

Dear Members:

In recognition of Breast Cancer Awareness Month, the Trustees of the Local 138, 138A, 138B & 138C Welfare Fund wish to remind you of the importance of regular screenings for Breast Cancer.

### **Get a Mammogram Every 1 to 2 Years**

Take care of your health now, so you can be there for your family later. The Fund covers a Mammogram once every year for all women with a participating MagnaCare provider with a co-payment of only \$20 and any non-participating provider the Fund will pay 70% of the Reasonable and Customary (R&C) charges after a yearly \$300 deductible has been met.

### **Who should get one?**

Women in their 40s and older should get a mammogram every 1 to 2 years. A woman's chance of getting breast cancer is greater as she ages.

### **Are you at risk for breast cancer?**

Simply being a woman and getting older puts you at risk for breast cancer. The older you are, the greater your chances of getting breast cancer. Also, you are at higher risk if your mother, sister, or daughter has had breast cancer.

Finding the disease early with mammograms and breast exams by your doctor or nurse can save your life. For yourself and your family, call your doctor for an exam and mammogram today.

*Acknowledgement given to the National Cancer Institute as originator of the information provided herein, with the NCI web site [www.cancer.gov](http://www.cancer.gov) as the source.*

The Fund also provides coverage for mastectomy related procedures. Coverage will be provided in a manner determined in consultation with your attending physician for the following services:

- \* 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 lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Plan. Therefore, the following deductibles and coinsurance apply; The Fund will pay 90% of the R&C for a MagnaCare In-network facility and/or surgeon and 70% after a yearly \$300 deductible for a non-participating

facility and/or surgeon (a \$20 co-pay applies for all office based surgeries).

If you would like more information on WHCRA benefits, please contact the Fund Office at 631.694-2480 option 2