



**PENSION TRUST FUND • WELFARE FUND • RETIREE WELFARE PLAN
VACATION SAVINGS PLAN • RETIREMENT ENHANCEMENT FUND**

6150 JOLIET ROAD, COUNTRYSIDE, IL 60525-3994 - PHONE (708) 482-7300
CLAIMS FAX (708) 482-7687 - ELIGIBILITY FAX (708) 352-3310 - PENSION FAX (708) 354-7732

JAMES M. SWEENEY, CHAIRMAN / DAVID M. SNELTEN, SECRETARY-TREASURER

**Midwest Operating Engineers Retiree Welfare Plan
Annual Breast Reconstruction Notice**

November 2021

Dear Retiree or Eligible Dependent:

This annual notice is required under the federal Women's Health and Cancer Rights Act (WHCRA), first effective October 21, 1998 and must be sent to members of group health plans that provide for mastectomy benefits. This notice provides a description of benefits under WHCRA and any deductibles and coinsurance limits applicable to such benefits.

Please review this information carefully. ***This notice is provided to you for informational purposes only, no action is required on your part. Please keep this information with your other group health plan documents.***

The Plan will consider charges for the following services and supplies to be covered medical expenses when the charges are incurred by an eligible member or an eligible dependent who is receiving Plan benefits for a mastectomy, and when the person elects (in consultation with her physician) breast reconstruction in connection with the mastectomy:

- 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 relating to all stages of the mastectomy, including lymphedemas.

Plan benefits payable for these services and supplies are subject to the Plan deductibles, co-payment percentages and maximum benefit limitations applicable to covered services for other covered medical conditions.

If you have any questions regarding this notice, please contact Member Services at (708) 579-6600.

Sincerely,

The Board of Trustees
Midwest Operating Engineers Retiree Welfare Plan