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Executive Director
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February 23, 2009

RE: WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

Under federal law, group health plans that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery. This covers reconstruction of the breast on which the mastectomy was performed, surgery on the other breast to produce a symmetrical appearance, and prostheses and care related to physical complications of all stages of mastectomy, including lymphedemas.

This coverage is subject to the Plan's annual deductibles and coinsurance provisions.

This notice is being provided to you in accordance with the requirements of the statute.

If you have any questions, please contact the AGMA Health Fund at 212-765-3664.