July 2025

**Important Annual Reminders**

**Annual Notice of Women’s Health and Cancer Rights Act (WHCRA)**

Your group health plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For more information, call the Fund Office at (973) 671-6800.

This coverage is subject to any plan copayments, annual deductibles, and coinsurance that may be applicable, consistent with those established for other benefits under the plan. These provisions are described in the Plan’s Summary Plan Description (SPD).

If you have any questions about whether your plan covers mastectomies or reconstructive surgery, please contact the Fund Office at (973) 671-6800.

**Availability of a HIPAA Privacy Notice for Your Group Health Plan**

If you would like to see (or obtain a copy of) the plan’s HIPAA Notice of Privacy Practices, please contact the Privacy Officer at the Fund Office located at 65 Springfield Avenue, Springfield, NJ 07081, telephone (973) 671-6800. The Notice describes how the plan uses and discloses protected health information for the following self-funded benefits: Hospital, Medical, Dental, Prescription Drug, Mental Health and Substance Abuse. It also discusses important federal rights that you have with respect to your protected health information.

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| **ERISA Information**  Plan Sponsor: Board of Trustees of the Operating Engineers Local 825 Welfare Fund  Sponsor’s EIN#: 22-6033381  Plan Numbers: 501 and 502  Plan Year: July 1 – June 30 |