

Women's Health and Cancer Rights Act Annual Disclosure Notice

To: All Participants and Covered Dependents Under the Village of Germantown Health Plan

Date: 1/11/2022

The Women's Health and Cancer Rights Act states that group health plans, and its insurance companies or HMOs, that offer coverage for a mastectomy[±] must also provide coverage for breast cancer patients who elect breast reconstruction in connection with a mastectomy. Our group health insurance plan offers coverage for a mastectomy, and therefore will cover breast reconstruction in connection with a mastectomy, as described in this notice.

In the case of a participant or covered dependent who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, the coverage will be provided 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
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

The Women's Health and Cancer Rights Act specifically states that group health plans may impose deductible or coinsurance requirements for the reconstructive surgery such that they are consistent with those established for other benefits under the plan. Please consult your member handbook for more specific information.

± A mastectomy is a surgical procedure whereby the breast is amputated so as to effectively treat breast cancer.