

Dear Plan Participant:

ANNUAL NOTIFICATION

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE RECONSTRUCTIVE SURGERY FOLLOWING MASTECTOMY

As a result of the federal Omnibus Budget Bill which was passed on October 21, 1998, benefits are available through the Women's Health and Cancer Rights Act of 1998 which applies to your group health plan. This law mandates that a participant or eligible beneficiary who is receiving benefits, on or after the law's effective date, for a covered mastectomy and who elects breast reconstruction in connection with the mastectomy, will also receive coverage for:

- 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 treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be subject to the same deductible, copay or coinsurance requirements that apply to mastectomies under the plan's current benefits (see the employee benefit plan summary plan description for details of the Plan's deductible, copay and coinsurance requirements).