



WD ASSOCIATES™

Michele D. Barna
Payroll / Benefit Administrator

1605 Dooley Road
Whiteford, MD 21160
Phone: 410-452-0055, ext. 14
Fax: 410-452-0061
E-Mail: mbarna@teamwd.com

December 31, 1998

Memorandum

TO: All employees and their dependents receiving medical benefits

FROM: Michele Barna

SUBJECT: "Women's Health and Cancer Rights Act of 1998"

WD Associates has provided coverage for mastectomies for many years. On October 21, 1998, the President signed the new budget bill into law. Within that Act is the "Women's Health and Cancer Rights Act of 1998." This law requires group health plans to provide certain coverage to plan participants electing breast reconstruction in connection with a mastectomy.

Effective for the plan year beginning January 1, 1999, for any participant who is currently receiving benefits for a mastectomy, WD Associates will provide the following coverage in connection with a mastectomy.

- 1) Reconstruction of the breast on which the mastectomy has been performed;
- 2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- 3) Coverage for prostheses and physical complications from all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

This new coverage will be subject to the same deductibles and co-payments that apply to mastectomies under the Plan's current terms (please refer to your Health Care Plan Summary Plan Description for details of the Plans deductible and co-payment requirements).

If you have any questions with regard to this coverage, please contact me at (717) 456-6505 extension 14.