



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

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

## **Midwest Operating Engineers Retiree Welfare Plan Annual Breast Reconstruction Notice October 2025**

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. This notice is sent on an annual basis and is intended for informational purposes only. Please keep this information with your other group health plan documents.

The Midwest Operating Engineers Retiree Welfare Plan (RWP) 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

The benefits payable for these services and supplies are subject to the same RWP 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