WHCRA Annual Notice

Do you know that the Bowdoin College Health Plans, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. For more information, please contact Mary Cote, Benefits Coordinator or Tamara Spoerri, Director of Human Resources, Bowdoin College, 3500 College Station, Brunswick, Maine 04011-8426, (207) 725-3837.

Women’s Health and Cancer Rights Act Notice

If you or a dependent covered by the Health Plan have had or are going to have a mastectomy, then 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 lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Bowdoin College Health Plans. Therefore, the following deductibles and coinsurance apply effective January 1, 2016:

Bowdoin College PPO Health Plan:

- **Deductible:** Preferred In-Network $250 Individual/$500 Family
  In-Network and Out-of-Network $500 Individual/$1,000 Family
- **Coinsurance:** Preferred In-Network 90% after Deductible
  In-Network 70% after Deductible
  Out-of-Network 60% after Deductible (Out-of-Network coverage subject to maximum allowances – balance billing allowed)
- **Out-of-Pocket Maximum:** Preferred In-Network $1,750 per Individual/$3,500 per Family
  In-Network and Out-of-Network $3,000 Individual/$6,000 Family

Bowdoin College High Deductible Health Plan Option 1:

- **Deductible:** Preferred In-Network, In-Network and Out-of-Network $1,500 Individual/$3,000 Family
- **Coinsurance:** Preferred In-Network (Facilities) and In-Network (Providers) 80% after Deductible
In-Network (Non-Preferred) Facilities and Out-of-Network (Facilities and Providers) 60% after Deductible (Out-of-Network coverage subject to maximum allowances – balance billing allowed)

- **Out-of-Pocket Maximum**: Preferred In-Network, In-Network and Out-of-Network $3,000 Individual/$6,000

Bowdoin College High Deductible Health Plan Option 2:

- **Deductible**: Preferred In-Network, In-Network and Out-of-Network $2,600 Individual/$5,200 Family
- **Coinsurance**: Preferred In-Network (Facilities) and In-Network (Providers) 80% after Deductible In-Network (Non-Preferred) Facilities and Out-of-Network (Facilities and Providers) 60% after Deductible (Out-of-Network coverage subject to maximum allowances – balance billing allowed)
- **Out-of-Pocket Maximum**: Preferred In-Network, In-Network and Out-of-Network $6,550 Individual/$10,000

If you would like information on WHCRA benefits, please contact Mary Cote, Benefits Coordinator or Tamara Spoerri, Director of Human Resources, Bowdoin College, 3500 College Station, Brunswick, Maine 04011-8426, (207) 725-3837.