



October 1, 2023

**To: All Health Plan Participants**

**Subject: Annual Notice: Women's Health and Cancer Rights Act of 1998  
Newborns' and Mothers' Health Protection Act**

*This is to provide notice as required under federal law of the Women's Health and Cancer Rights Act 1998 and the Newborns' and Mothers' Health Protection Act.*

### **Women's Health and Cancer Rights Act of 1998**

Under your health plan, coverage will be provided to a plan participant who is receiving benefits for a medically necessary mastectomy and who elects breast reconstruction after the mastectomy, for:

- reconstruction of the breast on which a mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and,
- prostheses treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the covered patient, and will be subject to the same terms and conditions of your plan documents, including any required copayments, annual deductibles or coinsurance provisions that apply for the mastectomy.

If you have any questions about your coverage for mastectomies and corresponding reconstructive surgery, please contact COH Employee Benefits at 702-267-1944.

### **Newborns' and Mothers' Health Protection Act**

In compliance with the Newborns' and Mothers' Health Protection Act, group health plans and health insurance issuers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following 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 (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the Plan or the issuer for prescribing a length of stay less than 48 hours (or 96 hours).

### **Finance**

240 S. Water Street, MSC 121, Henderson, NV 89015  
T 702-267-1700 W [cityofhenderson.com](http://cityofhenderson.com)