

## UNITED BENEFIT FUND

### Women's Health and Cancer Rights Act (WHCRA) Annual Notice

Your group health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). Call the Fund Office at the number below for more information.

This coverage is subject to any plan copayments, annual deductibles and coinsurance that may be applicable, consistent with those established for other benefits under the plan. These provisions are described in the Plan's Summary Plan Description (SPD). If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Fund Office at (718) 416-4020.

### Women's Health and Cancer Rights Act (WHCRA) Enrollment 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 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 this plan. These provisions are described in the Plan's Summary Plan Description (SPD). If you would like more information on WHCRA benefits, call your plan administrator at (718) 416-4020 for more information.

You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Fund Office at (718) 416-4020.

#### ERISA Information

Plan Sponsor: Board of Trustees of the United Benefit Fund  
Sponsor's EIN#: 13-5562753  
Plan Number: 501  
Plan Year: January 1 to December 31