

SEAFARERS HEALTH AND BENEFITS PLAN

5201 Auth Way
Camp Springs, Maryland 20746-4275
(301) 899-0675

Margaret R. Bowen
Administrator

June 11, 2007

Dear Pensioner:

As stated in the May 22, 2007 letter, in order to identify eligible participants in the Seafarers Health and Benefits Plan as participants in the CIGNA HealthCare Network, a new Medical Benefit I.D. card is being issued to all eligible participants. Your new I.D. card is included in this envelope. If you are married, this envelope should contain two cards.

Non-Medicare Eligible Participants - CIGNA Card

You should use the enclosed CIGNA I.D. card if **you or your spouse are NOT eligible for Medicare. THIS CARD IS NOT VALID UNTIL JULY 1, 2007.** You will need to use this card for all medical services rendered on and after July 1, 2007.

Effective June 1, 2007, you can contact CIGNA at a special Seafarers' pre-enrollment number, 1-800-564-7642, to determine if your provider is in the CIGNA network. ***This phone number is only active from June 1 through June 30, 2007. After July 1, 2007, you will contact CareAllies (subsidiary of CIGNA) at 1-800-768-4695 to obtain provider information.*** You may also visit the CIGNA HealthCare website at: www.cigna.com/SA-PPO2 to determine if your provider is in the CIGNA network. ***You may also access the CIGNA link through: www.seafarers.org/members.*** If you do not have internet access, you may request a paper directory of CIGNA providers; however, you should always check to be sure the information is up to date.

We have included a form to apply for Transition of Care benefits, along with the instructions. Transition of Care benefits are intended to provide coverage for participants with certain medical conditions for ongoing treatment with physicians who are not part of the CIGNA HealthCare network, for a certain period of time. Also included is an information sheet about CIGNA HealthCare's services and CareAllies (subsidiary of CIGNA) and a magnet with the phone number for the 24-hour Nurse Hotline.

When you become eligible for Medicare, please contact the Plan for a new I.D. card.

Dental Benefits for all Pensioners and their Dependents

Also enclosed is a new SHBP/CIGNA Dental Shared Administration I.D. card for your use. **THIS CARD IS NOT VALID UNTIL JULY 1, 2007.** You should use this card for all dental services rendered on and after July 1, 2007, regardless of whether you are eligible for Medicare. If you visit a dentist in the CIGNA network, you will receive benefits at a discounted rate and you will have lower out-of-pocket expenses. Access to this network does not change the benefits provided by the SHBP. If you have questions regarding covered services, please contact the Seafarers Claims Department at 1-800-252-4674.

Important note: You may have received this mailing even though you are not an eligible participant in this Plan. If you are not an eligible participant, these cards will not be honored when presented to a provider.

Reminder: All claims with dates of service prior to July 1, 2007 should be sent to: Seafarers Health and Benefits Plan, P.O. Box 380, Piney Point, MD 20674. You should destroy your SHBP First Health Medical I.D. Card after July 1, 2007 as it will no longer be valid as of that date.

This letter contains important information about your benefits. Read it carefully and keep it for future use. We are confident that you will enjoy this new CIGNA program, and all of its enhancements.

Sincerely,

BOARD OF TRUSTEES

Enclosures