

## Women's Health and Cancer Rights Act Notices

The Women's Health and Cancer Rights Act (WHCRA) requires annual distribution of a notice to all participants and beneficiaries in a group medical plan advising them of their rights to post-mastectomy breast reconstruction. The DOL has approved using an abbreviated notice (DOL model language below) to fulfill the annual notice requirement, but most employers do not use it. The more detailed [WHCRA enrollment notice](#) is required at enrollment and it is easier for most employers to use the same text for both notices.

### DOL model WHCRA abbreviated annual notice

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema)? Call your Plan Administrator [insert phone number] for more information.

Reviewed: June 2021

Willis Towers Watson is not a law firm and therefore cannot provide legal or tax advice. This document was prepared for information purposes only and it should not be considered a substitute for specific professional advice. In particular, the contents of this document are not intended by Willis Towers Watson to be construed as the provision of specific legal, tax or other professional advice or recommendations of any kind. The issues presented here have legal implications, and we recommend discussing this matter with your legal counsel prior to choosing a course of action. Before distributing to employees, be sure to review and update to ensure the document accurately reflects your company and plan details. As the plan sponsor, you are ultimately responsible for accuracy, timely distribution, and ensuring the appropriate notices are sent. We assume no duty in contract, tort, or otherwise in connection with this document and expressly disclaim, to the fullest extent permitted by law, any liability in connection with this document. This document is based on information available to Willis Towers Watson as of the date of issue, and does not account for subsequent developments after that date. This document may not be reproduced or distributed to any other party, whether in whole or in part, without Willis Towers Watson's prior written permission.