

**SOUND HEALTH & WELLNESS TRUST PPO PLANS**  
**and**  
**SOUND HEALTH & WELLNESS RETIREE TRUST**

**Prophylactic Mastectomy, BRCA & Genetic Testing Policy**

**Effective June 1, 2013**

**Adopted July 18, 2013 and as amended April 12, 2016**

This Prophylactic Mastectomy & BRCA Testing Policy (the “Policy”) sets forth the circumstances under which the Sound Health & Wellness Trust (“Trust”) will determine that a covered woman is at an extraordinarily high risk of developing difficult to treat breast cancer, for purpose of eligibility for a prophylactic mastectomy. The Trust does not provide benefits for prophylactic mastectomies except as may be required under the Women’s Health and Cancer Rights Act or other applicable law and for covered women the Trust determines to be at an extraordinarily high risk. The Trust requires a covered woman to receive preauthorization from the Trust for a prophylactic mastectomy.

For evaluating prophylactic mastectomy, a covered woman with one or more of the following conditions will be considered by the Trust as having extraordinarily high risk of developing difficult to treat breast cancer, provided the woman submits sufficient information or evidence (satisfactory to the Trust) to establish the existence of the condition(s):

- Possess the BRCA1 or BRCA2 mutations, as confirmed by appropriate testing
- Have a documented past history of radiation therapy treatments to the chest for Hodgkin’s or other similar diseases between ages of 10 and 30 years
- Have documented evidence of genetic mutations in the TP53 or PTEN genes
- Have 2 or more first degree blood relatives (mother, sister, grandmother, daughter) on the same side of the family with a history of breast cancer or a combination of breast and ovarian cancer, without regard to genetic testing results
- Have a documented family history of one BRCA negative first degree relative with multiple primary or bilateral breast cancers
- Be diagnosed with breast cancer at 45 years of age or younger
- Have multiple primary or bilateral breast cancers

BRCA testing is covered in-network without cost-sharing for women who have a personal history of:

- Breast Cancer with an onset on or before the age of 45 or a personal history of breast cancer after the age of 45 with additional risk factors for developing a second primary breast cancer or ovarian cancer
- Ovarian Cancer or other cancers known to be associated with BRCA mutations or associated abnormalities
- A family history that would markedly increase the risk of developing breast and/or ovarian cancer and has received appropriate pre-test counseling.

In-network services are covered without cost-sharing for:

- Genetic counseling for women with risk factors as noted above and post-test counseling for those identified as having positive screening results.

With respect to any genetic information, the Trust will request only the minimum amount of information necessary for the purpose of determining eligibility for coverage of a prophylactic mastectomy, in accordance with the Genetic Information Nondiscrimination Act of 2008 (“GINA”).