

# WOMEN'S HEALTH & CANCER RIGHTS ACT

The Women's Health and Cancer Rights Act (WHCRA) requires group health plans to make certain benefits available to participants who have undergone or who are going to have a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

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

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Your plans comply with these requirements.

Plan Name	Deductible Individual/Family (In-Network)	Maximum Out-of-Pocket (In-Network)	Office Visit Copay (In-Network)	Retail Pharmacy Copays	Out of Network Option?
EPO \$1,500	\$1,500 / \$3,000	\$5,000/\$10,000	\$25 Copay - Primary \$40 Copay - Specialist	Deductible: \$100/\$300 \$20/\$35/\$50	NO
PPO \$1,500	\$1,500 / \$3,000	\$4,000/\$8,000	\$30 Copay	Deductible: \$150/\$450 \$10/\$30/\$50	YES
PPO \$5,900	\$5,900 / \$11,800	\$6,350 / \$12,700	\$35 Copay	Deductible: \$250/\$750 \$10/\$30/\$50	YES
HMSA (Hawaii)	\$200 / \$600	\$2,200 / \$6,600	\$12 Copay	\$7/\$30/\$75/\$100/\$200	YES

Contact your plan administrator ([benefits@tcwglobal.com](mailto:benefits@tcwglobal.com)) for more information.

## Women's Health & Cancer Rights Act Annual Benefit Notification

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998 (WHCRA), provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call the Plan Administrator (858) 810-3000 for more information.