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Dear Member:

Federal law requires that we annually notify all of our customers, regardless of membership or coverage type, of the Women's Health and Cancer Rights Act, shown below. Your health plan provides benefits for these services subject to applicable deductible, coinsurance or copay amounts, as stated in your coverage.

NOTICE
WOMEN'S HEALTH AND CANCER RIGHTS
ACT OF 1998

REQUIRED COVERAGE FOR RECONSTRUCTIVE SURGERY
FOLLOWING MASTECTOMIES

IN GENERAL - A group health plan, and/or a health insurance issuer providing health insurance coverage in connection with either group or individual health plans, that provides medical and surgical benefits with respect to a mastectomy shall provide, in a case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for –

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

in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to applicable deductibles, coinsurance or copay amounts which are consistent with those established for other benefits under the plan or coverage.

We appreciate having you as a customer and look forward to continuing to serve your health care coverage needs. If you have any questions, feel free to call our Member Services Department at the telephone number shown on the back of your identification card, and a representative will be happy to assist you.

Sincerely,

Blue Cross and Blue Shield of Nebraska