May 15, 2023

**Re: Mental Health and Substance Use Disorder Benefits for Dependents**

Dear Participant:

The Trustees of the Seafarers Health and Benefits Plan recognize the importance of mental health and substance use treatment to the well-being of all of your family members. I am pleased to notify you that the Trustees have recently decided to add mental health and substance use disorder benefits for dependents of eligible mariners at the Core-Plus and Core benefit levels. These services will be covered in the same way as all other professional services and inpatient hospital stays.

Effective as of May 1, 2023, the spouse and children of an eligible mariner at the Core-Plus or Core Benefit levels will be eligible for the following benefits:

* **Outpatient counseling and/or psychotherapy**, including applied behavioral analysis (ABA) therapy treatment for autism. The Plan will pay for these services for a dependent in the same manner as other outpatient professional services. The Plan will pay 90% of the Network allowed amount for in-Network treatment; or 65% of the reasonable and customary charge for out-of-network treatment.
* **Hospitalization for Mental Health Disorders**. The Plan will pay for an inpatient hospital stay for a mental health condition of a dependent in the same way it pays for other hospital stays. At in-Network facilities, the Plan will pay 100% of Network-allowed charge for the facility fee, and 90% of the Network-allowed charge for professional fees. For out-of-Network treatment, the Plan will pay 70% of the reasonable and customary charge for the facility fees, and 65% of the reasonable and customary charge for professional fee. There is a $450.00 copayment for all inpatient hospital stays.
* **Inpatient Detoxification from Alcohol or Drugs.** The Plan will pay for inpatient detoxification for a dependent in the same way it pays for other hospital stays. A $450.00 copayment applies to this benefit.
* **Inpatient Substance Use Disorder Treatment**. The Plan will pay for inpatient substance use disorder treatment for a dependent in the same way it pays for other hospital stays. A $450.00 copayment applies to this benefit.
* **Prescriptions for Mental Health and Substance Use Disorders.** The Plan will pay for these prescriptions in the same manner as it covers all other prescriptions.

**Benefits for Mariners**

Mariners may continue to receive inpatient substance use disorder treatment at the Seafarers Addictions Rehabilitation Center (SARC), however they may choose other locations. Mariners may receive this treatment at any licensed facility, and the Plan will pay for it in the same way as described above for inpatient substance use treatment. However, **the Plan will pay 100% of the cost of treatment at the SARC, with no copayments or deductibles.** In addition, the Plan will cover the cost of transportation to the SARC from anywhere in the U.S. The program at the SARC is specially designed just for seafarers, and has resources available to help mariners who have lost their merchant mariner’s documents due to a substance use disorder. These services are not available at other facilities.

**Please note, all mental health and substance use disorder benefits are subject to the annual deductible.**

**Reminder about the Plan’s Grandfathered Status**

We would like to remind you that the Seafarers Health and Benefits Plan believes it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “ACA”). As permitted by the ACA, a grandfathered health plan can preserve certain basic coverage that was in effect when that law was enacted. Being a grandfathered health plan means that this Plan may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement to provide preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits.

Questions about which protections apply and which protections do not apply should be directed to the Administrator at the above address. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor, at 1-866-444-3272, or at [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 the benefits described in this letter, or about your health benefits in general, you may call (800) 252-4674, Option 3.

Sincerely,

Margaret R. Bowen

Administrator