



Women's Health and Cancer Rights Act of 1998 (WHCRA) Notice

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 states 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. Therefore, the following deductibles and coinsurance apply:

Medical	Blue Shield of CA PPO 300		Blue Shield of CA PPO 750		Blue Shield of CA EPO	Blue Shield of CA CDHP with HSA		Health Net HMO (AZ)	Kaiser HMO (CA)	Kaiser HMO (CO)	Select Health HMO (UT)
	In Network	Out of Network	In Network	Out of Network	In Network Only	In Network	Out of Network	In Network Only	In Network Only	In Network Only	In Network Only
Annual Deductible	\$300	\$500	\$750	\$1,500	None	\$1,300	\$2,100	None	None	None	\$150
Doctor Office Visits	\$20 co-pay	70% covered ¹	\$20 co-pay	60% covered ¹	\$20 co-pay	90% covered ¹	70% covered ¹	\$20 co-pay	\$20 co-pay	\$20 co-pay	\$20 co-pay
Specialist Office Visits	\$35 co-pay	70% covered ¹	\$35 co-pay	60% covered ¹	\$35 co-pay	90% covered ¹	70% covered ¹	\$35 co-pay	\$35 co-pay	\$35 co-pay	\$35 co-pay
Hospital	\$250 co-pay, then 90% covered	70% covered ¹	\$250 co-pay, then 80% covered	60% covered ¹	\$250 co-pay, then 100% covered	90% covered ¹	70% covered ¹	\$250 co-pay, then 100% covered	\$250 co-pay, then 100% covered	\$250 co-pay, then 100% covered	\$250 co-pay, then 100% covered ¹
Diagnostic X-Ray/Lab	90% covered ¹	70% covered ¹	80% covered ¹	60% covered ¹	100% covered	90% covered ¹	70% covered ¹	100% covered	100% covered	100% covered	100% covered

¹Deductible Applies

If you would like more information on WHCRA benefits, call Your Benefits Resources (YBR) at 844-474-6641.