

2026 NOTICE

Women's Health and Cancer Rights Act of 1998

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;
- ◆ Prostheses; and
- ◆ Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the 2026 plans offered through the Kentucky Employees' Health Plan. The following deductibles and coinsurance apply:

Plan Type	LivingWell CDHP		LivingWell PPO		LivingWell Basic CDHP		LivingWell HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Single \$1,550 Family \$2,900	Single \$2,900 Family \$5,550	Single \$1,050 Family \$1,850	Single \$1,850 Family \$3,450	Single \$2,100 Family \$3,950	Single \$3,450 Family \$6,650	Single \$2,100 Family \$4,200	Single \$4,200 Family \$8,450
Coinsurance	Plan: 80% Member: 20%	Plan: 50% Member: 50%	Plan: 75% Member: 25%	Plan: 50% Member: 50%	Plan: 70% Member: 30%	Plan: 50% Member: 50%	Plan: 70% Member: 30%	Plan: 50% Member: 50%

If you would like more information on WHCRS benefits, contact the Kentucky Employees' Health Plan at 888-581-8834.