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September 14, 2016

To: Participants In TBT Plans I, I-A, I-85, III, III-A, IV, V (Five), V-A, V-A-NEWS, V-A Construction, VI, Comprehensive Retiree Plan (CRP), Basic Retiree Plan (BRP), Retirement Security Plan (RSP) and Supplemental Retiree Plan (SRP)

Re: **Post-Mastectomy Reconstructive Surgery Benefits**
Annual Notice

Dear Participant:

This notice is being provided in compliance with the Women's Health and Cancer Rights Act of 1998 which requires group health plans that cover mastectomies to provide certain post-mastectomy reconstructive surgery benefits and to inform you of the availability of these benefits *on an annual basis*.

* * *

Your TBT Plan has always covered mastectomies and items *one* and *three* below. Effective January 1, 1999, item *two* was added; therefore, your Plan covers mastectomies and:

1. Reconstruction of the breast on which the mastectomy was performed;
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. Prostheses and physical complications of all stages of mastectomy including lymph edemas.

Post-mastectomy reconstructive surgery benefits are subject to your Plan's annual deductible and copayments as explained in your Plan's Guide to Your Benefits and Summary of Coverage.

NOTE TO HMO PARTICIPANTS: *If you are enrolled in an HMO, mastectomy benefits are provided through the HMO which will provide its own notice to enrollees concerning mastectomy benefits.*

* * *

If you have any questions concerning your coverage, please phone the TBT Plan Administration Office at (510) 796-4676 or (800) 533-0119.

Sincerely,

A handwritten signature in blue ink that reads 'Nora Johnson'.

Nora Johnson
Fund Manager

NJ/am