

SEAFARERS HEALTH AND BENEFITS PLAN

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Margaret R. Bowen
Administrator

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IMPORTANT NOTICE ABOUT NEW BENEFITS

Dear Plan Participant:

The Seafarers Health and Benefits Plan has implemented some new benefits in response to the Covid-19 pandemic, in order to help protect the health of mariners and their families. The following is information about these benefits, which are applicable to all participants except pensioners who are Medicare eligible.

Testing for Covid-19 – Effective for claims on or after March 2, 2020, the Plan will pay 100% of the cost for these tests and related diagnostic services, both in and out of Network, at all Plan levels.

Telehealth – Effective for claims on or after March 2, The Plan will cover telehealth visits for Covid-19 and for other medical conditions. Telehealth is the delivery of health-related services through your smartphone, computer, telephone or tablet. This new benefit will allow you and your family to receive the medical care you need without visiting the doctor's office. Most doctors are now offering this service. Please contact your usual providers to find out if they are offering telehealth services. Residents of Puerto Rico: Please contact Humana for details about how to access telehealth services.

The Plan will pay for Telehealth services as follows:

- **In-Network:** **If the visit is related to Covid-19, the Plan will pay 100% of the Network allowed charge at all Plan levels.** For all other medical conditions, the Plan will pay 90% of the Network-allowed charge for participants at the Core-Plus, Core and Non-Medicare Pensioner benefit level (for the pensioner only). Pensioners' dependents do not have this benefit, unless it is related to Covid-19. At the Plan S and Apprentice benefit levels, the Plan will pay 70% of the Network-allowed charge. All telehealth claims for participants in Puerto Rico will be paid at the in-Network level.
- **Out-of-Network:** If the visit is related to Covid-19, the Plan will pay 100% of the Network allowed charge. For all other medical conditions, the Plan will pay 65% of the Network-allowed charge at all benefit levels, except for the dependents of pensioners.

COBRA – The Plan will now accept money orders as payment for the COBRA premium.

Prescription drugs – There are no changes to this benefit; however, the Plan suggests that you allow extra time to receive your mail order prescription drugs, due to potential shipping delays. Additionally, make sure that you have enough medication to last the entire voyage including delays in returning.

Scholarship Deadline Extended – The Plan has extended the deadline to apply for a scholarship. The original deadline of April 15 has now been extended to July 15. The scholarship application is available on the Seafarers.org website under the About / Health and benefits section.

Please remember that there is flexibility in the eligibility rules that allows us to review the past two (2) eligibility periods for a total of 125 days in order maintain coverage, provided that at least one (1) day is earned in each of the two (2) periods. This should assist those that have not been able to return to work on their normal rotations due to the pandemic.

We remain here to assist you during this challenging time. The Plan office remains open with a limited staff and is continuing to process claims. If you have any questions about your benefits, you may contact the Plan at (800) 252-4674.

Sincerely,

Margaret R. Bowen
Administrator