

WOMEN'S HEALTH AND CANCER
RIGHTS ACT OF 1998
NOTICE TO NEW ENROLLEES

T-L Irrigation Company Health Care Plan

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. Therefore, the following deductibles and coinsurance apply:

Plans A & C, Traditional PPO

Network Providers:

You pay the first \$600 of covered expense and then you pay 20% of the next \$5,000 of covered expense.

Non-Network Providers:

You pay the first \$1,200 of covered expense and then you pay 40% of the next \$5,000 of covered expense.

Plans B & D, High Deductible PPO, Health Savings Account (H.S.A.) Eligible

Network Providers:

You pay the first \$2,800 of covered expense if you have self only coverage and then you pay 20% of the next \$5,000 of covered expense.

You pay the first \$2,800 of covered expenses if you are an individual in a family unit and then you pay 20% of the next \$5,000 of covered expense.

Non-Network Providers:

You pay the first \$2,800 of covered expense if you have self only coverage and then you pay 40% of the next \$5,000 of covered expense.

You pay the first \$2,800 of covered expenses if you are an individual in a family unit and then you pay 40% of the next \$5,000 of covered expense.

If you would like more information on WHCRA benefits, call Cindy Hinrichs at 402-462-4129, ext. 299.