

# ***SEAFARERS HEALTH AND BENEFITS PLAN***

5201 Capital Gateway Dr.  
Camp Springs, Maryland 20746-4275  
(301) 899-0675

Margaret R. Bowen  
Administrator

November 27, 2020

Dear Plan Participant:

The Seafarers Health and Benefits Plan (Plan) is sending you this letter and enclosed documents because according to the Plan's records, it appears that you may be eligible for pensioner health benefits from the Plan in January 2021. The following documents are enclosed:

- **Summary of Benefits and Coverage (SBC)** – These documents briefly describe the benefits that will be available from the Plan at the **Pensioners' Medicare level and at the Pensioners' Non-Medicare level**. If you believe that you will be eligible to receive a different level of benefits, please contact the Plan to request a different booklet; or you may view the SBCs for all Plan levels online at [www.seafarers.org](http://www.seafarers.org). The SBC is **not** a guarantee of benefits. The Plan's Rules and Regulations determine whether you are eligible for benefits.
- **Women's Health and Cancer Rights Act Notice** – describes benefits available from the Plan related to treatment of breast cancer.
- **Notice of Premium Assistance under Medicaid and the Children's Health Insurance Program** – describes financial assistance that is available in certain states to pay health plan premiums. The Plan does not have a premium, but we are required to send this notice to you.

## **Reminder about the Plan's Grandfathered Status**

The Plan would also like to remind you that the Seafarers Health and Benefits Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that this Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer

protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 5201 Capital Gateway Drive, Camp Springs, MD 20746.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.


### **Questions**

If you have any questions about these benefits, or about the coverage that you receive from the Plan, you may contact the Plan at 1-800-252-4674. You may also view additional information about your health coverage at [www.seafarers.org](http://www.seafarers.org), by clicking on “About” and then clicking on “Health and Benefits Plan” under the “Benefit Plans” heading.


Sincerely,

Margaret R. Bowen  
Administrator

Enclosures

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.** This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-252-4674. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.seafarers.org](http://www.seafarers.org) or call 1-800-252-4674 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$375 person/\$750 family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Inpatient Facility and Vision are not subject to <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	Yes. \$100 for <a href="#">prescription drug coverage</a> . There are no other specific <a href="#">deductibles</a> .	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services. <a href="#">Prescription coverage</a> provided through OptumRx. No prescription coverage for dependents.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$2,700 individual/\$5,500 family for in- <a href="#">network</a> services only	The <a href="#">out-of-pocket limit</a> is the most you can pay in a year for covered in- <a href="#">network</a> services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , health care this <a href="#">plan</a> doesn't cover, prescription costs, dental, vision, <a href="#">balance billing</a> charges, and <a href="#">out-of-network</a> services.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.seafarers.org">www.seafarers.org</a> for a link to CIGNA's <a href="#">network providers</a> .	You pay the least if you use a <a href="#">provider</a> in the CIGNA <a href="#">network</a> . You pay more if you use a <a href="#">provider</a> in the MultiPlan <a href="#">network</a> or other <a href="#">networks</a> in which the <a href="#">Plan</a> participates. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's charge</a> and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	Pensioner only.
	<a href="#">Specialist</a> visit	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	Pensioner only.
	<a href="#">Preventive care/screening/immunization</a>	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	Pensioner only. Annual physical no charge for dependents.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	Pensioner only.
	Imaging (CT/PET scans, MRIs)	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	No payment if not <a href="#">pre-authorized</a> . Pensioner only.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.optumrx.com">www.optumrx.com</a> (or call 1-800-788-4863) or <a href="http://www.seafarers.org">www.seafarers.org</a>  Maintenance drugs cost more when purchased at retail.	Generic drugs 30 day retail; 90 day mail order	\$10 <a href="#">copay</a> each retail \$20 <a href="#">copay</a> each mail	Not applicable	<a href="#">Prior authorization</a> required for certain drugs. Pensioner only.
	Preferred brand drugs 30 day retail; 90 day mail order	\$25 <a href="#">copay</a> each retail \$50 <a href="#">copay</a> each mail	Not applicable	<a href="#">Prior authorization</a> required for certain drugs. Pensioner only.
	Non-preferred brand drugs 30 day retail; 90 day mail order	\$50 <a href="#">copay</a> each retail \$100 <a href="#">copay</a> each mail	Not applicable	<a href="#">Prior authorization</a> required for certain drugs. Pensioner only.
	<a href="#">Specialty drugs</a> 30 day supply limit for most; 90 day supply available for oral HIV drugs only	30 day supply <a href="#">copay</a> (for retail or by mail) same as above retail categories; 90 day supply <a href="#">copay</a> (for retail or by mail) same as above mail categories	Not covered (Specialty)  Not applicable (Retail)	<a href="#">Prior authorization</a> required for certain drugs.  All <a href="#">Specialty drugs</a> must be filled through Optum Specialty Pharmacy. Contact OptumRx at 1-800-788-4863.  Pensioner only.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	No payment if not <a href="#">pre-authorized</a> .
	Physician/surgeon fees	10% <a href="#">coinsurance</a>	35% <a href="#">coinsurance</a>	No payment if not <a href="#">pre-authorized</a> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	\$300 <u>copayment</u> if non-injury related or not admitted.
	<a href="#">Emergency medical transportation</a>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<a href="#">Urgent care</a>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	Pensioner only.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	\$450 <u>copayment</u> per hospital stay	30% <u>coinsurance</u> \$450 <u>copayment</u> per hospital stay	180 continuous days or \$1,000,000 maximum per illness. Inpatient benefits will resume after 60 days out of hospital. Payment at semi-private room rate. No payment if not <u>pre-authorized</u> .
	Physician/surgeon fees	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Not covered	Not covered	Not covered.
	Inpatient services	Not covered	Not covered	Not covered.
<b>If you are pregnant</b>	Office visits	10% <u>coinsurance</u>	35% <u>coinsurance</u>	Outpatient services for medical conditions resulting from pregnancy are not covered for dependents; otherwise office visits are included in global fee. Maternity care may include tests and services described elsewhere in this SBC (i.e., ultrasound).
	Childbirth/delivery professional services	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Childbirth/delivery facility services	\$450 <u>copayment</u> per hospital stay	30% <u>coinsurance</u> \$450 <u>copayment</u> per hospital stay	Payment at semi-private room rate.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Amount that exceeds <u>network</u> allowed or limitations	Amount that exceeds limitations	Combined with <u>skilled nursing care</u> ; 60 visits per year. Visit equals two hours. Maximum allowed \$75 per hour.
	<a href="#">Rehabilitation services</a>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	After non-catastrophic illness/injury: 20 combined visits per year. Pensioner only. After catastrophic illness/injury: 40 combined visits per year. Pensioner and dependents. Combined visits include physical, occupational, speech, pulmonary and cognitive therapies.
	<a href="#">Habilitation services</a>	Not covered	Not covered	Not covered.
	<a href="#">Skilled nursing care</a>	Amount that exceeds <u>network</u> allowed or limitations	Amount that exceeds limitations	Combined with <u>home health care</u> ; 60 visits per year. Visit equals two hours. Maximum allowed \$75 per hour.
	<a href="#">Durable medical equipment</a>	10% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	<a href="#">Hospice services</a>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Up to six months.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Not covered.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

