

SEAFARERS HEALTH AND BENEFITS PLAN

5201 Auth Way
Camp Springs, Maryland 20746-4275
(301) 899-0675

Margaret R. Bowen
Administrator

<p>NEW BENEFITS FOR BARIATRIC SURGERY AND NUTRITION COUNSELING</p>

April 15, 2015

Dear Plan Participant:

During recent years the Board of Trustees has received a number of requests to pay for bariatric surgery (such as gastric bypass, gastroplasty, and gastric stapling) for Plan participants who are significantly overweight. I am pleased to inform you that effective May 1, 2015, the Trustees have decided to provide benefits for this surgery for active Seafarers at the Core-Plus and Core benefit levels who meet certain criteria.

In order to be eligible for this benefit, a Seafarer must have a Body Mass Index (BMI) of at least 40, or a BMI over 35 along with one or more of the following conditions: type 2 diabetes, cardiovascular disease, hypertension, chronic obstructive sleep apnea, or other conditions caused by being overweight such as joint pain, mobility problems or difficulty in maintaining employment. In addition, the Seafarer must obtain pre-certification from the Plan's Medical Director, who will consider various other factors to determine whether the procedure is medically necessary.

If you are considering this surgery and would like to know more about the Plan's criteria for approval, please contact the Claims Department at 1-800-252-4674. **Please note that this benefit is for active Seafarers only at the Core-Plus and Core benefit levels.**

The Plan will also provide benefits for nutrition counseling for all participants at the Core-Plus, Core, and Pensioner benefit levels with a BMI of 40, or with a BMI over 35, along with one of the complications listed above. The Plan will pay for up to three (3) sessions of nutrition counseling in the same way it pays for all other professional fees. This benefit is available to Seafarers, pensioners, and dependents.

Sincerely,

Margaret R. Bowen
Administrator