SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

July, 2007

Dear Plan Level S Participant:

Enclosed is a revised Summary Plan Description (SPD) Booklet, which describes your benefits from the Seafarers Health and Benefits Plan for Plan Level S. This booklet contains up-to-date information about the benefits available from the Plan. You may wish to discard previous versions of this booklet, which are now out of date. Keep this booklet in a convenient place so that you may refer to it when necessary.

If you have any questions about your benefits, please call our toll-free telephone number, 1-800-252-4674 (1-800-CLAIMS4), or, write to: Seafarers Health and Benefits Plan, P.O. Box 380, Piney Point, MD 20674.

Sincerely,

BOARD OF TRUSTEES

Enclosure