

SEAFARERS HEALTH AND BENEFITS PLAN

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Camp Springs, Maryland 20746-4275
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Margaret R. Bowen
Administrator

April 11, 2016

Dear Plan Participant:

The Trustees of the Seafarers Health and Benefits Plan would like to remind you of certain Plan provisions. This letter contains important information about your benefits. We suggest that you keep this letter with the other information that you have received from the Plan.

Women's Health and Cancer Rights Act

The Plan would like to remind eligible participants that if you, or any eligible dependent, have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). The Plan provides surgical benefits for mastectomies and reconstruction of the breast, and surgery and reconstruction of the other breast if needed to produce a symmetrical appearance. In addition, the Plan provides benefits for prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. Therefore, the following deductibles and coinsurance apply.

	CorePlus	Core
Deductible	\$250 per person; \$750 per family	\$375 per person; \$1,125 per family
Co-Insurance In-Network	20% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>	20% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>
Co-Insurance Out-of-Network	35% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>	35% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>

If you have any questions with regard to the information contained in this letter, please call the Claims Department at 1-800-252-4674.

Sincerely,

BOARD OF TRUSTEES

