

GUIDE TO YOUR BENEFITS
FROM THE
SEAFARERS PENSION PLAN



March 2019

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INTRODUCTION

This booklet describes the benefits available to you from the Seafarers Pension Plan.

The Seafarers Pension Plan is a multi-employer employee benefit plan. It provides defined benefit pensions for employees of employers who have collective bargaining agreements with the Seafarers International Union of North America, Atlantic, Gulf, Lakes, and Inland Waters ("SIU" or "Union") or affiliated unions. The Plan is funded through contributions made by these employers. The contribution rate is actuarially determined. The assets of the Plan are held in trust for the participants and beneficiaries.

This booklet contains important information about your pension benefits. Read it carefully and keep it for future use. You may also view the booklet online at www.seafarers.org: *About / Benefit Plans / Pension Plan*. In the event of any significant changes to these benefits, the Plan will mail you a notice of the changes; or, if you have consented, will email these notices to you. Notice of benefit changes will also be posted online at www.seafarers.org. If you have questions, contact the Plan at 1-800-252-4674. Please note that the most updated version of this Summary Plan Description booklet is always on the Seafarers website.

For disabled participants, this book also is available in large print and recorded versions. To request these versions, you can contact the Plan's office at 1-800-252-4674 or via mail at:

Seafarers Pension Plan
5201 Auth Way
Camp Springs, Maryland 20746

Language translation services are available for participants who need assistance with English. See the Appendix of this booklet for more information or call 1-800-252-4674.

This booklet is referred to as the Summary Plan Description or SPD. This booklet is only a summary of the Seafarers Pension Plan. The Rules and Regulations of the Plan and the Trust Agreement, together with laws that apply to benefit plans, control the payment of benefits.

Benefits paid to participants are governed by the terms of the Plan in effect at the time of retirement and by any later amendments that affect their benefits.

INFORMATION YOU SHOULD BE AWARE OF

The Seafarers Pension Plan is directed by a group of people called the Board of Trustees. The Board of Trustees has the absolute authority to make changes to the Plan. As of the date of this booklet, the members of the Board of Trustees are:

Nick Celona	Anthony Chiarello
Dean Corgey	Lee Eglund
David Heindel	Philip Fisher
Thomas Orzechowski	Edward Hanley
Mike Russo	Todd Johnson
Joseph Soresi	Jim McGregor
George Tricker	Anthony Naccarato

The members of the Board of Trustees are called *fiduciaries*. As fiduciaries, they have a duty to make prudent decisions regarding the Plan and to act in the best interest of the participants.

The Board of Trustees appoints a person to take care of the daily operations of the Plan. This person is called the Plan Administrator. The Plan Administrator of the Seafarers Pension Plan is Margaret R. Bowen.

You can contact the Board of Trustees and the Plan Administrator at:

Seafarers Pension Plan
5201 Auth Way
Camp Springs, Maryland 20746
(301) 899-0675

Legal process may be served on the Plan Administrator or the Board of Trustees at the above address.

Since the Plan's records are kept on a calendar year basis, the end of the Plan year is December 31.

The Internal Revenue Service identification number for the Seafarers Pension Plan is 13-6100329.

WORDS YOU NEED TO UNDERSTAND

beneficiary—the person or persons that you choose to have your death benefit paid to as shown on your Seafarers Pension Plan beneficiary form;

boatman or inland—an employee who is employed aboard a dredge, tugboat, towboat, or other similar vessel used to tow, propel, or push barges or similar vessels. Includes employees who work on vessels to assist merchant vessels to dock or undock and other shoreside employees associated with the operation of these vessels;

covered employment—days that you worked for a signatory employer and certain other days described in this booklet;

employee—a person who is, or was, working for a signatory employer, and is, or was, covered by the Plan (also referred to as “seafarer”);

participant—a person who is eligible, or may become eligible, to receive benefits from the Plan. You become a participant in the Plan on June 30 of the year that follows any calendar year during which you receive credit for at least 125 days of service under this Plan;

Plan—the Seafarers Pension Plan (also referred to as “SPP”);

seaman or deep sea—an employee who is employed aboard an American Flag Merchant Ship on the oceans (Deep Sea) or Great Lakes, or who is employed in a Shore Gang;

service days—days when you worked for an employer who is obligated to pay into the Seafarers Pension Plan for your benefits and days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act (“USERRA”);

signatory employer—an employer who agrees to make payments to the Plan so that their employees will receive benefits;

spouse—The person to whom you are legally married or the Plan will recognize your common law marriage if it is established by state law.

WHAT PENSION BENEFITS CAN I RECEIVE FROM THE PLAN?

Not everyone has the same goals in mind when they think about retirement. Because of this, the Plan provides five different kinds of pension benefits for both seamen (Deep Sea) and boatmen (Inland). These five pension benefits are:

- REGULAR NORMAL PENSION
- DEFERRED VESTED PENSION
- EARLY NORMAL PENSION
- SPECIAL EARLY NORMAL PENSION
- DISABILITY PENSION

WHEN DO I BECOME A PARTICIPANT IN THE PLAN?

You become a participant in the Plan on June 30 of the year that follows any calendar year during which you receive credit for at least 125 days of service under this Plan.

WHICH DAYS CAN BE COUNTED AS DAYS OF SERVICE?

Service Days

To qualify for any of the pension benefits described in this booklet, the following days will be counted as days of service:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits;
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA"). *The amount of credit you will receive will be based upon an average of your yearly days of service prior to military service. In accordance with USERRA, credit for military service will not be granted at all if your military service exceeded five years.*

Supplemental Service Days for Seamen

Between June 16, 1984 and June 15, 2002, seamen can receive credit for supplemental service for each of the days that they worked for an employer who paid the proper amount to the Plan. However, to receive supplemental service credit, you must first have worked at least 3,000 days. If you are a seaman, you can receive credit for 1¼ days of service for each day you worked between June 16, 1984 and June 15, 2002.

