



YMCA EMPLOYEE BENEFITS
A nonprofit benefit Plan exclusively
serving YMCAs since 1970.

YMCA Employee Benefits

As required by law, please distribute this notice to all eligible employees as part of your open enrollment materials.

Women's Health and Cancer Rights Act Notice

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, this plan provides coverage for:

1. All stages of 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. Prosthesis and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient.

Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage.