

Model WHCRA Enrollment Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). 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;
- Protheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the following deductibles and coinsurance apply (\$750 deductible, 20% coinsurance for the OAP Copay Plan (OA3) and \$4,000 deductible and 0% coinsurance for the OAP HDHP Plan (OA2), both plans have an out-of-pocket maximum which will cap the benefit cost for the year). If you would like more information on WHCRA benefits, contact the City of Grand Junction's Human Resources Benefits Administrator at 970-244-1551 or email benefits@gjcity.org.