



**PLUMBERS LOCAL 98
FRINGE BENEFIT FUNDS**

**P.O. BOX 159
TROY, MICHIGAN 48099-0159
(248) 641-4988 (866) 646-8919**



Dear Plumbers Local 98 Insurance Fund Participant,

Please see the following details regarding your Plan:

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996 ANNUAL NOTICE

The Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act) requires group health plans that offer maternity hospital benefits for mothers and newborns to pay for at least a 48-hour hospital stay for the mother and newborn following childbirth (or, in the case of cesarean section, a 96-hour hospital stay), unless the attending provider, in consultation with the mother, decides to discharge earlier.

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

Your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

If you have any questions about coverage for mastectomy-related services, please feel free to call the Fund Office at (248) 641-4988 or toll free at (866) 646-8919.

THE NOTICE OF PRIVACY PRACTICES

The Notice of Privacy Practices of the Plumbers Local 98 Insurance Fund is available upon request, at no charge, at the Fund Office, 700 Tower Drive, Suite 300, Troy, Michigan 48098, (248) 813-9800.

For any questions regarding your benefits under the Plan, please call the Fund Office at (248) 641-4988 or toll free at (866) 646-8919.

Sincerely,

Plumbers Local 98 Insurance Fund

Important Plan Information

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TROY, MI 48099-0159**



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