

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

June 29, 2022

Dear Participant:

Increase in Benefits for Physical, Occupational, Speech, Cognitive and Pulmonary Therapies

I am pleased to notify you that the Board of Trustees recently approved an increase in rehabilitative therapy benefits. The Plan is **doubling its benefit**, and will now allow up to **forty (40) visits** in a calendar year for any combination of physical, occupational, speech, cognitive or pulmonary therapy to help you recover from a **non-catastrophic** illness or injury. Some examples of a non-catastrophic condition are: back pain, knee pain, shoulder injury, back surgery or knee surgery.

Previously, the Plan allowed twenty (20) visits per year for these services. This increase applies to all eligible employees at the Core-Plus and Core benefit levels and their dependents, and to all eligible Pensioners, and is retroactive to January 1, 2022. If you have submitted claims for these types of services received this year that were denied because you reached the maximum number of visits, the Plan will automatically adjust those eligible claims for payment.

As a reminder, the Plan also provides separate rehabilitative benefits to participants who suffer from a **catastrophic illness or injury**, such as a stroke, heart attack or serious injury. In that situation, the Plan also provides forty (40) visits for physical, occupational, speech, cognitive or pulmonary therapy. If you also have a non-catastrophic illness or injury in the same year, you may be eligible for up to forty visits for your catastrophic needs and up to forty for your non-catastrophic needs. Those benefits are available to eligible employees at the Core-Plus and Core benefit levels and their dependents; and to eligible Pensioners and their dependents.

If you have any questions regarding this notice or your health benefits, please contact the SHBP Claims Department at (800) 252-4674 (Option 3) or claimsdept@seafarers.org. Additional information about your benefits is available at www.seafarers.org/plans.

Sincerely,

Margaret R. Bowen
Administrator