

## Women's Health and Cancer Rights Act of 1998

On October 21, 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This notice explains the most important provisions of the Act. Please review this information carefully. If your spouse is covered under any of the PennChoice Benefit Program plans, please make certain that she or he also has the opportunity to review this information.

The Women's Health and Cancer Rights Act of 1998 requires that all group health plans that provide medical and surgical benefits for a mastectomy also must provide coverage for:

- reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment for physical complications of the mastectomy, including lymphedema.

The Act requires that coverage be provided in a manner determined to be in consultation with the attending physician and the patient. The coverage may be subject to annual deductibles and co-insurance provisions consistent with those established for other benefits under the plan.

The Act prohibits any group health plan from:

- denying a participant or a beneficiary eligibility to enroll or renew coverage under the plan in order to avoid the requirements of the Act;
- penalizing, reducing, or limiting reimbursement to the attending provider (e.g., physician, clinic, or hospital) to induce the provider to provide care inconsistent with the Act; and
- providing monetary or other incentives to an attending provider to induce the provider to provide care inconsistent with the Act.

The Women's Health and Cancer Rights Act of 1998 will apply to University of Pennsylvania health care plans on effective dates of coverage subsequent to July 1, 1999.

Please keep this information with your other group health plan documents. If you have any questions about this Plan's coverage of mastectomies and reconstructive surgeries, please call the Penn Benefits Center at 1-888-PENNBEN (1-888-736-6236).