

Date: February 17, 2009

Dear Health Plan Participant(s):

In compliance with the Women's Health and Cancer Rights Act this letter serves as your annual notification regarding benefits for mastectomies and various related services.

As you have been previously notified, your Group Health Plan provides coverage for performance of a mastectomy, the procedures necessary to effect reconstruction of the breast on which a mastectomy was performed, the cost of prostheses (implants, special bras, etc.) as well as physical complications of all stages of mastectomy, including lymphedemas, as maybe recommended by an attending physician of any patient on whom a mastectomy has been performed.

As previously amended, the Plan will provide coverage for any necessary surgery or reconstruction of the breast on which a mastectomy was not performed in order to produce a symmetrical appearance, for any participant or beneficiary of the Plan who receives plan benefits for a mastectomy.

Coverage for such surgery or reconstruction will be subject to the same deductibles and co-payments that apply to mastectomies under the Plan's current terms, which are described in your Group Health Plan Summary Plan Description.