



Colorado Finishing Trades Health and Welfare Fund

2821 South Parker Road
Suite 215
Aurora, Colorado 80014
Phone: (303)745-1941



To: Plan Participants
Colorado Finishing Trades Health and Welfare Fund

From: Board of Trustees

Re: Women's Health & Cancer Rights Act of 1998

In accordance with the requirements of the Women's Health and Cancer Rights Act of 1998, the Colorado Finishing Trades Health and Welfare Fund ("Plan") is obligated to provide you with the following information annually.

Under federal law, group health plans, insurers, and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the Plan's annual deductibles and coinsurance provisions that are described in the Summary Plan Description (SPD) booklet. If you have any questions about whether your Plan covers mastectomies or reconstructive surgery, please contact the Administrative Office at 303-745-1941.



Glassworkers and Glaziers Health and Welfare Fund Trust

2821 South Parker Road

Suite 1005

Aurora, Colorado 80014

Phone: (303) 745-1941



To: Plan Participants
Glassworkers and Glaziers Health and Welfare Fund Trust

From: Board of Trustees

Re: Women's Health & Cancer Rights Act of 1998

Date: December 2006

In accordance with the requirements of the Women's Health and Cancer Rights Act of 1998, the Glassworkers and Glaziers Health and Welfare Fund Trust ("Plan") is obligated to provide you with the following information annually.

Under federal law, group health plans, insurers, and HMO's that provide medical and surgical benefits in connection with a mastectomy must provide benefits for certain reconstructive surgery, effective for the first plan year beginning on or after October 21, 1998. In the case of a participant or beneficiary who is receiving benefits under the Plan in connection with a mastectomy and who elects breast reconstruction, federal law requires coverage in a manner determined in consultation with the attending physician and the patient for:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

This coverage is subject to the Plan's annual deductibles and coinsurance provisions that are described in the Summary Plan Description (SPD) booklet. If you have any questions about whether your Plan covers mastectomies or reconstructive surgery, please contact the Administrative Office at 303-745-1941.