SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen Administrator

September 1, 2023

Dear Participant:

We are sending you this letter because you are currently receiving health benefits through Humana, or you recently lost eligibility, but may become eligible for benefits in the future.

As you may know, Humana notified the Seafarers Health and Benefits Plan (Plan) that they will no longer be providing benefits to employer group health plans in Puerto Rico. Therefore, we had to locate a new network to provide your benefits. After a thorough search, we are pleased to announce that the Plan has reached an agreement with Medical Card System, Inc. (MCS) to be the Plan's new network, effective October 1, 2023.

You will receive a new ID card from MCS and more details about your benefits by the end of September. If you do not receive an ID card by September 30, please contact MCS at 787-281-2800 or 1-888-758-1616. The Plan will also be holding a benefits conference at the Seafarers Union hall in Puerto Rico, 659 Hillside Street, Summit Hills, San Juan on September 7th at 10:00 a.m. Representatives from MCS will be present to provide you with more information about your health benefits. You and your family members are encouraged to attend.

Your last day of coverage through Humana will be September 30, 2023; however, Humana will continue to process all claims with dates of service up until September 30, 2023. You will have a year from September 30 to file those claims with Humana.

You can always call the Plan directly with any questions about your benefits at (800) 252-4674, Option 3; or Option 1 to speak to someone in Spanish.

Sincerely,

Margaret Bowen Administrator