

SEAFARERS HEALTH AND BENEFITS PLAN

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Margaret R. Bowen
Administrator

IMPORTANT – INCREASE IN DENTAL BENEFITS

April 8, 2016

Dear Participant:

I am pleased to inform you that effective May 1, 2016, the Seafarers Health and Benefits Plan is increasing its dental benefits for participants at the Core-Plus and Core benefit levels.

Increase in Core-Plus Dental Benefits

Previously, the maximum dental benefit for employees and their dependents at the Core-Plus benefit level was \$750 per calendar year, and the Plan had a schedule which specified the amount it would pay for each service. In addition, there was a \$1000 lifetime maximum for orthodontia.

Beginning on May 1, the Core-Plus dental benefit is being increased to \$2000 per calendar year for each eligible person. The Plan will pay 100% of the first \$500 of dental services. After that, if you use an in-Network provider, the Plan will pay 60% of the Network-allowed amount for remaining services, up to the \$2000 annual maximum. If you use an out-of-Network provider, the Plan will pay 50% of the allowed amount for remaining services, up to the \$2000 annual maximum.

There is no longer a dental schedule which means that you can use this benefit for any necessary procedures and you will be reimbursed as indicated above. The lifetime maximum for orthodontia is being increased to \$4000 per person; however, orthodontic services will count toward the annual maximum of \$2000.

Increase in Core Dental Benefits

Until now, employees and their dependents at the Core benefit level were eligible for a maximum of \$350 in dental benefits each year, which were paid according to the Plan's schedule. There was also a lifetime maximum of \$1000 for orthodontia.

Beginning on May 1, the dental benefit is being increased to \$1000 per calendar year for each eligible person at the Core benefit level. The Plan will pay 100% of the first \$500 of dental services. After that, if you use an in-Network provider, the Plan will pay 60% of the Network-allowed amount for remaining services, up to the annual maximum of \$1000. If you use an out-of-Network provider, the Plan will pay 50% of the allowed amount for the remaining services, up to the \$1000 annual maximum.

There is no longer a dental schedule which means that you can use this benefit for any necessary procedures and you will be reimbursed as indicated above. The lifetime maximum for orthodontia is being increased to \$2000 per person; however, orthodontic services will count toward the annual maximum of \$1000.

Other Important Information about Your Dental Benefits

The Plan has no dollar limit on preventive dental care for children under age 19. The Plan classifies the following services as preventive: periodic oral examinations, prophylaxis (teeth cleaning), topical fluoride treatment, fluoride supplementation and oral health education. Any claims paid for these preventive dental procedures will be deducted from the applicable annual allowable amounts for that particular dependent.

If you have already received dental services this year, the amounts that the Plan has paid will count toward your 2016 annual maximum for dental benefits.

As with all health benefits, you will save money if you use in-Network providers. If you need to locate an in-Network provider in your area, you may find this information at www.cignadentalsa.com. Please send all dental claims to the Plan directly at the following address:

Seafarers Health and Benefits Plan
P.O. Box 380
Piney Point, MD 20674.

Good dental care is an essential part of maintaining your health. We hope you will take advantage of these new benefits to stay in good health! If you have any questions about these benefits, you may call the Plan at 1-800-252-4674.

Sincerely,

Margaret R. Bowen
Administrator