

Women’s Health and Cancer Rights Act of 1998 (WHCRA)

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:

Deductible Plan, self-insured plan administered by Aetna	In-network deductible: \$600 per person; \$1,800 family
	Out-of-network deductible: \$750 per person; \$2,250 family
	Coinsurance: 20% in-network; 40% out-of-network
	In-network out-of-pocket maximum: \$2,400 per person; \$7,200 family
	Out-of-network out of pocket maximum: \$6,000 per person; \$18,000 family
High Deductible Plan, self-insured plan administered by Aetna	In-network deductible: \$1,600 employee only coverage; \$3,200 employee & family
	Out-of-network deductible: \$2,175 employee only coverage; \$4,350 employee & family
	Coinsurance: 20% in-network; 40% out-of-network
	In-network out-of-pocket maximum: \$4,000 employee only coverage; \$8,000 employee & family
	Out-of-network out of pocket maximum: \$9,600 employee only coverage; \$19,200 employee & family
Kaiser Permanente Core Plan	Deductible: None

	Coinsurance: \$35 copay, plus 20% in-network
	Out-of-pocket maximum: \$1,500 per person; \$3,000 family

If you would like more information on WHCRA benefits, call your plan administrator:

- Aetna administered Plans: 1-855-788-5786
- Kaiser Permanente Core Plan: 1-888-901-4636