Beginning June 16, 2002, seamen whose employers are paying the proper amount to the Plan can receive credit for supplemental service based on their vacation benefit. You can receive credit for supplemental service for each day of paid vacation that you are eligible to receive from the Seafarers Vacation Plan.

The supplemental service credit will count toward qualifying you for all pension benefits *except* the Deferred Vested Pension benefit. In addition, supplemental service credit will also count toward qualifying you for the Service Increments and the Early Normal Supplement.

Additional Service Days for Boatmen

Boatmen can receive additional service credit. The amount of additional service credit you can receive as a boatman can be found in your collective bargaining agreement. Additional service days credited after December 31, 2005, may only be used to qualify you for pension benefits.

The additional service credit will count toward qualifying you for all pension benefits *except* the Deferred Vested Pension benefit (if you qualify for Deferred Vested. Also, additional service credit will count toward qualifying you for the Service Increments and the Early Normal Supplement.

Credit Limitations

After January 1, 2010, you may not receive credit for more than 365 days during any calendar year.

Service Credit

In qualifying for a Regular Normal or Disability Pension, up to one third of the required service can be met with:

- days when you were receiving Sickness and Accident benefits from the Seafarers Health and Benefits Plan;
- days you received Maintenance and Cure ("M&C") payments from an employer up to a maximum of 273 days during a single period of disability.
NOTE: *In order to preserve records of receiving Maintenance and Cure ("M&C") payments from your employer, you should submit documentation to the Plan at the time you receive payment.*
- days before July 1, 1962, when you were certified as "Not Fit for Duty" by the U.S. Public Health Service.

Past Service Credit

The Plan may count days when you were working for an employer who had not yet begun paying into the Plan. However, past service credit may only be used to *qualify* you for a pension benefit; it may not be used to increase your benefit amount.

IS THERE ANY WAY I CAN LOSE CREDIT FOR DAYS I HAVE WORKED?

If you do not work enough days each year, you can cause a break in service. You can lose credit for days you have worked through breaks in service. If you lose all of your service credit as a result of breaks in service, then you will no longer be a Plan participant.

However, once you have credit for one day of service after January 1, 1999 and you receive credit for five years of vesting service without any break periods as discussed below, you cannot lose credit for time you have worked. A year of vesting service is a calendar year in which you receive credit for at least 125 days of service.

If you do not have credit for one day of service after January 1, 1999, you must have credit for one day of service after January 1, 1976 and credit for ten years of vesting service without any break periods as discussed below, to keep from losing credit for time you have worked.

There are four different breaks in service rules. Each rule affects a different time period. The four rules are as follows:

From January 1, 1968 through December 31, 1975

For the years 1968 through 1975, a break in service is any three years in a row during which you received credit for less than 90 days in each of the three years. If you have three years in a row, with less than 90 days of service in each year, you will lose credit for all your service before and during the break in service.

From January 1, 1976 through December 31, 1984

For the years 1976 through 1984, a break in service is a calendar year during which you received credit for fewer than 62 ½ days of service. If you have a number of breaks in service in a row, and this number of breaks is the same as or more than your number of years of service, you will lose credit for all your service before and during the breaks in service.

From January 1, 1985 through December 31, 1998

For the years 1985 through 1998, a break in service is a calendar year during which you receive credit for less than 62 ½ days of service.

If you have credit for five or fewer years of service, you will lose credit for all your service, including the breaks, if you have at least five years in a row with a break in service in each year.

If you have five or more breaks in service in a row and this number of breaks is the same as or more than your number of years of service, you will lose credit for all your service before and during the breaks in service.

After January 1, 1999

For 1999 and later years, a break in service is a calendar year during which you receive credit for less than 62 ½ days of service. If you have credit for less than five years of service and you have five or more breaks in service in a row, you will lose credit for all your service before and during the breaks in service.

HOW DO THE BREAK IN SERVICE RULES WORK?

Example:

Andy began sailing in 1985. He worked every year thereafter until he stopped sailing at the end of 1989. In each of these five years, Andy had credit for more than 125 days of service. During the years 1990 through 1994, Andy did not sail at all. Because he did not work for five years, Andy had five breaks in service. The breaks in service during the years 1990 through 1994 caused Andy to lose credit for time he had worked during the years 1985 through 1989. Andy began sailing again in 1995 and continued sailing through 1999. In each of these five years, he had credit for more than 125 days of service. Since Andy has credit for service after January 1, 1999 and credit for five years of service, he can never again lose credit for days he has worked at that time and in the future.

SUMMARY OF SERVICE FOR EXAMPLE

Year	Days of Service	Explanation
1985	210	Lost credit
1986	215	Lost credit
1987	190	Lost credit
1988	195	Lost credit
1989	180	Lost credit
1990	0	Break in service
1991	0	Break in service
1992	0	Break in service
1993	0	Break in service
1994	0	Break in service
1995	220	Vested year
1996	215	Vested year
1997	210	Vested year
1998	205	Vested year
1999	200	Vested year

WHAT DAYS CAN BE COUNTED TO PREVENT A BREAK IN SERVICE?

In addition to the days for which you received credit for service, there are other days that can be counted to prevent a break in service. These days include:

- days after February 1, 1984 when you were attending eligible upgrading courses at the Seafarers Harry Lundeberg School of Seamanship;
- days when you were receiving vacation pay directly from your employer;
- days when you were receiving certain disability payments directly from your employer;
- days after January 1, 1985 when you were unable to work because of pregnancy or because you needed to care for your newborn or newly adopted infant up to a maximum of 62 ½ days.

WHAT ARE THE REQUIREMENTS FOR EACH OF THE PENSION BENEFITS?

