

Women's Health and Cancer Rights Act: Annual Notice Reminder

Federal law requires that an employer provide an outline of an employee's rights under the *Women's Health and Cancer Rights Act* (WHCRA) upon the employee's enrollment in the medical plan. Additionally, employers are required to send an *annual* reminder about benefits required under WHCRA. This annual notice may be included in any of the following materials:

- Union or benefits newsletter
- Open enrollment materials
- Any other written communication about the plan.

Many employers find it convenient to address this requirement at open enrollment. Consequently, the following notice may be copied and included with your open/annual enrollment materials to fulfill your company's annual notice requirement:

"The Women's Health and Cancer Rights Act requires group health plans to make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits 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 lymphedema.

Our plan complies with these requirements. Benefits for these items generally are comparable to those provided under our plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by consultation between the attending physician and the patient. Our plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements."

Since January 1, 1999, employers have been required to notify employees of their rights under the Women's Health and Cancer Rights Act (WHCRA). Employers must notify plan participants at enrollment and annually thereafter. Because many plans are now preparing for annual enrollment, this may be an ideal time to address this notice requirement. More details about WHCRA are available upon request from your Willis representative.

U.S. Benefit Office Locations

Benefits Brokerage & Consulting Services Rx Purchasing Coalition HR Consulting Data Analysis Benefits Administration Retirement Services
 Predictive Modeling Call Center Services Voluntary Benefits Consumer Driven Healthcare Legislative & Compliance International Benefits

Anchorage, AK
 (907) 562-2266

Detroit, MI
 (248) 735-7580

Mobile, AL
 (251) 433-0441

Rochester, NH
 (603) 332-5800

Atlanta, GA
 (404) 224-5000

Eugene, OR
 (541) 687-2222

Minneapolis, MN
 (763) 302-7100

Roswell, NM
 (505) 317-3397

Baltimore, MD
 (410) 527-1200

Florham Park, NJ
 (973) 410-1022

Naples, FL
 (239) 514-2542

St. Louis, MO
 (314) 721-8400

Birmingham, AL
 (205) 871-3871

Ft. Worth, TX
 (817) 335-2115

Nashville, TN
 (615) 872-3700

San Diego, CA
 (619) 297-7111

Boston, MA
 (617) 437-6900

Greenville, SC
 (864) 232-9999

New Orleans, LA
 (504) 581-6151

San Francisco, CA
 (415) 981-0600

Cary, NC
 (919) 459-3000

Knoxville, TN
 (865) 588-8101

New York, NY
 (212) 344-8888

San Jose, CA
 (408) 452-7555

Charlotte, NC
 (704) 376-9161

Lexington, KY
 (859) 223-1925

Orlando, FL
 (407) 302-4972

Seattle, WA
 (206) 386-7400

Chicago, IL
 (312) 621-4700

Los Angeles, CA
 (818) 548-7500

Philadelphia, PA
 (610) 964-8700

Tampa, FL
 (813) 281-2095

Cleveland, OH
 (216) 861-9100

Louisville, KY
 (502) 499-1891

Phoenix, AZ
 (602) 787-6000

Washington, DC
 (301) 530-5050

Columbus, OH
 (614) 766-8900

Miami, FL
 (305) 373-8761

Portland, OR
 (503) 224-4155

Wichita, KS
 (316) 264-5311

Dallas, TX
 (972) 385-9800

Milwaukee, WI
 (414) 271-9800

Raleigh, NC
 (919) 459-3000

Wilmington, DE
 (302) 477-9640