Notice of Rights under the Women's Health and Cancer Rights Act of 1998

On October 21, 1998, the federal government enacted the Women's Health and Cancer Rights Act. This law requires that all group health plans that provide coverage for mastectomies must also provide coverage for breast reconstruction surgery in connection with that mastectomy. The Women's Health and Cancer Rights Act ("WHCRA") includes important protections for mastectomy patients who elect breast reconstruction in connection with a mastectomy.

Participants and beneficiaries who receive benefits under the Caliber Holdings LLC Consolidated Health and Welfare Plan in connection with a mastectomy and elect breast reconstruction surgery in connection with that mastectomy may be entitled to certain benefits under the 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 the following:

- 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.

For more information on WHCRA benefits, contact the health insurance carrier directly for which you chose your medical plan enrollment to obtain more information under the Women's Health and Cancer Rights Act:

Accolade Member Services (United Health Care enrollments) at +1 (866) 417-0197
Surest enrollments: +1 (866) 683-6440
Kaiser enrollments: +1 (800) 514-0985