

- Experimental or investigational
- Not medically necessary
- Cosmetic
- Not related to the mastectomy
- Provided by a family member
- Not covered by the plan or health insurance issuer

### Tips for Employees

The WHCRA is an important law that provides protections for women who have undergone a mastectomy. Here are a few tips for employees to remember when it comes to the WHCRA:

- Make sure to understand the coverage provided by your Northwind Health Plus plan for mastectomy-related services.
- Understand that plans are not required to cover services that are experimental or investigational, not medically necessary, or cosmetic.
- Remember that you may be able to receive a second opinion from another doctor if you are considering a mastectomy.
- Don't be afraid to ask your doctor or health care provider questions about the services that are covered under the WHCRA.
- Be sure to keep all receipts and paperwork related to your mastectomy and post-mastectomy procedures. This can help to ensure that you are being properly reimbursed for your care.
- If you have any questions or concerns about your coverage, contact your Northwind Health Plus plan administrator.

### Workers' Compensation Insurance

#### OTHER INFORMATION ABOUT THIS PLAN:

#### Workers' Compensation Insurance

Employees of Contoso are protected by Northwind Health Plus's Workers' Compensation Insurance. This insurance provides compensation for medical and wage loss expenses should an employee be injured or become ill as a result of their job duties.

When an employee is injured or becomes ill due to job-related activities, they are entitled to receive medical and wage loss benefits. The medical benefits may include medical and hospital care, prescription drugs, medical appliances, and other related services. Wage loss