




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [Plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.**

**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-252-4674. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.seafarers.org/plans](http://www.seafarers.org/plans) or call 1-800-252-4674 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes.	There is no <a href="#">deductible</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	Not applicable	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Not applicable	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.seafarers.org/plans">www.seafarers.org/plans</a> for a link to CIGNA's <a href="#">network providers</a> .	You pay the least if you use a <a href="#">provider</a> in the CIGNA <a href="#">network</a> . You pay more if you use a <a href="#">provider</a> in the MultiPlan <a href="#">network</a> or other <a href="#">networks</a> in which the <a href="#">Plan</a> participates. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	<u>Specialist</u> visit	30% <u>coinsurance</u>	35% <u>coinsurance</u>	Chemotherapy/radiation not covered.
	<u>Preventive care/screening/immunization</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u>	No immunization coverage.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	No payment if not <u>pre-authorized</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.optumrx.com">www.optumrx.com</a> (or call 1-800-788-4863) or <a href="http://www.seafarers.org/plans">www.seafarers.org/plans</a> Maintenance drugs cost more at retail.	Generic drugs 30 day retail; 90 day mail order	30% <u>coinsurance</u> retail per prescription 25% <u>coinsurance</u> mail per prescription	Not applicable	<u>Prior authorization</u> required for certain drugs.
	Preferred brand drugs	Not covered	Not applicable	Preferred brand drugs excluded.
	Non-preferred brand drugs	Not covered	Not applicable	Non-preferred brand drugs excluded.
	<u>Specialty drugs</u> 30 day supply limit for most; 90 day supply available for oral HIV drugs only	30% <u>coinsurance</u> retail per prescription 25% <u>coinsurance</u> mail per prescription	Not covered (Specialty) Not applicable (Retail)	<u>Prior authorization</u> required for certain drugs. All <u>Specialty drugs</u> must be filled through Optum Specialty Pharmacy. Contact OptumRx at 1-800-788-4863. Generic only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Physician/surgeon fees	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u> professional services	30% <u>coinsurance</u>	30% <u>coinsurance</u>	\$300 <u>copayment</u> if non-injury related or not admitted. \$5,000 maximum per emergency room visit.
	<u>Emergency room care</u> facility services	No charge	No charge	
	<u>Emergency medical transportation</u>	Not covered	Not covered	Not covered.
	<u>Urgent care</u>	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	30% <u>coinsurance</u>	\$50,000 maximum or 31 days at semi-private room rate per hospital stay. No payment if not <u>pre-authorized</u> .
	Physician/surgeon fees	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Not covered	Not covered	Not covered.
	Inpatient services	Mental/behavioral health not covered. No charge for substance use disorder	Mental/behavioral health not covered. 30% <u>coinsurance</u> substance use disorder	Mental/behavioral health inpatient services - not covered. Substance use disorder for inpatient detox services for Seafarer only. No payment if not pre-authorized.
<b>If you are pregnant</b>	Office visits	30% <u>coinsurance</u>	35% <u>coinsurance</u>	For medical conditions resulting from pregnancy; otherwise office visits are included in global fee. Maternity care may include tests and services described elsewhere in this SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% <u>coinsurance</u>	35% <u>coinsurance</u>	None
	Childbirth/delivery facility services	No charge	30% <u>coinsurance</u>	\$50,000 max or 31 days at semi-private room rate per hospital stay.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Not covered	Not covered	Not covered.
	<a href="#">Rehabilitation services</a>	Not covered	Not covered	Not covered.
	<a href="#">Habilitation services</a>	Not covered	Not covered	Not covered.
	<a href="#">Skilled nursing care</a>	Not covered	Not covered	Not covered.
	<a href="#">Durable medical equipment</a>	Not covered	Not covered	Not covered.
	<a href="#">Hospice services</a>	Not covered	Not covered	Not covered.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Not covered.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

**Excluded Services & Other Covered Services:**

**Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)**

- |                                   |   |   |
|-----------------------------------|---|---|
| • Acupuncture                     | • Hospice   |   |
| • Bariatric surgery               | • Immunizations   | • Private duty nursing                          |
| • Chiropractic care               | • Infertility treatment                                       | • Rehabilitation services                       |
| • Cosmetic surgery                | • Inpatient substance use disorder, except for employee detox | • Routine eye care                              |
| • Dental care                     | • Long term care  | • Routine foot care                             |
| • Durable medical equipment       | • Mental health services                                      | • Services outside the U.S. and its territories |
| • Habilitation services           | • Outpatient substance use disorder                           | • Treatment not medically necessary             |
| • Hearing aids                    |   | • Weight loss programs                          |
| • Home health and skilled nursing |   |   |

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- None

**Participants in this [Plan](#) do not pay a [premium](#) for coverage.**

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or contact the Plan at 1-800-252-4674 for continuing the Plan's coverage through COBRA. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: 1-800-252-4674. Your [appeal](#) must be in writing and sent within 180 days of the date your [claim](#) was denied. You should include any supporting documentation you have when making your request. Your written [appeal](#) should be sent to: Board of Trustees, Seafarers Health and Benefits Plan, Claims Department, 45353 St. George's Avenue, Piney Point, Maryland 20674. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444- EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

**Does this plan provide Minimum Essential Coverage? Yes**

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

**Does this plan meet the Minimum Value Standards? Yes**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

ATTENTION: if you need language assistance, free translation services are available. Call 1-800-252-4674

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-252-4674

**Arabic:** ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-252-4674

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-252-4674

The Seafarers Health and Benefits Plan is a “grandfathered health plan” under the Patient Protection and 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 do not 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 1-800-252-4674. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [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.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*—————

## About these Coverage Examples for Seafarers Health & Benefits Plan -- Apprentice:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$0
■ Hospital (facility) [ <a href="#">copayment</a> ]	\$0
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">coinsurance</a> ]	30%
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">copayment</a> ]	\$5
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">excluded services</a> ]	\$60

#### This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$5
Coinsurance	\$1,670
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,735</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$90
■ Hospital (facility) [ <a href="#">copayment</a> ]	\$0
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">coinsurance</a> ]	30%
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">copayment</a> ]	\$1,050
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">excluded services</a> ]	\$810

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs (*brand name*)  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,050
Coinsurance	\$390
What isn't covered	
Limits or exclusions	\$810
<b>The total Joe would pay is</b>	<b>\$2,250</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$100
■ Hospital (facility) [ <a href="#">cost sharing</a> ]	30%
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">coinsurance</a> ]	30%
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">copayment</a> ]	\$5
■ Other [ <a href="#">cost sharing</a> ] [ <a href="#">excluded services</a> ]	\$1,340

#### This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$5
Coinsurance	\$265
What isn't covered	
Limits or exclusions	\$1,340
<b>The total Mia would pay is</b>	<b>\$1,610</b>