



BAC Local Union 15 Welfare Fund

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Phone (816) 777-2668 • Toll Free (833) 479-9428 • Fax (816) 756-3659

PRIVACY NOTICE AVAILABILITY

The Privacy Rule requires the BAC Local Union 15 Welfare Fund to follow certain procedures to protect the privacy of your personal health information maintained by the Welfare Fund. The Fund's Privacy Notice describes how medical information about you may be used and disclosed and how you can get access to this information. You may request a copy of the Fund's Privacy Notice by contacting the Fund Office at: Wilson-McShane Corporation, 3100 Broadway, Suite 805, Kansas City, Missouri 64111, telephone (816) 777-2668 or toll free (833) 479-9428.

ANNUAL NOTICE REGARDING MASTECTOMY COVERAGE

The Trustees of your Welfare Plan are issuing this notice in compliance with the Women's Health and Cancer Act of 1998. Your Welfare Plan provides the benefits required by this law. You have a right to this notice and the Trustees are providing the notice for your information so that you may be assured that you are treated in accordance with federal law if the need arises.

REQUIREMENTS UNDER THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

Under federal law, group health plans and health insurance issuers offering group health insurance coverage that includes medical and surgical benefits with respect to a mastectomy shall include medical and surgical benefits for breast reconstructive surgery as part of a mastectomy procedure. Breast reconstructive surgery in connection with a mastectomy shall at a minimum provide for: (1) reconstruction of the breast on which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and (3) prostheses and physical complications for all states of mastectomy, including lymphedema, in a manner determined in consultation with the attending physician and the patient. As part of the Plan's Schedule of Benefits, such benefits are subject to the plan's appropriate cost control provisions such as deductible and coinsurance.