**Excluded Services & Other Covered Services:**

**Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)**

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care (routine)
- Habilitation services
- Hearing aids for dependents
- Infertility treatment
- Inpatient and outpatient substance use disorder
- Long term care
- Mental health services
- Outpatient services for dependents except those listed
- Prenatal and postnatal care for your spouse or daughter, unless included with delivery fees
- Prescriptions for dependents
- Private duty nursing (inpatient)
- Routine foot care
- Services outside the U.S. and its territories
- Treatment not medically necessary
- Weight loss programs

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Hearing aids for Pensioner only
- Private duty nursing (for home health care only)
- Routine eye care

**Participants in this [Plan](#) pay a [premium](#) for coverage.**

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or contact the Plan at 1-800-252-4674 for continuing the Plan's coverage through COBRA. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: 1-800-252-4674. Your [appeal](#) must be in writing and sent within 180 days of the date your [claim](#) was denied. You should include any supporting documentation you have when making your request. Your written [appeal](#) should be sent to: Board of Trustees, Seafarers Health and Benefits Plan, Claims Department, 45353 St. George's Avenue, Piney Point, Maryland 20674. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444- EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

ATTENTION: if you need language assistance, free translation services are available. Call 1-800-252-4674

**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

The Seafarers Health and Benefits Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act.

As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that this Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 1-800-252-4674. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————



About these Coverage Examples for Seafarers Health & Benefits Plan -- NON-MEDICARE PENSIONERS:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage. Note: Amounts to be paid in each example could be reduced if out-of-pocket maximum has been satisfied.

**Peg is Having a Baby**

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$375/\$100
- [Specialist](#) [[cost sharing](#)] \$0
- Hospital (facility) [[copayment](#)] \$450
- Other [[cost sharing](#)] [[coinsurance](#)] 10%
- Other [[cost sharing](#)] [[copayment](#)] \$0
- Other [[cost sharing](#)] [[excluded services](#)] \$60

**This EXAMPLE event includes services like:**

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$375/\$10
Copayments	\$450
Coinsurance	\$520
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,415</b>

**Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$375/\$100
- [Specialist](#) [[cost sharing](#)] \$30
- Hospital (facility) [[copayment](#)] \$0
- Other [[cost sharing](#)] [[coinsurance](#)] 10%
- Other [[cost sharing](#)] [[copayment](#)] \$460
- Other [[cost sharing](#)] [[excluded services](#)] \$20

**This EXAMPLE event includes services like:**

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$375/\$100
Copayments	\$460
Coinsurance	\$170
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,125</b>

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$375/\$100
- [Specialist](#) [[cost sharing](#)] \$30
- Hospital (facility) [[cost sharing](#)] 10%
- Other [[cost sharing](#)] [[coinsurance](#)] 10%
- Other [[cost sharing](#)] [[copayment](#)] \$0
- Other [[cost sharing](#)] [[excluded services](#)] \$0

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$375
Copayments	\$0
Coinsurance	\$240
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$620</b>