

Women's Health and Cancer Rights Act Notice

The Women's Health and Cancer Rights Act (WHCRA) requires annual distribution of a notice to all participants and beneficiaries in a group medical plan advising them of their rights to post-mastectomy breast reconstruction. If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, 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 the City of Milwaukee UnitedHealthcare (UHC) health insurance plan. Therefore, the following deductibles and coinsurance apply—see the City's Benefits Guide or Summary Plan Description for more information:

UHC Choice EPO Plan: Network Only Benefits

Deductibles:	\$750/\$1,500 (single/family) – Actives \$1,000/\$2,000 (single/family) - Retirees
Coinsurance:	90% - Actives 80% - Retirees
Out-of-Pocket Maximum:	\$1,500/\$3,000 (single/family) – Actives \$2,000/\$4,000 (single/family) - Retirees

UHC Choice Plus PPO Plan:

Deductibles (in-network):	\$1,500/\$3,000 (single/family) – Actives \$2,000/\$4,000 (single/family) - Retirees
Coinsurance (in-network):	90% - Actives 80% - Retirees
Out-of-Pocket Maximum (in-network):	\$3,000/\$6,000 (single/family) – Actives \$4,000/\$8,000 (single/family) - Retirees
Deductibles (non-network):	\$3,000/\$6,000 (single/family) – Actives \$4,000/\$8,000 (single/family) - Retirees
Coinsurance (non-network):	70% - Actives 60% - Retirees
Out-of-Pocket Maximum (non-network):	\$6,000/\$12,000 (single/family) – Actives \$8,000/\$16,000 (single/family) - Retirees

If you would like more information on WHCRA benefits, call the City's plan administrator UnitedHealthcare at 1-800-841-4901.