In accordance with the Women’s Health and Cancer Rights Act of 1998, health plans that provide medical and surgical benefits with respect to a mastectomy shall provide the following coverage:

When a covered person is receiving benefits under a plan in connection with a mastectomy and elects breast reconstruction, the coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Expenses will be paid on the same basis as the Policy pays for like services.

As required by law, a reminder notice of the above coverage will be sent to you annually.

For further information, call:

Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, NE  68131

1-800-228-9100