

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

November 1, 2022

Dear 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 health benefits from the Plan in January 2023. The following documents are enclosed:

- **Summary of Benefits and Coverage (SBC)** – briefly describes the benefits that will be available to you from the Plan. 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/plans. 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 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.

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/plans.

Sincerely,

Margaret R. Bowen
Administrator

Enclosures