

Women's Health and Cancer Act of 1998

Dear 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 certain reconstructive surgery. In the case of a participant or beneficiary who is receiving benefits under the plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient, for:

- Reconstruction of the breast on which the mastectomy was performed (currently covered by the Sheet Metal Workers' Local 73 Welfare Fund);
- 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 (currently covered by the Fund).

This coverage is subject to the plan's annual deductibles and coinsurance provisions. These provisions are generally described in the plan's Summary Plan Description (SPD).

If you have any questions about the plan's coverage for mastectomies or reconstructive surgery, please contact the Fund Office at 708-449-7373.

Sheet Metal Workers' Local 73 Welfare Fund

Privacy Notice – REMINDER!!

We are writing to let you know that the Fund's Notice of Privacy Practices is available from the Fund Office, upon request and at no charge, if you need an additional copy. There have been no material changes to the Notice since the last time it was provided to you.

To obtain another copy of the Privacy Notice, you may telephone the Fund Office at 708-449-7373 or you may write to the Fund Office at:

Sheet Metal Workers' Local 73 Welfare Fund
4530 Roosevelt Road
Hillside, Illinois 60162

Sincerely,

Board of Trustees
SMW Local 73 Welfare Fund