



**FABIAN & BYRN, LLC**

*Actuaries, Consultants & TPA Services*

425 Eagle Rock Avenue  
Suite 105  
Roseland, NJ 07068

973-228-4200  
Fax 973-228-4240

1/1/2025

### **Women's Health and Cancer Rights Act of 1998**

I.B.E.W. Local Union No. 102 Welfare Fund complies with the federal law that provides that group health plans, insurers, and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery. If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy related benefits, coverage will be provided 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;
- Protheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on the Women's Health and Cancer Rights Act of 1998 (WHCRA) you may contact Fabian & Byrn, LLC at 888 423-9102.