

TO ALL PLAN PARTICIPANTS

The Omnibus Budget Appropriations Bill, signed into law on October 21, 1998, amended ERISA and the Public Service Act by adding a new "Women's Health and Cancer Rights Act of 1998" section with respect to coverage for mastectomies.

Our group plan has always provided benefits for services and supplies rendered in conjunction with the diagnosis and treatment of an injury or illness. As such, the Plan provides coverage for the following services and supplies rendered following the diagnosis of breast cancer:

- performance of a mastectomy (removal of the breast);
- surgery necessary to reconstruct the breast on which the mastectomy was performed
- the cost of prostheses (implants); and,
- any physical complications of all stages of a mastectomy.

Effective, *July 1, 1999*, our Plan complied with the mastectomy provisions of the Federal Omnibus Appropriations Bill. These provisions require that, in addition to the coverage noted above, the Plan provide coverage for any necessary surgery and reconstruction of the breast on which a mastectomy was not performed in order to produce a symmetrical appearance. This coverage is available to any covered employee or dependent receiving Plan benefits in conjunction with a mastectomy on or after July 1, 1999. Benefits for these expenses will be provided on the same basis as any other illness. Refer to your Summary Plan Description for more details on the benefits available under the Plan or contact the claims administrator.