Each of the five pension benefits has its own special requirements. These requirements are as follows:

REGULAR NORMAL PENSION

You can retire on a Regular Normal Pension if you have reached **normal retirement age** and you have credit for at least **5,475 days of service**.

The normal retirement age for a seaman is age 65 while the normal retirement age for a boatman is age 62.

Of the 5,475 days, at least 3,650 days must be either:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits; **OR**
- supplemental service days; **OR**
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA" or "Act").

The remaining 1,825 days can be:

- days when you were receiving Sickness and Accident ("S&A") benefits from the Seafarers Health and Benefits Plan or Maintenance and Cure ("M&C") payments from an employer; **OR**
- days before July 1, 1962, when you were certified as "Not Fit for Duty" by the U.S. Public Health Service.

DEFERRED VESTED PENSION

You can retire on a Deferred Vested Pension if you have reached **normal retirement age** and you have **credit for less than 5,475 days of service**. The normal retirement age for a seaman is age 65 while the normal retirement age for a boatman is age 62. To receive this pension, you must have credit for at least one day of service after January 1, 1999 and have credit for 5 years of service with at least 125 days of service in each year.

If you do not have credit for service after January 1, 1999, but you have credit for at least one day of service after January 1, 1976, you can receive a Deferred Vested Pension if you have credit for 10 years of service with at least 125 days of service in each year.

All this service must be either:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits; **OR**
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA" or "Act").

EARLY NORMAL PENSION

You can retire on an Early Normal Pension if you have reached **age 55** and you have **credit for at least 7,300 days of service**.

All this service must be either:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits; **OR**
- supplemental service days; **OR**
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA").

In addition, you must have credit for at least 125 days of service in the year before you apply for pension. For this 125 days requirement, the days of service also can be supplemental service, when you were receiving Sickness and Accident ("S&A") benefits from the Seafarers Health and Benefits Plan, or Maintenance and Cure ("M&C") payments from an employer.

SPECIAL EARLY NORMAL PENSION

You can retire on a Special Early Normal Pension if you have reached **age 55** and you have **credit for at least 7,300 days of service**.

All this service must be either:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits; **OR**
- supplemental service days; **OR**
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA").

The Special Early Normal Pension benefit was designed for seamen and boatmen who stop working before age 55. Because of this, you *do not* need to have credit for service in the year before you apply for pension. The benefit amount that you would receive from a Special Early Normal benefit is not the same benefit amount that you would receive as an Early Normal benefit. **The Special Early Normal benefit is actuarially reduced because it is based upon the amount you would have received had you retired on a Regular Normal Pension.**

DISABILITY PENSION

You can retire on a Disability Pension if you are totally and permanently disabled and can no longer work. As proof of your disability, you must have a Social Security Disability Award or a determination from the Board of Trustees. You can receive this pension at any age. To receive this pension, you must have **credit for at least 4,380 days of service with at least 125 days of this service in the year before you apply for pension.**

Of the 4,380 days, at least 2,920 days must be either:

- days when you worked for an employer who is obligated to pay into the Plan for your benefits; **OR**
- supplemental service days; **OR**
- days that you served in the Armed Forces of the United States that must be credited under the Uniformed Services Employment and Reemployment Rights Act ("USERRA").

The remaining 1,460 days can be:

- days when you were receiving Sickness and Accident ("S&A") benefits from the Seafarers Health and Benefits Plan or Maintenance and Cure ("M&C") payments from an employer; **OR**
- days before July 1, 1962, when you were certified as "Not Fit for Duty" by the U.S. Public Health Service.

NOTICE - AMOUNTS OF PENSION

All rates in this booklet are the highest benefits available. In order to receive these benefits, an employee's employer must have been contributing at the contribution rate prescribed by the Trustees. If the employer is contributing at the lesser rate, an employee may receive a lower benefit, may not qualify for the wage-related calculation, or may be subject to the one thousand (\$1,000) cap on benefits where it is not otherwise indicated in this booklet. To verify your rate, please contact the Plan office.

In order to qualify for any benefit increase, an employee must accrue at least 125 days of service in a calendar year **after the date** that the increase was adopted by the Trustees.

HOW MUCH MONEY CAN I RECEIVE AS A REGULAR NORMAL PENSION BENEFIT?

In general, there are two different ways to figure the amount of your Regular Normal Pension benefit. Your benefit will be figured using either the basic benefit or wage-related method. The method that allows you to receive the highest amount is the method that the Plan will use to figure your benefit.

BASIC BENEFIT METHOD FOR SEAMEN

To use the basic benefit method, you will need to count your days of service. Before you figure how many days of service you have, make sure you understand *which days can be counted as days of service*.

For seamen who have credit for at least 125 days of service after January 1, 2002, the basic benefit is \$700 per month plus \$15 per month for every 120 days of service they have earned past the required 5,475 days.

There is no limit on the amount of the monthly benefit for seamen whose employers are paying the proper amount to the Plan.

If you do not have credit for at least 125 days of service after January 1, 2002, but you do have credit for at least 125 days of service after July 1, 1990, the basic benefit for seamen is \$600 per month plus \$15 per month for every 120 days of service they have earned past the required 5,475 days.

REGULAR NORMAL PENSION BENEFIT FOR SEAMEN

who have credit for 125 days of service after January 1, 2002

DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT	DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT
5,475	\$700 Basic	7,275	\$925
5,595	\$715	7,395	\$940
5,715	\$730	7,515	\$955
5,835	\$745	7,635	\$970
5,955	\$760	7,755	\$985
6,075	\$775	7,875	\$1,000
6,195	\$790	7,995	\$1,015
6,315	\$805	8,115	\$1,030
6,435	\$820	8,235	\$1,045
6,555	\$835	8,355	\$1,060
6,675	\$850	8,475	\$1,075
6,795	\$865	8,595	\$1,090
6,915	\$880	8,715	\$1,105
7,035	\$895	8,835	\$1,120
7,155	\$910	8,955	\$1,135

Example

Juan is a seaman who is retiring at age 65. He has credit for 8,835 days of service. Since he has credit for 125 days of service after January 1, 2002, he compares his service with the table of Regular Normal Pension Benefits for Seamen and finds his benefit amount of \$1,120 per month.

BASIC BENEFIT METHOD FOR BOATMEN

Most boatmen who have reached age 62 and have credit for at least 5,475 days of service can receive a basic benefit of \$440 per month. The amount of your basic benefit depends on how much your employer pays to the Plan.

WAGE-RELATED METHOD FOR SEAMEN AND BOATMEN

To use the wage-related method to figure your Regular Normal Pension benefit, you will need to know how many days of service you have. You also will need to know what your Average Base Earnings are. These earnings are the average of the highest base wages you earned during any five years in a row out of the last 10 years you worked. After June 15, 2002, seamen whose employers are paying the proper amount to the Plan may include in Average Base Earnings the amount received as vacation benefits from the Seafarers Vacation Plan.

To figure your benefit using the wage-related method, follow these steps:

1. Count the days of service you earned and then divide the number of days of service you have by 365. *(Use the quotient to the hundredths degree / 2 decimals.)* This is how many years of service you have.
2. Multiply the number of years of service you have by 2%. This is your percentage credit.
3. Multiply your Average Base Earnings by your percentage credit. This is the amount of the benefit you will receive each year.
4. Divide the amount of the benefit you will receive each year by 12. This is your monthly benefit.

Generally, there is no limit on the amount of the monthly benefit for seamen or boatmen whose employers are paying the proper amount to the Plan.

Example

Bob is retiring with 5,475 days of service. His Average Base Earnings are \$42,000 per year. He divides 5,475 days by 365 to find that he has 15 years of service. He multiplies 15 by 2 to find that he has a percentage credit of 30%. He then multiplies \$42,000 by 30% to find his yearly benefit of \$12,600. By dividing \$12,600 by 12, Bob figures his monthly benefit to be \$1,050 per month.

Boatmen - Additional Service Days

Many inland collective bargaining agreements provide that boatmen receive additional service days for each day of actual employment. After January 1, 2006, these additional service days will be used only for eligibility purposes. These additional service days will not be added into the calculation to determine your Average Base Earnings.

HOW MUCH MONEY CAN I RECEIVE AS A DEFERRED VESTED PENSION BENEFIT?

The amount of your Deferred Vested Pension benefit is a percentage of the Regular Normal Pension basic benefit that was in effect at the time you stopped working. Your percentage will depend on how many days of service you have.

You can figure the amount of your Deferred Vested Pension benefit by following these steps:

1. Count how many days of service you earned. Before you figure how many days of service you have, make sure you understand *which days can be counted as days of service* for a Deferred Vested Pension Benefit.
2. Divide your days of service by 5,475. This is your vested percentage.
3. Look in the table of Basic Benefit Amounts to find the amount that was in effect at the end of the year during which you last received credit for 125 days of service.
4. Multiply your basic benefit amount by your vested percentage. This is your monthly Deferred Vested Pension benefit.

BASIC BENEFIT AMOUNTS FOR SEAMEN

WITH 125 DAYS OF SERVICE AFTER	1/1/76	1/1/79	6/16/80	7/1/90	1/1/02
MONTHLY BENEFIT AMOUNT	\$350	\$400	\$450	\$600	\$700

BASIC BENEFIT AMOUNTS FOR INLAND AND GREAT LAKES BOATMEN

WITH 125 DAYS OF SERVICE AFTER	1/1/76	10/1/78	6/16/80
MONTHLY BENEFIT AMOUNT	\$340, \$275, or \$175 depending on employer	\$390, \$340, \$275, or \$175 depending on employer	\$440, \$340, \$275, or \$175 depending on employer

Example

Al is a seaman who had a total of 3,285 days of service when he stopped working. He divides 3,285 days by 5,475 to find his vested percentage of 60%. Since he had worked 125 days after January 1, 2002, he multiplies \$700 by 60% and finds his Deferred Vested Pension benefit to be \$420 per month.

HOW MUCH MONEY CAN I RECEIVE AS AN EARLY NORMAL PENSION BENEFIT?

In general, there are two different ways to figure the amount of your Early Normal Pension benefit. Your benefit will be figured using either the basic benefit or wage-related method. The method that allows you to receive the highest amount is the method that the Plan will use to figure your benefit.

BASIC BENEFIT METHOD FOR SEAMEN

To use the basic benefit method you will need to count your days of service. Before you figure how many days of service you have, make sure you understand *which days can be counted as days of service* for an Early Normal Pension benefit.

Seamen who have reached age 55 and have credit for at least 7,300 days of service can receive \$925 per month. In addition, seamen can receive \$15 per month for every 120 days of service they have earned past the required 7,300 days.

EARLY NORMAL PENSION BENEFITS FOR SEAMEN

who have credit for 125 days of service after January 1, 2002

DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT	DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT
7,300	\$925 Basic	8,260	\$1,045
7,420	\$940	8,830	\$1,060
7,540	\$955	8,500	\$1,075
7,660	\$970	8,620	\$1,090
7,780	\$985	8,740	\$1,105
7,900	\$1,000	8,860	\$1,120
8,020	\$1,015	8,980	\$1,135
8,140	\$1,030	9,100	\$1,150

Example

Susan is a seaman who is retiring at age 59. She has credit for 8,980 days of service. She compares her service with the table of Early Normal Pension Benefits for Seamen and finds her benefit amount of \$1,135 per month.

BASIC BENEFIT METHOD FOR BOATMEN

Boatmen who have reached age 55 and have credit for at least 7,300 days of service can receive \$440 per month. In addition, boatmen can receive \$25 per month for every 365 days of service they have earned after meeting all the requirements of an Early Normal Pension.

