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

November 2020

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 benefits for reconstructive 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 is performed;
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- (3) Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas.

The Trust, Kaiser Permanente and UnitedHealthcare of California provide coverage for mastectomies and reconstructive surgeries as required by this legislation. This coverage is subject to a plan's deductibles, coinsurance and copayment provisions.

NEWBORN MOTHERS HEALTH PROTECTION ACT

Under the Newborns' and Mothers' Health Protection Act of 1996, the Trust, Kaiser Permanente and United Healthcare of California will provide for a hospital stay in connection with childbirth for the eligible mother or 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 Trust, 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 Trust's Indemnity 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 Trustee