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TO: PARTICIPANTS IN THE MEBA MEDICAL & BENEFITS PLAN

FROM: ANN S. GILCHRIST, ADMINISTRATOR

RE: WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Your Rights after a Mastectomy

Federal law requires the MEBA Medical Plan provide benefits for mastectomy-related services in consultation with you and your physician. These services, a requirement of the Women's Health and Cancer Rights Act of 1998, include:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications at all stages of the mastectomy, including lymphedema. Lymphedema is swelling associated with the removal of the lymph nodes.

Benefits for these procedures and supplies are the same as for any other illness. Be sure to pre-certify your hospital admission or surgery before becoming an inpatient by calling American Health Holding Inc. at 800-641-5566.

Your Rights to a Hospital Stay Following Childbirth

After childbirth, mothers and their newborns are entitled to a hospital stay of no less than 48 hours following a vaginal delivery or 96 hours following delivery by Caesarean section. The federal Newborns' and Mothers' Health Protection Act requires this level of coverage by group health plans like the MEBA Medical and Benefits Plan. However, early discharge is permitted if the attending physician and the mother agree.

If you have any questions about this notice, please contact the Plan Office by calling 410-547-9111 or 800-811-6322.

Ann S. Gilchrist, Administrator

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