EARLY NORMAL PENSION BENEFITS FOR BOATMEN

DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT	DAYS OF SERVICE	MONTHLY BENEFIT AMOUNT
7,300	\$440 Basic	8,760	\$540
7,665	\$465	9,125	\$565
8,030	\$490	9,490	\$590
8,395	\$515	9,855	\$615

WAGE-RELATED METHOD FOR SEAMEN

The wage-related method for figuring a seaman's benefit is the same for both Early Normal and Regular Normal Pensions. However, to receive an Early Normal Pension benefit, you must have credit for at least 7,300 days of service. To figure your Early Normal Pension benefit, refer to the wage-related method for figuring Regular Normal Pension benefits on page 12.

WAGE-RELATED METHOD FOR BOATMEN

If your employer is paying the proper amount to the Plan, you can use the wage-related method to figure your Early Normal Pension benefit. There is no limit on the amount of the monthly benefit for boatmen whose employers are paying the proper amount to the Plan.

To use this method, you will need to know how many days of service you have. To receive credit for days you have worked in excess of 7,300 days you must first meet **all the requirements of an Early Normal Pension**. You also will need to know what your Average Base Earnings are. These earnings are the average of the highest base wages you earned during any five years in a row out of the last 10 years you worked.

To figure your benefit using the wage-related method, follow these steps:

1. Count the days of service you earned after you met **all** the requirements of an Early Normal Pension. Divide this number by 365. (*Use the quotient to the hundredths degree / 2 decimals.*)
2. Multiply the result of step 1 by 2%.
3. Add 40% to the result of step 2. This is your percentage credit.
4. Multiply your Average Base Earnings by your percentage credit. This is the amount of the benefit you will receive each year.
5. Divide the amount of the benefit you will receive each year by 12. This is your monthly benefit.

Example

Lloyd is a boatman with 7,300 days of service. His Average Base Earnings are \$31,500 per year. Since he did not earn any days of service after he met all the requirements of an Early Normal Pension, his percentage credit is 40%. He then multiplies \$31,500 by 40% to find his yearly benefit of \$12,600. By dividing \$12,600 by 12, Lloyd figures his monthly benefit to be \$1,050 per month.

Boatmen - Additional Service Days

Many inland collective bargaining agreements provide that boatmen receive additional service days for each day of actual employment. After January 1, 2006, these additional service days will be used **only** for eligibility purposes. These additional service days will not be added into the calculation to determine your Average Base Earnings.

WHAT IS THE EARLY NORMAL PENSION SUPPLEMENT?

The Early Normal Pension Supplement is a one-time, lump sum payment that you can receive in addition to your Early Normal Pension Benefit.

The amount of this lump sum payment is equal to 12 times your monthly pension benefit. To receive the Early Normal Pension Supplement, you must meet the following requirements:

- You must retire on an Early Normal Pension; **AND**
- You must have credit for at least 730 days of service after meeting all the requirements (both age 55 and service requirements) for an Early Normal Pension. The 730 days of service must be contributory, military, or supplemental service as described on pages 4-5 of this booklet.

The supplement is payable during the month of January following the year in which you apply for your pension benefit. Alternatively, in lieu of receiving the lump sum payment, the Plan will increase your monthly benefit by the actuarial equivalent of the value of the Supplement.

HOW MUCH MONEY CAN I RECEIVE AS A SPECIAL EARLY NORMAL PENSION BENEFIT?

The amount of your Special Early Normal Pension Benefit is based on the amount you would have received had you retired on a Regular Normal Pension. However, because you can retire before you reach the Plan's normal retirement age, the amount you would have received must be actuarially reduced. The amount of this reduction will depend on how old you are when you retire. The younger you are when you retire, the greater the reduction will be.

HOW MUCH MONEY CAN I RECEIVE AS A DISABILITY PENSION BENEFIT?

There are two different ways to figure the amount of your Disability Pension benefit. Your benefit will be figured using either the basic benefit or wage-related method. The method that allows you to receive the highest amount is the method that the Plan will use to figure your benefit. There is no limit on the amount of the monthly benefit for seamen or boatmen whose employers are paying the proper amount to the Plan using the wage-related method.

SEAMEN

Seamen can receive \$700 per month as a basic Disability Pension benefit. The wage-related method for figuring a seaman's benefit is the same for both Disability and Regular Normal Pensions. To figure your Disability Pension benefit, refer to the wage-related method for figuring Regular Normal Pension benefits.

BOATMEN

Boatmen can receive \$440 per month as a basic Disability Pension benefit. The wage-related method for figuring a boatman's benefit is the same for both Disability and Regular Normal Pensions. To figure your Disability Pension benefit, refer to the wage-related method for figuring Regular Normal Pension benefits.

HOW WILL MY PENSION BENEFIT BE CALCULATED IF I WORKED BOTH AS A SEAMAN AND A BOATMAN?

Your days of service will be divided and your service earned as a boatman will be calculated using the boatmen formula and the service earned as a seaman will be calculated using the seamen formula. Your benefit will be equal to the sum of the two calculations. Benefits based upon deep sea service will be actuarially reduced if paid before age 65 (normal retirement age).

WHAT IS THE 60 MONTHS GUARANTEE?

Effective January 1, 2018, if you retire on a Normal, Early Normal, Special Early Normal, or Disability pension, you are guaranteed benefits for a period of 60 months. In the event that you should die before receiving 60 monthly payments, the remaining benefit payments will be paid to your designated beneficiary or spouse. However, if you are receiving your benefits in the form of a Joint and Survivor annuity, your spouse will continue to receive the survivor's annuity for his or her lifetime beyond the 60 monthly payments.

IF I DIE, WHAT PENSION BENEFITS CAN MY SPOUSE RECEIVE?

