

Women's Health and Cancer Rights Act of 1998

This notice is being provided to you in accordance with the requirements of a Federal law entitled the Women's Health and Cancer Rights Act of 1998 (the "Act"). The Act includes important new protections for breast cancer patients who elect breast reconstruction in connection with a mastectomy.

Because the People's United Bank Medical Plan (the "Plan") provides medical and surgical benefits in connection with a mastectomy, the Plan will also provide benefits for certain reconstructive surgery. In particular, the Plan will provide, to a participant or beneficiary who is receiving (or presents a claim to receive) benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications associated with all stages of mastectomy, including lymphedemas,

in a manner determined in consultation with the attending physician and the patient.

This coverage may be subject to annual deductibles and coinsurance payments as may be deemed appropriate and as are consistent with those established for other benefits or coverages noted in the Plan and your provider materials. In addition, to the extent permitted by applicable law, this coverage may also be subject to benefit maximums and co-payment provisions that may apply under the Plan. You should review carefully the provisions of the Plan regarding any such applicable restrictions. You may also be entitled to similar or greater benefits under applicable state laws.

Your group health insurance provider may not:

- Deny you eligibility, or continued eligibility, to enroll or to renew coverage under the terms of the Plan, solely to avoid providing such coverage; or
- Penalize or otherwise reduce or limit the reimbursement of an attending provider, or provide incentives to an attending provider to induce such provider to provide care to an individual participant or beneficiary in a manner inconsistent with this section.

If you have any questions regarding this coverage, please call the HR Info Line at 877-274-8383.