**WHCRA Annual Notice**

The Bowdoin College Health Plans, as required by the Women’s Health and Cancer Rights Act of 1998, provide 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, Human Resources, Bowdoin College, 3500 College Station, Brunswick, Maine 04011-8426, (207) 725-3033.

**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, 2024:

Bowdoin College Cigna Open Access Plus Health Plan:

* Deductible: In-Network and Out-of-Network $800 Individual/$1,600 Family
* Coinsurance: In-Network covered at 80% after Deductible

Out-of-Network covered at 60% after Deductible

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

(Out-of-Network coverage subject to maximum allowances – balance billing allowed)

Bowdoin College Cigna Open Access Plus HDHP #1:

* Deductible: In-Network and Out-of-Network $1,600 Individual/$3,200 Family
* Coinsurance: In-Network 80% after Deductible

Out-of-Network 60% after Deductible

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

(Out-of-Network coverage subject to maximum allowances – balance billing allowed)

Bowdoin College Cigna Open Access Plus HDHP #2:

* Deductible: In-Network and Out-of-Network $3,200 Individual/$5,400 Family
* Coinsurance: In-Network 80% after Deductible

Out-of-Network 60% after Deductible

* Out-of-Pocket Maximum: In-Network and Out-of-Network $6,550 Individual/$10,000 per Family

(Out-of-Network coverage subject to maximum allowances – balance billing allowed)

If you would like information on WHCRA benefits, please contact Mary Cote, Human Resources, Bowdoin College, 3500 College Station, Brunswick, Maine 04011-8426, (207) 725-3033.