

**BEER INDUSTRY –
LOCAL UNION NO. 703 HEALTH & WELFARE FUND
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WOMEN’S HEALTH AND CANCER RIGHTS ACT

Federal law required this notice be sent annually.

Federal law requires health plans that cover mastectomies to follow certain standards in covering breast reconstruction after a mastectomy. If a covered person (you or your eligible Dependent) undergoes a mastectomy, the following services and supplies will also be covered under the Plan:

- (a) reconstruction of the breast on which the mastectomy was performed;
- (b) surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- (c) prostheses and treatment of physical complications at all stages of the mastectomy.

Coverage will be subject to the same annual deductible, co-payments and limitations that apply to other medical procedures that are covered under the Plan.

The Plan’s “Grandfathered” Status

The Trustees of the Beer Industry — Local Union No. 703 Health and Welfare Fund have determined that the Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the Affordable Care Act was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.