Transportation • Communications • International Union Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund www.tcu-mtawelfare.org

Administered By: Benefit Programs Administration Telephone • (562) 463-5090 • (800) 427-5342

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NOTICE TO PARTICIPANTS

REGARDING FEDERALLY MANDATED POST-MASTECTOMY RECONSTRUCTIVE SURGERY BENEFITS

Dear Eligible Participant:

Under federal law, group health plans, insurers, and HMOs that provide medical and surgical benefits in connection with a mastectomy must provide coverage, in a manner determined in consultation with the attending physician and the patient, for:

- (1) All stages of reconstruction of the breast on which the mastectomy is performed;
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- (3) Prostheses; and
- (4) Treatment of physical complications of all stages of mastectomy, including lymphedemas.

The Fund's Fee-For-Service Medical Plan, Kaiser Permanente, and UnitedHealthcare of California provide coverage for mastectomies and reconstructive surgeries as required by this legislation. This coverage is subject to the same deductibles, coinsurance, and copayment provisions that apply to other medical and surgical benefits provided under the plans.

NEWBORN MOTHERS HEALTH PROTECTION ACT

Under the Newborns' and Mothers' Health Protection Act of 1996, the Fund, Kaiser Permanente, and United Healthcare of California will provide for a hospital stay in connection with childbirth for the eligible mother and newborn child of no less than 48 hours following a vaginal delivery and no less than 96 hours following a cesarean section, unless the attending provider, after consultation with the mother, discharges the mother or newborn earlier. The law also prohibits the Fund, Kaiser, or UHC from requiring a provider to obtain authorization from the respective plan, for prescribing a length of stay that does not exceed those periods.

If you are enrolled in the Fund's Fee-For-Service Medical Plan and have questions regarding either coverage, please contact the Administrative Office at (562) 463-5090. If you are enrolled in Kaiser Permanente or United Healthcare of California, please contact your HMO plan's customer service department for further information.

Sincerely, Benefit Programs Administration On Behalf of the Board of Trustees