



## IMPORTANT NOTICE

“Women’s Health and Cancer Rights Act of 1998”  
requires coverage for treatment related to mastectomy

You may be eligible for mastectomy benefits under the health plan you have with Blue Cross of California or BC Life & Health Insurance Company. If you do have such coverage and you elect breast reconstruction in connection with such mastectomy, you are covered for the following, in a manner determined in consultation with the attending physician and the patient:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. Prosthesis; and
4. Treatment for the physical complications of all stages of mastectomy, including lymphedemas.

Benefits will be payable on the same basis as any other illness or injury under the policy, including the application of appropriate deductibles, coinsurance and copayment amounts.

Several states have enacted similar laws requiring coverage for treatment related to mastectomy. If the law of your state is more generous than the federal law, your benefits will be paid in accordance with your state’s law.

For Group policies these benefits are required beginning on the first day of the Plan Year occurring on or after October 21, 1998.

For Individual plans these benefits are applicable to plans offered, sold, issued, renewed, in effect, or operated in the Individual market on or after October 21, 1998.

Please note that these benefits are already a covered benefit for your plan. This notice does not modify the terms or conditions of your insurance coverage. Please refer to your *Evidence of Coverage and Disclosure Form/Certificate* for more complete details regarding benefits, including limitations and exclusions.