

PIPEFITTERS WELFARE FUND

Local 773

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WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

If you have had, or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA).

Under a federal law called the Women's Health and Cancer Right's Act 1998 the Fund is required to provide you with an annual notice of your rights under this Act. Federal law requires the Plan to provide coverage for the following services to an individual receiving Plan benefits in connection with mastectomy:

- 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 of physical complications of the mastectomy at all stages of a mastectomy, including lymphedemas (swelling associated with the removal of the lymph nodes).

These Plan's benefits for breast reconstruction and related services will be the same as the benefits that apply to other covered services. You should refer to the medical plan booklet provided by your health insurance carrier or contact the Plan Administrator for a description of the benefits and any limitations that may apply. If you would like more information on WHCRA benefits, call your plan administrator [518-792-0586].

You should also know that your plan complies with the Health Insurance Portability Accountability Act of 1996 (HIPAA). The Plan's HIPAA compliance practices are described in a Notice of Privacy Practices that was previously provided to you and is contained in your Welfare Fund Summary Plan Description.

A copy of both this WHCRA notice and the HIPAA notice are maintained on the Plan's website at www.lu773.org. If at any time you would like a paper copy of either this notice or the HIPAA Compliance Notice, please contact the Fund Office [Local 773 Benefits Office, PO Box 312, Glens Falls NY 12801]