



SOUTHERN CALIFORNIA IBEW - NECA ADMINISTRATIVE CORPORATION

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SOUTHERN CALIFORNIA IBEW-NECA HEALTH TRUST FUND

Important Notice to Participants

Positive Enrollment

Effective July 1, 2011, Participants of the Plan establishing initial eligibility have been required to complete an enrollment form for health benefits in order to access health benefits. Even if a Participant has established initial eligibility for health benefits, the only benefit a Participant will have until he or she completes an enrollment form for one of the medical options and one of the dental options, will be life insurance. The Participant's failure to take appropriate action in enrolling for benefits will cause a reduction in the Participant's Hours Bank Reserve without providing the Participant with benefits of coverage, which would exist if the Participant enrolled in the benefit options available to him or her on a timely basis.

Women's Health and Cancer Rights Act (WHCRA)

A federal law requires group health plans including HMOs and other insurance companies providing coverage for mastectomies to also cover reconstructive surgery after a mastectomy. The purpose of this notice is to remind a participant and their covered spouse of the following benefits available if you undergo a mastectomy:

- 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 in all stages of the mastectomy, including lymphedemas.

Your medical coverage in connection with any treatment involving a mastectomy will be provided in consultation with the attending physician and the patient.

Your coverage for treatment of a mastectomy will be subject to annual deductibles and coinsurance provisions that are consistent with those established for other benefits under the plan or coverage.

If you have questions, contact your Medical Plan directly or call the Administrative Trust Funds Office for assistance.