



Three Penn Plaza East
Newark, NJ 07105-2200
HorizonBlue.com

September 9, 2022

000670 J309005C

Group Benefits Administrator
MOUNT OLIVE BOE- EDU - ACTIVE
227 US HGHWY 206 SUITE 10
FLANDERS NJ 07836

Re: Annual WHCRA Notification for 08515G

Dear Group Benefits Administrator:

The Women's Health and Cancer Rights Act of 1998 requires that an annual notification of certain health coverage for breast reconstructive surgery related to mastectomies be distributed to all active employee plan participants.

The enclosed flyer may be used to meet the annual notification requirement for 2022. This flyer may be distributed to your active employees by mail or email, or included in an employee newsletter.

This notice is also available online at HorizonBlue.com/whcra.

If you have any questions about this notification, please contact your Horizon Account Manager.

Sincerely,

Kristen Jarosz
Director
Contract Administration

Enclosure



Women's Health and Cancer Rights Act of 1998

Under federal legislation, annual notification of this benefit is required to all members.

In 1998, the federal government enacted a law that mandates certain health coverage for breast reconstructive surgery in any health program that provides medical and surgical benefits for mastectomies. This law is known as the Women's Health and Cancer Rights Act.

If a covered person is receiving benefits in connection with a mastectomy and elects to have breast reconstruction along with that mastectomy, the policy must provide, in a manner determined in consultation with the attending physician and the patient, coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy was performed;

- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications at all stages of the mastectomy, including lymphedema.

These benefits will be provided subject to deductibles and coinsurance to the same extent as for any other illness under your coverage.

All other features and benefits of this program remain the same and are not impacted by this annual notification.

(continued)

Getting information about your health benefits

Horizon is committed to helping you understand your health benefits. Visit HorizonBlue.com to learn more about:

Getting care, including:

- How to get primary care, specialty care and hospital and behavioral health services
- How to get care after hours
- How and when to get emergency care or call **911** or your local emergency response system
- How and when to change from a pediatric doctor to an adult-care doctor

Your benefits and coverage, including:

- How to find which services are included in your plan
- How to find information about getting care outside of your plan's coverage area
- Where to find your copayment, deductible and coinsurance information
- How to submit a claim for covered services
- How to submit a complaint or an appeal

Horizon programs, including:

- Our pharmaceutical management procedures
- How Horizon evaluates new medical technology for inclusion as a covered benefit
- Our Chronic Care and Case Management programs, and how to enroll
- How to contact our Utilization Management department, including after-hours contact information; how coverage decisions are made and the availability of external review rights
- Our Quality Improvement program and how we work to improve the quality of care and services provided to our members

Your member rights, including:

- Your rights and responsibilities as a Horizon member
- How to get help in another language

If you do not have access to the internet, you can call Member Services at the number on the back of your member ID card to get a free copy of this information.



HorizonBlue.com

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Spanish (Español): Para ayuda en español, llame al **1-855-477-2985 (TTY 711)**. Chinese (中文): 如需中文協助, 請致電 **1-800-355-2583 (TTY 711)**.

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