

Women's health and cancer rights

What you need to know about breast reconstruction surgery benefits

In 1998, Congress passed legislation that outlines specific coverage that all group health plans and health insurance carriers offering medical and surgical benefits for mastectomies must offer to members.

If you ever need a benefit-covered mastectomy, you should know your benefits comply with the Women's Health and Cancer Act of 1988, which provides for:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to provide a symmetrical appearance.
- Prostheses and the treatment of physical complications during all stages of the mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the member.

Coverage of these services is subject to the same copays, deductibles and coinsurance percentages (if any) as other services covered under your plan. Please refer to your *Certificate of Coverage*, *Member Handbook*, or *Schedule of Benefits* for more specific information. Call your administrator or Member Services at the phone number on your ID card to learn more.

For the Women's Health and Cancer Rights Act, the federal DOL website has this information:
dol.gov/ebsa/publications/whcra.html.



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