NOTICE OF COMPLIANCE WITH THE WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

The Women's Health and Cancer Rights Act of 1998 was passed into law on October 21, 1998 amending the Employee Retirement Income Security Act of 1974 (ERISA). The law requires plans which provide mastectomy coverage to provide notice to individuals of their rights to benefits for breast reconstruction following a mastectomy.

Your Plan currently provides coverage for a mastectomy and reconstructive breast surgery following a mastectomy.

Benefits for medical and surgical treatment for reconstruction in connection with a mastectomy are further clarified as follows according to the requirements of the Women's Health and Cancer Rights Act of 1998:

1) reconstruction of the breast on which the mastectomy has been performed;

2) surgery and reconstruction of the other breast to produce symmetrical appearance; and

3) coverage for prostheses and physical complications of all stages of mastectomy, including lymphedema in a manner determined in consultation with the attending physician and the patient.

These benefits will be paid at the same benefit level as other benefits payable under the Plan.