

Employee Benefit Program of Bank of Montreal/Harris

The Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998, a group health plan that provides mastectomy coverage must also provide reconstructive surgery following mastectomy.

In the case of a participant or beneficiary who is receiving benefits under the Consumer Choice Plan, the plan provides benefits for 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). Call your claims administrator for more information.