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# FEHB Program Carrier Letter

## Fee-for-Service Carriers

U.S. Office of Personnel Management  
Office of Insurance Programs

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**Letter No. 1999- 032**

**Date: July 19, 1999**

Fee-for-service [ 27 ]    Experience-rated HMO [ n/a ]    Community-rated [ n/a ]

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**Subject: Brochure language concerning Breast Reconstruction**

We are providing you with brochure language required by The Women's Health and Cancer Rights Act of 1998 in this letter. We first told you about this legislation and promised you brochure language in Carrier Letter 1998-053, dated December 14, 1998.

You must provide breast reconstruction benefits no less favorably than benefits for other, similar services. This means, for example, that you must cover breast prostheses like you do other prostheses. If you do not cover prosthetic devices, you must cover breast prostheses like you provide medical and surgical benefits. You may apply the same deductibles, coinsurance, and copayment provisions to the breast prostheses that you do to other medical and surgical benefits

Please add the following language to your Federal brochure:

“Benefits will be provided for breast reconstruction surgery following a mastectomy, including surgery to produce a symmetrical appearance on the other breast. Benefits will be provided for all stages of breast reconstruction following a mastectomy, including treatment of any physical complications, including lymphedemas, and for breast prostheses, including surgical bras and replacements.”

.If you have any questions regarding these benefits, please contact your OPM contract specialist.

Sincerely,

*SIGNED*

Frank D. Titus  
Assistant Director  
for Insurance Programs