

Federal Legislation Affecting Your Medical Plan

Women's Health and Cancer Rights Act

This act requires your medical plan to provide mastectomy benefits to cover the following procedures:

- Reconstruction of the breast on which the mastectomy was performed,
- Reconstructive surgery of the other breast to present a symmetrical appearance, and
- Prostheses and coverage for physical complications at all stages of the mastectomy procedure, including swelling associated with the removal of lymph nodes.

This change only affects the procedures in connection with mastectomy procedures. It does not extend treatment for surgeries, which are deemed to be cosmetic in nature, such as breast augmentation.

Newborns' and Mothers' Health Protection Act

This act requires your medical plan to provide hospital stays in connection with childbirth of no less than 48 hours for vaginal deliveries and no less than 96 hours for deliveries by Caesarean section. Any exceptions to these minimum stay requirements must be made by the attending physician in consultation with the mother (or the newborn's authorized representative).

All copayments, deductibles, co-insurance, and precertification requirements are still applicable according to your medical plan's guidelines.