

UNION TRUSTEE  
EDUARDO MELENDEZ

ADMINISTRATOR  
PETER K. VAUPEL

EMPLOYER TRUSTEE  
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This notice is being sent to you as a reminder.

If you would like to view or obtain a copy of the Plan's HIPAA Notice of Privacy Practices, please contact the fund office at (914)738-6555. The Local 475 Welfare Fund Privacy Notice describes how the Plan uses and discloses protected health information. It also discusses important federal rights that you have with respect to your protected health information.

Also as a reminder:

**Newborns' and Mothers' Health Protection Act (NMHPA)**

Group health plans and health insurers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours after a vaginal delivery or less than 96 hours after a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours after a vaginal delivery or 96 hours for cesarean section. In any case, health plans and health insurance issuers may not under Federal law require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 (96) hours.

**The Women's Health and Cancer Rights Act of 1998 (WOCRHA)**

If you have had or are going to have a mastectomy, you may be entitled to

certain benefits under the Women's Health and Cancer rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prosthesis; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under this plan.