

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

March 18, 2008

Dear Plan Participant:

The Trustees of the Seafarers Health and Benefits Plan would like to remind you of certain Plan provisions. This letter contains important information about your benefits. We suggest that you keep this letter with the other information that you have received from the Plan.

Mastectomies and Reconstructive Surgery for the Treatment of Breast Cancer

The Plan would like to remind eligible participants that it provides surgical benefits for mastectomies and reconstruction of the breast, and surgery and reconstruction of the other breast if needed to produce a symmetrical appearance. In addition, the Plan provides benefits for prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

If you have any questions with regard to the information contained in this letter, please call the Claims Department at 1-800-252-4674.

Sincerely,

BOARD OF TRUSTEES