

Plumbers Local Union No. 519 Health & Welfare Fund
c/o National Employee Benefits Administrators, Inc.
2010 N.W. 150th Avenue, Suite 100 • Pembroke Pines, FL 33028
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Date: April 1, 2019
To: All Participants and Beneficiaries
From: Board of Trustees
Subject: The Women's Health and Cancer Rights Act of 1998

This Plan is subject to the Women's Health and Cancer Rights Act of 1998 (WHCRA). Accordingly, the following coverage shall be provided, as required by WHCRA, to any Participant who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy:

- (a) All stages of reconstruction of the breast on which the mastectomy was performed;
- (b) Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- (c) Prostheses; and
- (d) Treatment of physical complications of mastectomy, including lymphedema.

Coverage will be provided in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as set forth herein, and as are consistent with those established for other benefits provided hereunder.