



Coverage for Reconstructive Surgery Following Mastectomy

When a participant who has had a mastectomy at any time decides to have breast reconstruction, based on consultation between the attending physician and the patient, the following benefits will be subject to the same co-payment, coinsurance and deductibles that apply to other plan benefits:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- treatment of physical complications in all stages of mastectomy, including lymphedema; and
- mastectomy bras and external prostheses limited to the lowest-cost alternative available that meets the patient's physical needs.

The coverage described above is consistent with the requirements of the Women's Health and Cancer Rights Act of 1998 (Cancer Rights Act). Though the Cancer Rights Act is not directly applicable to the plan because it is a church plan, the benefits described above are available to participants.