

Women's Health Notice

Statement of Rights Under the Women's Health and Cancer Rights Act of 1998

Under federal law, group health plans that provide medical and surgical benefits with respect to mastectomy are required to provide to a covered person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy, benefits for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications at all stages of mastectomy, including lymphedemas.

Deductibles and co-benefit rates, and pre-certification requirements, may be applied if they are consistent with the provisions that apply to other types of surgical procedures. Plans may not deny coverage to mastectomy patients.

Under federal law, group health plans generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than forty-eight (48) hours following a vaginal delivery, or less than ninety-six (96) hours following a delivery by cesarean section. However, a shorter stay may be paid for if the attending provider (for example, your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, the level of benefit or out-of-pocket costs may not be set so that any later portion of the forty-eight (or ninety-six hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a physician or other health care provider does not need to obtain authorization for prescribing a length of stay of up to forty-eight hours (or ninety-six hours, as applicable). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact your Plan Administrator.