If you are married for at least one year prior to the time you retire, the Plan will adjust your monthly benefit to provide you with a joint and survivor annuity benefit. If you choose to continue to receive your benefit as a joint and survivor annuity benefit, your spouse will continue to receive a monthly benefit from the Plan after your death. Your spouse will receive this benefit until his or her death.

In order to cover the costs of this joint pension, the amount of your monthly benefit will be reduced. The amount of this reduction, which is figured by the Plan, takes into account the ages of you and your spouse at the time of your retirement. The amount of your spouse's monthly benefit will be equal to 50% or 75% of the amount of your monthly benefit depending on which option you choose.

You and your spouse may choose **not** to take advantage of this option by notifying the Plan at the time you retire. If you do so, you will receive your full benefit in the form of a straight-life annuity benefit. For you to receive benefits in the form of a straight-life annuity, your spouse must agree in writing that he/she is waiving his/her right to a survivor's benefit.

If you die at a time when you were eligible for a pension, but you had not yet retired, or at a time when you were vested for a pension but had not yet reached retirement age, the Plan will pay your spouse a survivor's pension. The amount of the survivor's benefit will depend on the ages of you and your spouse at the time of your death and the pension benefit that you would have been entitled to receive.

Depending on the amount of the survivor's benefit, your spouse may have a choice to receive the benefit as a lump-sum at the time of your death or in monthly payments that begin when you would have reached the Plan's earliest retirement age. If monthly payments are chosen, your spouse will receive this benefit until his or her death.

CAN MY EX-SPOUSE RECEIVE PART OF MY PENSION BENEFITS?

Federal law allows your ex-spouse to receive part of your benefits if he or she obtains a state court order called a Qualified Domestic Relations Order ("QDRO" or "Order"). You or your attorney can receive a copy of a sample QDRO by contacting the Plan's Legal Department. When the Plan receives a QDRO, the Plan **must** comply with its terms. The Order will specify the amount of benefits the ex-spouse is entitled to receive and may require you to receive your pension in the form of a Joint and Survivor's Pension.

When a QDRO is received by the Plan, it is reviewed by Plan counsel to ensure that the Order complies with the Plan's Rules and Regulations. If there is a problem with the validity of the Order, you, your ex-spouse, and your attorneys will be notified within a short time of any changes that need to be made to the Order. Once the executed Order is received by the Plan, it will be retained with your pension records.

HOW DO I APPLY FOR PENSION BENEFITS?

To receive pension benefits, you must file a completed application with the Plan. You can obtain a pension application form from your local plan representative, online at www.seafarers.org (*About / Benefit Plans / Applications / Seafarers Pension Plan*), or by contacting the Plan at 1-800-252-4674.

You **must** begin receiving your pension by April 1st of the calendar year that follows the year in which you reach age 70½. Even if you continue to work, you should file an application with the Plan within 90 days of your mandatory retirement date.

At the time you file your pension application, you will need to submit the documents listed below. Some pension applicants start collecting these documents as much as a year ahead of time. You too should start early to avoid any delay in processing your pension application. **Your pension application is not considered complete until you have submitted all required documents.**

The following documents must be submitted with your application if they are not already on file with the Plan office:

- copy of your birth certificate;
- copy of your spouse's birth certificate;
- copy of your marriage certificate;
- copies of all Certificates of Discharge;
- copy of your Social Security card or proof of your taxpayer identification number;
- copy of your spouse's Social Security card or proof of his or her taxpayer identification number;
- recent passport size photo.

NOTE: If you are using receipt of Maintenance and Cure ("M&C") payments towards your eligibility, it is recommended that you submit copies of M&C payments to the Plan at the time you received them. Otherwise, you must submit this information with your application.

Make certain to put discharges in date order. If you have lost your discharges, you can obtain copies by writing to:

The National Maritime Center.
Commanding Officer
USCG National Maritime Center (NMC-421)
ATTN: Correspondence Section
100 Forbes Drive
Martinsburg, WV 25404
https://www.dco.uscg.mil/nmc/record_request/

If you are filing for a **DISABILITY PENSION**, you also will need a:

- Social Security Disability Award; **AND**
- A dated letter from your doctor stating the reason(s) why you are permanently "Not Fit for Duty".

NOTE: For a Disability Pension, it is recommended that you file your application at the same time that you apply for your Social Security Disability Award. This will insure that your pension benefit payments begin promptly when you receive your Award.

You should mail your completed pension application, together with the necessary documents, to:

Seafarers Pension Plan
5201 Auth Way
Camp Springs, Maryland 20746

Your application will be processed within 90 days and you will be informed by the Plan in writing whether you qualify for a pension benefit.

WHEN DO PENSION BENEFITS BEGIN?

If you are eligible for a Normal, Early Normal, or Deferred Vested pension benefit, your effective date will be the first day of the calendar month following **the later of** the date of your completed application **OR** the date when all of the eligibility requirements are met. Disability pension benefits are paid as of the first day of the calendar month following **the later of** the date you received your last Sickness and Accident ("S&A") payment **OR** the date when all of the eligibility requirements are satisfied.

WHAT IS THE PENSIONER DEATH BENEFIT?

Upon your death, anyone you have named can receive a payment from the Plan. Your beneficiary can receive this benefit if you meet the following requirements:

- You must have retired on a Regular Normal, Deferred Vested, Early Normal, or Disability Pension; **AND**
- You must have credit for at least 125 days of service in the calendar year before you applied for pension.

WHO CAN BE MY BENEFICIARY AND HOW MUCH MONEY CAN THEY RECEIVE?

