



2017 Annual Health Plan Notices

Women's Health and Cancer Rights Act (WHCRA)

The Women's Health and Cancer Rights Act of 1998 (WHCRA) requires group health plans to make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- 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
- Prosthesis
- Treatment of physical complications of the mastectomy, including lymphedema

Our plan complies with these requirements. Benefits for these items generally are comparable for those provided under our plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by the patient and her physician.

Our plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements. If you would like more information about WHCRA required coverage, you can contact your Human Resources Department.

Notice of Availability Collegiate Association Resource of the Southwest, Inc. (CARES) Notice of Privacy Practices

This notice describes how you may obtain a copy of the plan's notice of privacy practices, which describes the ways that the plan uses and discloses your protected health information.

CARES (the "Plan") provides health benefits to eligible employees of participating college or university members of CARES and their eligible dependents as described in the summary plan descriptions for the Plan. The Plan creates, receives, uses and maintains, and discloses health information about participating employees and dependents in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses PHI. To receive a copy of the Plan's Notice of Privacy Practices you should contact the Executive Director, who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individual's privacy rights.

You can reach this contact person by mail addressed to: Attn: Executive Director, CARES, TCU Box 297005, Fort Worth, TX 76129, by phone at (817) 257-6870 or by fax at (817) 257-7854.