



TEAMSTERS LOCAL UNION NO. 731

WELFARE FUND

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December 2024

To all Participants of:

- Teamsters Local 731 Health & Welfare Fund of the Excavating, Grading and Asphalt Craft;
- Teamsters Local 731 IBT Health and Welfare Fund

Reminder Regarding Coverage of Breast Reconstruction

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

The Women's Health and Cancer Rights Act of 1998 was adopted and instituted into law in October 1998. This law requires coverage for reconstructive surgery following mastectomies. The IBT Local 731 Health and Welfare Funds have been providing this coverage so there is no change to the Health Plans as a result of this law. However, the law requires that you be notified annually. Herein provided below is the required notification.

The IBT Local 731 Health and Welfare Funds cover the following services and supplies when the charges are incurred by a covered person who is receiving Plan benefits regarding a mastectomy, and when the person elects (in consultation with their Physician) breast reconstruction in connection with the mastectomy:

- 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 physical complications relating to all stages of the mastectomy, including lymphedemas.

Plan benefits payable for these services and supplies are subject to all applicable deductibles, co-payment percentages and maximum benefit limitations.

