



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

Date: January 1, 2026

To: Eligible Participants

From: Fox Valley Laborers Health and Welfare Fund

Subject: Women's Health and Cancer Rights Act of 1998

Under federal law, the Fox Valley Laborers Health and Welfare Fund which provides medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstruction surgery.

In the case of a participant or beneficiary who is receiving benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and,
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the Plan's annual deductibles and coinsurance provisions. These provisions are generally described in the Plan's Summary Plan Description (SPD) booklet.

If you have any questions about the Plan's coverage for mastectomies or reconstructive surgery, please do not hesitate to contact the Fund Office.

