



**UniCare Life & Health Insurance Company
UniCare Health Insurance Company of the Midwest
UniCare Health Plans of the Midwest, Inc.**

IMPORTANT NOTICE

“Women’s Health and Cancer Rights Act of 1998”
requires coverage for treatment related to mastectomy

You may be eligible for mastectomy benefits under the policy of health insurance you have with the UniCare companies named above. If you do have such coverage and you elect breast reconstruction in connection with such mastectomy, you are covered for the following, in a manner determined in consultation with your attending physician:

1. All stages of reconstruction of the breast on which the mastectomy has been performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance;
3. Prostheses; and
4. Treatment for the physical complications of all stages of mastectomy, including lymphedemas.

Benefits will be payable on the same basis as any other illness or injury under the policy, including the application of appropriate deductibles, coinsurance and copayment amounts.

Several states have enacted similar laws requiring coverage for treatment related to mastectomy. If the law of your state is more generous than the federal law, your benefits will be paid in accordance with your state’s law.

For Small Group policies these benefits are required beginning on the first day of the Plan Year occurring on or after October 21, 1998.

Please note that these benefits are already a covered benefit for your UniCare policy/plan. This notice does not modify the terms or conditions of your insurance coverage. Please refer to your certificate of coverage for more complete details regarding benefits, including limitations and exclusions.

For Individual policies/plans these benefits are applicable to policies/plans offered, sold, issued, renewed, in effect, or operated in the Individual market on or after October 21, 1998.