

HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

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To all Participants and Beneficiaries:

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

Coverage for Breast Reconstruction in Connection with a Mastectomy

If you or your covered dependent is receiving benefits in connection with a mastectomy, and you elect breast reconstruction in connection with the mastectomy, you are entitled to coverage in a manner determined in consultation with the attending physician and the patient for the following:

- 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 at all stages of the mastectomy, including lymphedemas.

If you are a member or covered dependent under this Plan, and are currently receiving or in the future receive benefits under the Plan in connection with a mastectomy, you or your covered dependent is entitled to coverage for the benefits and services described above in the event that you elect breast reconstruction. Your covered dependents are also entitled to coverage for those benefits or services on the same terms.

Coverage for mastectomy related services or benefits required under the Women's Health and Cancer Rights Act will be subject to the same co-payment provisions that apply with respect to other medical or surgical benefits provided under your Plan.

If you should have any questions, please do not hesitate to call the Fund Offices.

Sincerely,



Beverly Ceaser
General Manager