Plumbers and Pipefitters Local Union #94 Fringe Benefit Funds

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WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

As a reminder, the Health and Welfare Plan has been amended as a result of the Women's Health and Cancer Rights Act. This federal legislation requires that, as a result of consultation with a physician, the plan cover reconstruction of the breast on which the mastectomy was performed, surgery on the other breast to produce a symmetrical appearance and prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas. This coverage is subject to the Plan's annual deductibles and co-insurance provisions and was effective January 1, 1999.

Please keep this information with your Summary Plan Description. Also, if you have any questions, please contact the Fund Office.

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#94 Health & Welfare Fund

September 21, 2013