MEDICAL MUTUAL OF OHIO®

Medical Mutual®
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MedMutual.com

November 2020

Annual Notification of the Women's Health and Cancer Rights Act of 1998

Dear Group Official:

Under the Women's Health and Cancer Rights Act of 1998, group health plans, insurance companies and health maintenance organizations (HMOs) offering mastectomy coverage must also cover reconstructive surgery as determined in consultation with the attending physician and patient. Medical Mutual takes this responsibility seriously. Coverage includes:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications at all stages of the mastectomy. This includes lymphedemas, which are swelling of the hand and arm on the operated side.

This law requires health plans to cover reconstructive breast surgery only if the health plan provides coverage for mastectomies. Benefits are subject to the same deductibles and coinsurance that apply to other medical and surgical benefits provided under this plan.

Other important points:

- The law applies to fully insured plans, self-insured plans and individual plans.
- The law is applicable to plan years beginning on or after Oct. 21, 1998.
- Group health plans must deliver this notice to their members in accordance with the Department of Labor's disclosure regulations applicable to providing Summary Plan Descriptions.

If you have not already given your employees the annual notice required by the Women's Health and Cancer Rights Act of 1998, please distribute the notice on the back of this letter by the end of the year.

Thank you for your cooperation.

Patricia B Decensi

Patricia Bunn Decensi
Executive Vice President, Chief Legal Counsel

IMPORTANT NOTICE

Subject: The Women's Health and Cancer Rights Act of 1998

On October 21, 1998, the Women's Health and Cancer Rights Act was signed into law. Effective for plan years on or after that date, group health plans, insurance companies and health maintenance organizations (HMOs) offering mastectomy coverage must also cover reconstructive surgery as determined in consultation with the attending physician and patient. Medical Mutual takes this responsibility seriously. Coverage includes:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to present a symmetrical appearance.
- Prostheses and treatment of physical complications at all stages of the mastectomy procedure. This includes lymphedemas, which are swelling of the hand and arm on the operated side.

These benefits are subject to the same deductibles and coinsurance that apply to other medical and surgical benefits provided under this plan.

If you have any questions about this or other healthcare benefits, please contact your healthcare benefits representative, or call the Customer Care number on your identification card.