To name a beneficiary, you must complete a beneficiary form provided by the Plan. To claim the **full amount** of your death benefit, the beneficiary you have named must be a close relative. Under the Plan's Rules, your beneficiary may be any of the relatives from the following list:

Spouse	Mother	Sister
Child	Father	Brother
Grandchild	Stepmother	Stepsister
Grandmother	Stepfather	Stepbrother
Grandfather	Half-sister	Niece*
Stepchild	Half-brother	Nephew*

**Niece and nephew are defined as the children of the brother or sister of a deceased pensioner.*

The amount of the pensioner death benefit is either \$5,000 or \$4,000. All death benefits are subject to the funeral expense deduction. *(The amount that your beneficiary will receive depends on the employer paying the appropriate rate to the Plan while you were working.)*

However, if the beneficiary you have named is not a relative on this list, the maximum amount he or she can receive is \$1,000 as a death benefit. If you do not name a beneficiary on a form provided by the Plan, a maximum of \$1,000 will be paid to your estate or to the person who paid for your funeral. **It is extremely important to keep your beneficiary information up to date to ensure that all the benefits you have earned will be paid to your beneficiary.** *Remember, if you experience a life event such as marriage, birth, death, or divorce, you may want to revise your beneficiary designation.*

WHAT IS THE FUNERAL EXPENSE DEDUCTION?

If someone has paid for your funeral (other than the government, insurance, or prepaid arrangements), the Plan will pay that person up to \$1,000 towards the funeral expenses. The amount of this payment will be subtracted from the amount of the Death Benefit that your beneficiary will receive.

The amount of funeral expenses that the Plan will pay is limited to \$1,000. However, if you are buried at the cemetery affiliated with the Seafarers Health and Benefits Plan located in Piney Point, the funeral expense deduction will be increased up to the maximum death benefit.

HOW DOES MY BENEFICIARY APPLY FOR MY DEATH BENEFIT?

To receive your death benefit, your beneficiary must file an Application for Death Benefits with the Plan. Your beneficiary can obtain an application from the Plan office, from your local Plan representative, online at www.seafarers.org (*About / Benefit Plans / Applications*), or by calling the Plan at 1-800-252-4674.

They must include an itemized funeral bill, paid or unpaid, and an official Certificate of Death, with the application.

Your beneficiary also must provide the Plan with official documents that show how he or she is related to you.

If your beneficiary is not of legal age, your beneficiary's legal guardian must apply for your death benefit. **Your beneficiary must apply for your death benefit within one year following your date of death.**

ONCE I BECOME A PENSIONER, CAN I CONTINUE TO RECEIVE HEALTH CARE BENEFITS?

You will be eligible for health care benefits after you retire if you meet the following requirements:

- You retire on a Regular Normal or Early Normal Pension from the Seafarers Pension Plan **and** you have credit for at least **5,475 days of covered employment** with Seafarers Health and Benefits Plan (SHBP);

OR

- You retire on a Disability Pension from the Seafarers Pension Plan **and** you have credit for at least **4,380 days of covered employment** with Seafarers Health and Benefits Plan (SHBP);

AND

- At least 125 days of covered employment during the calendar year immediately preceding the year in which you become eligible for and apply for a pension.

For example, if you retire in August 2019, you will need 125 days of covered employment during 2018 (previous calendar year).

Eligibility is determined without reference to reciprocity agreements. Covered employment does not include "extra service credit", "supplemental service credit", or other time that is used to qualify you for a pension from the Seafarers Pension Plan. This means that you may only receive one day's credit for each day actually worked in covered employment. Credit received for Vacation days are not counted towards eligibility for health benefits.

There are differences between the health benefits that you and your family receive when you are an active seafarer and the benefits that you will receive when you become a pensioner.

For more information about pensioner's health benefits, you can review the Summary Plan Description Booklet at: www.seafarers.org (*About / Health and Benefits Plan*); [Guide to Your Health Benefits from the SHBP for Participants Who Are Receiving Retirement Benefits from the Seafarers Pension Plan](#). You can also request a copy of this booklet from the Plan office.

If you do not have enough days of covered employment to qualify for health benefits when you begin receiving pension benefits from the Seafarers Pension Plan, you cannot later qualify for pensioner's health benefits by returning to covered employment and working additional days. However, if you qualify for pensioner's health benefits and you return to covered employment, your pensioner's health benefits will resume as soon as you stop working and your pension benefits are reinstated. During the period that you are working under covered employment, you may be eligible for employee benefits if you meet the eligibility requirements.

WHAT IS THE REIMBURSEMENT TOWARDS MEDICARE PREMIUMS?

Regular Normal and Early Normal Pensioners over the age of 65 and Disability Pensioners who are eligible for benefits from the Seafarers Health and Benefits Plan will be entitled to a reimbursement towards Medicare premiums in the amount of \$50 per month. Those pensioners whose eligible spouses also are age 65 or older will receive a supplemental monthly \$50 benefit during the pensioners' lifetime. In order to be eligible for this benefit, you need to show the Plan that you and your eligible spouse are enrolled in Medicare Parts A and B.

IF I AM WORKING, WILL I AUTOMATICALLY RECEIVE MY PENSION AT RETIREMENT AGE?

You will not automatically receive your pension benefits at retirement age. To begin receiving your pension benefits, you must file an application with the Plan when you stop working.

If you do not apply for your pension benefit when you reach normal retirement age, and you are no longer working in the maritime industry, the Plan will adjust your benefit to reimburse you for the missing payments between your pension commencement date and the date you were entitled to start your pension.

If you are age 65 or older (deep sea) or 62 or older (boatmen) and you continue to work in the maritime industry in a position that is similar in nature and likeness that is covered by the Plan for a period of more than 60 days during any calendar year, **your pension benefit will be suspended and you will not be paid pension benefits during the period that you are employed.** If you continue to work past retirement age, you will not be eligible to receive retroactive benefits.

You **must** begin receiving your pension on April 1st of the calendar year that follows the year in which you reach age 70½ (mandatory retirement date). Even if you continue to work, you should file an application with the Plan within six months after your 70th birthday.

