

COMMERCIAL CASUALTY INSURANCE COMPANY

5814 Reed Road, Fort Wayne, Indiana 46835

Women's Health & Cancer Rights Act

In compliance with The Women's Health and Cancer Rights Act of 1998, this Plan provides the following benefits to all Insureds who elect breast reconstruction in connection with a mastectomy, to the extent that the benefits otherwise meet the requirements for coverage under the Plan:

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. Coverage for prostheses and treatment of physical complications for all stages of the mastectomy, including lymphedemas; and
4. Annual preventive cancer screening if previously diagnosed with breast cancer, completed treatment for breast cancer, underwent a bilateral mastectomy, and was subsequently determined to be clear of cancer.

The terms, as described in the Certificate, apply to these benefits and are subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Plan.

If You would like more information on WHCRA benefits, contact the Plan Administrator at:

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