

A.F.L. HOTEL AND RESTAURANT WORKERS TRUST FUNDS

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HEALTH & WELFARE • PENSION • TRAINING

TO: All Participants
AFL Hotel and Restaurant Workers Health and Welfare Trust Fund

FROM: Board of Trustees

SUBJECT: Annual Notice of Women's Health and Cancer Rights Act of 1998 (WHCRA)

I. Women's Health and Cancer Rights Act of 1998 (WHCRA)

Under federal law, group health plans, insurers, and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstructive, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- 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 treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to a plan's annual deductible and coinsurance provisions. These provisions are generally described in the Plan's Summary Plan Description ("SPD").

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact your Plan Administrator at (808) 523-0199 or (866) 772-8989 if you are calling from the neighbor islands.