CAN I CONTINUE TO WORK AFTER RECEIVING MY PENSION?

Once you retire, if you should desire to return to work, you must write to the Plan's Board of Trustees to inform them that you wish to return to work. If you work for a period of more than 60 days within a calendar year in the maritime industry in a position that is similar in nature and likeness that is covered by the Plan, **your pension benefit will be suspended** during this period unless you have reached the age of mandatory retirement. Once you have stopped working, your pension benefit will be restored. The Trustees have the authority to enforce compliance with this provision.

If you were receiving a mandatory pension because of your age, your pension will be annually adjusted to reflect your extra service. However, if you retired at an earlier age and you were receiving a wage-related benefit, you will be able to receive an additional \$15.00 for each period of 120 days worked in a calendar year (after the initial 60 days if pension benefits were suspended) up to a maximum of \$45.00 per year. If you were receiving a basic benefit, your benefits will be recalculated in the same manner in which basic benefits are calculated under the Plan. Benefits based upon post retirement service will be payable at normal retirement age or when you stop working.

HOW WILL SERVICE UNDER ANOTHER MARITIME PENSION PLAN AFFECT MY SEAFARERS PENSION?

The Seafarers Pension Plan has agreements with certain other maritime pension plans. Through these agreements, you may be able to use your service under another plan to become eligible for benefits from the Seafarers Pension Plan. For more information about these agreements and to find out how they might affect you, you can contact the Plan at 1-800-252-4674.

WHAT RIGHTS DO I HAVE IF THE PLAN DENIES MY APPLICATION FOR PENSION?

If your application for benefits is denied, you have the right to appeal the Plan's decision to the Plan's Board of Trustees.

If the Plan denies your application, a written explanation will be sent to you. If you believe that the Plan should have approved your application, you can request a review by the Trustees. You must make your request in writing and you must send it within 90 days of the date your application was denied. You may include any documents or information that supports your position when making your request.

If you were denied a disability pension benefit, the Plan will grant you some additional rights to help you with your appeal. Please contact the Plan office for more information concerning these procedures.

Your application will be reviewed by the Trustees. They will look at all documents or information that they receive from you or anyone else. After completing their review, the Trustees will make their final decision. The Trustees will notify you of their decision in writing within 30 days of receiving your appeal.

Your written appeal should be sent to:

Board of Trustees
Seafarers Pension Plan
5201 Auth Way
Camp Springs, MD 20746

Any legal action based upon the Plan's denial of benefits must be commenced no later than two (2) years after your appeal is denied by the Plan's Board of Trustees.

WHAT HAPPENS IF I RECEIVE AN OVERPAYMENT FROM THE PLAN?

You are responsible to reimburse the Plan for any overpayment made to you. The Plan may take such action as withholding future benefits or deducting the overpayment from the death benefit if necessary.

ARE MY BENEFITS INSURED?

Your pension benefits under this multiemployer plan are insured by the Pension Benefit Guaranty Corporation (PBGC) which is a federal insurance program. The PBGC provides financial assistance to plans that become insolvent. The maximum benefit that the PBGC guarantees is set by law. For more information about the PBGC and multiemployer benefit guarantees, go to PBGC's website, www.pbgc.gov, or call PBGC toll-free at 1-800-400-7242 (TTY/TDD users may call the Federal relay service toll free at 1-800-877-8339 and ask to be connected to 1-800-400-7242).

HOW WILL THE PLAN NOTIFY ME IF THERE ARE ANY CHANGES IN MY BENEFITS?

If the Trustees decide to make any changes to your benefits, the Plan will notify you by mailing a notice to your home address. If you prefer to receive notices from the Plan by e-mail, you must give the Plan permission to communicate with you by e-mail by completing an Electronic Consent for Delivery of Plan Documents Form. The form is available at www.seafarers.org (*About / Benefit Plans / Applications*) which you can fill out and return to the Plan. You may also contact the Plan at 1-800-252-4674 to request the form. Participant notices are also online at: www.seafarers.org in the Pension Plan section. The most updated version of this Summary Plan Description booklet is always on the Seafarers website.

WHAT LEGAL RIGHTS DO I HAVE?

As a participant in the Plan, you have certain rights under the Employee Retirement Income Security Act of 1974. These rights include:

You have the right to:

- receive information about the Plan;
- inspect Plan documents at the Plan's office;
- receive copies of Plan documents for a small copying fee;
- receive a listing of signatory employers, as well as the relevant collective bargaining agreement(s) with employers for whom you have worked, when requested in writing;
- receive a summary of the Plan's financial report;
- not to be penalized or discriminated against by the Trustees of the Plan when you are applying for benefits;
- hire a lawyer if you believe that your application for benefits was incorrectly turned down, or that a Trustee of the Plan has not done his/her job;
- receive a written estimate of your pension benefits as often as once a year by contacting the Plan office in writing;
- have your questions answered by the Plan, and if you are not satisfied, to ask the U.S. Department of Labor at 1-866-444-3272 (toll-free); or online: <http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>; or mail:

U.S. Department of Labor
Employee Benefits Security Administration
Room N5619
200 Constitution Avenue, N.W.
Washington, DC 20210

APPENDIX

- LANGUAGE TRANSLATION SERVICES

Language Translation Services

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-252-4674

Arabic:

ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-252-4674

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-252-4674

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-252-4674

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-252-4674

Haitian Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-252-4674

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-252-4674

Indonesian: PERHATIAN: Jika Anda berbicara dalam Bahasa Indonesia, layanan bantuan bahasa akan tersedia secara gratis. Hubungi 1-800-252-4674

Romanian: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-252-4674

Croatian: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-252-4674

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-252-4674

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-252-4674。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-252-4674 번으로 전화해 주십시오.

Ukrainian: УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-252-4674

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-252-4764