August 11, 2017

Dear Plan Participant:

**Pilot Program to Remove Dollar Limit on Pain Management Services**

For a number of years, the Seafarers Health and Benefits Plan ("SHBP" or "Plan") has had a limit of $1500 per person per calendar year for pain management services. Pain management includes such services as spinal injections, nerve blocks and radiofrequency nerve ablations.

The Plan recognizes that chronic pain is debilitating, and managing pain may avoid costly and difficult surgery and lead to a more productive life. The Trustees have decided to implement a pilot program to remove the dollar limit on pain management services for a one year trial period. Effective September 1, 2017, the Plan will remove the dollar limit on the benefits it will pay for pain management services. The Trustees will re-evaluate this program in one year, and decide at that time whether this pilot program should be continued, modified or terminated.

There will be no dollar limit on pain management benefits during this pilot program; however, these benefits are subject to all other Plan rules and regulations, such as medical necessity, reasonableness and exclusion for experimental treatment. If you have any questions about this letter or about any of your benefits, please contact the Plan at (800) 252-4674.

Sincerely,

Margaret R. Bowen
Administrator