plan's deductibles, coinsurance, and copayment provisions.

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Trust Fund Office. If you are enrolled in an HMO, please call your HMO directly.

Privacy Notice Reminder

The Trust Fund maintains a Notice of Privacy Practices. The Notice explains the possible uses and disclosures of protected health information by the Trust Fund. It also outlines your rights in regards to your health information and the steps the Trust Fund has taken to protect health information and prevent unnecessary disclosures. A copy of the Notice of Privacy Practices can be found in your Plan Booklet or requested separately from the Trust Fund Office at:

Industrial Carpenters Trust Funds
P.O. Box 237
San Ramon, CA 94583
(925) 208-9997