

April, 2004

Important Benefit Notice

Annual Notification

To: All Eligible Active and Retired Participants and their Eligible Dependents

Re: Women's Health and Cancer Rights Act of 1998

The Woman's Health and Cancer Rights Act was signed into law on October 21, 1998. As a result of this legislation, group health plans are required, on an annual basis, to notify all eligible participants and beneficiaries of the following important information.

Under federal law, effective January 1, 1999, 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. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy, and who elects breast reconstruction, 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.

If you are covered under the Fee-for-Service plan, this coverage is subject to the Plan's annual deductibles and coinsurance provisions. These provisions are generally described in the plan's Summary Plan Description (SPD).

If you are covered under one of the HMO's offered by the Plan, the coverage and provisions are described in the HMO's Evidence of Coverage (EOC) booklet.

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Sheet Metal Workers' Administrative Office at (800) 947-4338.

Enrollment Notification 2004