

Teamsters Miscellaneous Security Trust Fund

c/o Southwest Administrators • 1000 South Fremont Avenue, Unit 11 • Alhambra, California 91803
P.O. Box 1121, Alhambra, California 91802 • (626) 284-4792

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TO: ACTIVE AND RETIRED PARTICIPANTS AND THEIR ELIGIBLE DEPENDENTS

FROM: THE BOARD OF TRUSTEES OF THE TEAMSTERS MISCELLANEOUS SECURITY TRUST FUND

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

Dear Participant or Beneficiary:

The Teamsters Miscellaneous Security Trust Fund has provided coverage for mastectomies performed on eligible participants. As part of this coverage, the Fund also covered the procedures necessary to effect reconstruction of the breast for a covered mastectomy on which the mastectomy was performed, as well as the cost of prostheses (implants, special bras, etc.) and physical complications of all stages of mastectomy, including lymphedemas, as recommended by the attending physician in consultation with the patient. However, the Fund did not cover any surgery and reconstruction of the other breast to achieve a symmetrical appearance.

Under a new federal law called the Women's Health and Cancer Rights Act of 1998, effective for the plan year beginning June 1, 1999, in addition to the services already provided by the Teamsters Miscellaneous Security Trust Fund – for (1) reconstruction of the breast on which the mastectomy was performed, and (2) for prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas – for any participant or beneficiary of the Fund who currently is receiving plan benefits for a mastectomy, the Fund will provide coverage for any necessary surgery and reconstruction of the breast on which a mastectomy was not performed in order to produce a symmetrical appearance.

This coverage is subject to the plan's annual deductibles, coinsurance and other relevant provisions of this Medical Reimbursement Plan as well as those provisions found in a Health Maintenance Organization (HMO) with whom this plan has contracted. If you are enrolled in an HMO medical option, any questions should be directed to your HMO.

If you have any questions on these benefits, please contact Southwest Administrators at (877) 350-4792, extension 603 or (626) 284-4792, extension 603.