

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.
- Protheses 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.