

Women's Health and Cancer Rights Notice

OSU/A&M System Health Plans

The Women's Health and Cancer Rights Act of 1998 (WHCRA) provides certain protections for individuals receiving mastectomy-related benefits. Coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- 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; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

The Oklahoma State University Employee Health Care Plan provide(s) medical coverage for mastectomies and the related procedures listed above, subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply:

BlueOptions (PPO)	In-Network	Out-of-Network
Individual Deductible	\$1,000	\$1,500
Family Deductible	\$3,000	\$4,500
Coinsurance	30% (Blue Preferred = 20%)	50%

BlueEdge (HDHP)	In-Network	Out-of-Network
Individual Deductible	\$3,400	\$3,400
Family Deductible	\$6,600	\$6,600
Coinsurance	20%	50%

If you would like more information on WHCRA benefits, please refer to your Summary Plan Descriptions or contact your Plan Administrator at:

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