

# General Teamsters and Employers Trust Fund

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**To: Active and Retired Participants and their Eligible Dependents**

## **WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998**

Under federal law, group health plans, insurers, and HMOs 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. For the General Teamsters and Employers Trust Fund, the effective date is June 1, 1999.

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 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 lymphedemas.

Each of the medical plan options available through the General Teamsters Trust Fund currently covers mastectomies and reconstructive surgery. Coverage is subject to each plan's deductibles, coinsurance and benefit provisions. These provisions are generally described in the Summary Plan Description (SPD) of your medical plan.

## **NEWBORN MOTHERS HEALTH PROTECTION ACT**

Under the Newborn and Mothers Health Protection Act, the following language is now included in the Plan:

The Plan will provide for a hospital stay of no less than 48 hours for the eligible mother and newborn child following a normal delivery and no less than 96 hours for a cesarean birth, unless an attending physician in consultation with the mother approves an earlier discharge. The time periods outlined above begin at the birth of the child. The law also prohibits a plan from requiring a health care practitioner to obtain authorization from the Fund for prescribing a length of stay not in excess of those periods.

This coverage is subject to the Plan's annual deductibles and coinsurance provisions. These provisions are generally described in the Summary Plan Description (SPD). If you have any questions on these benefits, please contact General Teamsters and Employers Trust Fund at (866) 481-5841 or (562) 463-5033.