

To all Participants and Beneficiaries:

The Women's Health and Cancer Rights Act of 1998 (the "Act"), which was signed into law by President Clinton on October 21, 1998, provides that any group health plan or health insurance issuer that provides medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery following the mastectomy, the plan must also provide coverage 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 physical complications at all stages of mastectomy , including lymphedemas.

This coverage is subject to all of the Fund's rules regarding benefits, including the Fund's annual deductibles and coinsurance provisions.

Please note that this Fund already provides coverage for the items listed above and did so prior to the enactment of the Act and will continue to provide such coverage. Nonetheless, federal law requires the Fund to notify you of this coverage.

If you have any questions concerning your benefits, please contact the Fund Office.

Sincerely,

William M. Maye
Fund Manager

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