

# ***SEAFARERS HEALTH AND BENEFITS PLAN***

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Margaret R. Bowen  
Administrator

## **IMPORTANT – INCREASE IN DENTAL BENEFITS**

April 29, 2016

Dear Participant:

The Seafarers Health and Benefits Plan recently sent you a letter (dated April 8, 2016) about an increase in your dental benefits. The Plan has received some questions from participants in Puerto Rico about this new benefit. I am writing to confirm that this new benefit applies to participants in Puerto Rico who use the Humana network.

The following is a description of the new benefit:

### **Core-Plus Dental Benefit**

**Beginning on May 1, the Core-Plus dental benefit is being increased to \$2000 per calendar year for each eligible person in your family. 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.**

### **Core Dental Benefit**

**Beginning on May 1, the Core dental benefit is being increased to \$1000 per calendar year for each eligible person in your family. 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.**

### **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.**

You will save money if you use in-Network dental providers. You may find information about in-Network providers in your area at [www.humana.com](http://www.humana.com), under the Find a Provider tool. It is not necessary to submit your dental claims to the Plan's office in Maryland. Your claims will be processed by Humana in Puerto Rico. In-Network claims will automatically be sent to Humana. You should send out-of-Network claims to Humana at the address on your Humana ID card.

If you have any questions about these benefits, you may call the Plan at 1-800-252-4674.

Sincerely,

Margaret R. Bowen  
Administrator