

ERISA NOTIFICATIONS

Federal Law mandates that Davidson College provide the following written notices.

Mastectomy Reconstruction

Coverage for Reconstruction Surgery Following Mastectomy

When a person insured for benefits who has had a mastectomy at any time, decides to have breast reconstruction, based on consultation between the attending Physician and the patient, the following benefits will be subject to the same coinsurance and deductibles which apply to other plan benefits:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and physical complications in all stages of mastectomy, including lymph edema

Maternity and Newborn

Group health plans and health insurance issuers offering group health insurance coverage generally may not, under federal law, restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section, or require that a provider obtain authorization from the plan of insurance issuer for prescribing a length of stay not in excess of the above period. The law generally does not prohibit an attending provider of the mother or newborn in consultation with the mother, from discharging the mother or newborn earlier than 48 or 96 hours, as applicable.