Sheet Metal Workers' Health Plan

OF SOUTHERN CALIFORNIA. ARIZONA & NEVADA
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Annual Notice: Women's Health and Cancer Rights Act (WHCRA)

In accordance with federal law, the Health Plan provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). The Plan is required to provide you with the following notice each year, which applies to breast cancer patients who elect to have reconstructive surgery in connection with a mastectomy.

Under federal law, group health plans, insurers, HMOs and EPOs that provide medical and surgical benefits in connection with a mastectomy must provide benefits for reconstruction surgery, 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; and
- prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles, coinsurance, and copayments applicable to other medical and surgical benefits provided under the Plan. If you have any questions about the Plan's coverage of mastectomies or reconstructive surgery, please call the Administrative Office at (310) 798-6572 or (800) 947-4338.

Where to Find a HIPAA Privacy Notice for the Health Plan

HIPAA Privacy pertains to the following group health plan benefits sponsored by the Sheet Metal Workers' Health Plan of Southern California, Arizona and Nevada:

- self-funded medical plan options including Medicare Retiree supplemental coverage
- Independent Review Organizations for External Reviews
- COBRA administration

The federal Health Insurance Portability and Accountability Act of 1996 ("HIPAA") requires

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that we periodically remind you of your right to receive a copy of the Health Plan's HIPAA Privacy Notice. The Plan's HIPAA Privacy Notice explains how your health information is used by the Plan, and your rights under HIPAA. You are provided with a complete HIPAA Privacy Notice when you first enroll for the benefits noted above. You can request a copy of the Plan's Privacy Notice at any time by calling the Administrative Office at (310) 798-6572 or (800) 947-4338, or you may obtain a copy online by visiting the Plan's website at www.smbpac.org.

HIPAA Privacy Notices that pertain to the Plan's HMO and EPO benefits may be obtained by contacting the HMO/EPO directly, at the address provided in the Summary Plan Description or the HMO's Evidence of Coverage, or for more assistance, call the Administrative Office at (310) 798-6572 or (800) 947-4338.

Aviso a los participantes que hablan español: *Si tiene alguna pregunta tocante este aviso, o requiere alguna otra información tocante a su cobertura de salud, por favor no dude en comunicarse con la Oficina Administrativa al 800-947-4338, donde habrá varios representantes bilingües que con gusto le ayudarán.*