



REQUIRED NOTICES

IMPORTANT NOTICE FOR MASTECTOMY PATIENTS. Patients who undergo a mastectomy, and who elect breast reconstruction in connection with the mastectomy, are entitled to coverage for

- Reconstruction of the breast on which the mastectomy was performed;
- 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 lymphedema

in a manner determined in consultation with the attending physician and the patient. The coverage may be subject to coinsurance and deductibles consistent with those established for other benefits.

Important Notice about Pre-Existing Conditions. A “preexisting condition exclusion” is a limitation or exclusion of health benefits based on the fact that a physical or mental condition was present before the first day of coverage. A preexisting condition exclusion is limited to a physical or mental condition for which medical advice, diagnosis, care or treatment was recommended or received within the 6 month period ending on the enrollment date in the Plan. The enrollment date is the first day of coverage, or if there is a waiting period before coverage takes effect, the first day of the waiting period.

This Plan can apply a preexisting condition exclusion for no more than 12 months (18 months for a late enrollee) after your enrollment date and the preexisting condition exclusion period must be reduced by your prior creditable coverage. Most health coverage is creditable coverage. You should receive a certificate from your prior plan when your coverage ceases. This certificate contains information that will demonstrate creditable coverage. You may request a certificate from your prior plan at any time. We will assist you to obtain a certificate from your prior plan.

Privacy Notice. This notice explains how we may collect information about you, the type of information we may collect, and what information we may disclose about you to our affiliated entities and to non-affiliated entities. As required by law, we will send you our most recent privacy notice at least annually. We collect nonpublic personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates or others (including, for example, health claims). We may disclose nonpublic personal information about you to our affiliates. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law. We may disclose all the information we collect as described above in this notice to companies that perform services on our behalf. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.