

NOTICE OF REQUIRED COVERAGE FOLLOWING MASTECTOMIES

To: All Participants in the Hood College Health and Welfare Benefits Plan

From: Hood College

Date: May, 2009

In compliance with the Women's Health and Cancer Rights Act of 1998, the Hood College Health and Welfare Benefits Plan provides the following benefits to all Plan participants who elect breast reconstruction in connection with a mastectomy, to the extent that the benefits otherwise meet the requirements for coverage under the Plan:

- (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 of all stages of the mastectomy, including lymphedemas.

The benefits shall be provided in a manner determined in consultation with the attending physician and the patient.

The Plan will not deny eligibility, or continued eligibility, to enroll or to renew coverage solely to avoid providing these benefits. Further, the Plan will not penalize or otherwise reduce or limit the reimbursement of an attending provider, or provide incentives (monetary or otherwise) to an attending provider, to induce the provider to provide care to an individual participant or beneficiary in a manner inconsistent with the Women's Health and Cancer Rights Act of 1998.

Of course, Plan terms such as any annual or lifetime maximums, deductibles, coinsurance and so on, as described in the Plan, apply to these benefits. Please contact the Plan Administrator or refer to the Summary Plan Description for more detailed information regarding deductibles and coinsurance for these benefits under the Plan.

If you have any questions about this Notice please send them, in writing, to:

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