

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

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Margaret R. Bowen  
Administrator

**THIS LETTER CONTAINS IMPORTANT INFORMATION ABOUT YOUR BENEFITS.**

December 15, 2014

Dear Plan Participant:

## **CIGNA Dental**

I am pleased to inform you that effective January 1, 2015, the Seafarers Health and Benefits Plan is upgrading its CIGNA Dental network. The new network is called CIGNA Dental Shared Administration Network - Dental PPO Plus ("Dental PPO Plus") and will replace the previous "Dental PPO" network. Although your dental benefits have not changed, you will have access to more than 224,000 quality in-network dentists across the country with this new broader network.

The majority of the dental providers that participated in the prior Dental PPO network also participate in the new Dental PPO Plus network, so in most cases you should not have to change dental providers.

As of January 1, 2015, there will be a new website address for the provider directory. You can utilize the provider directory to verify whether a dental provider participates in the new network. To access the new provider directory, go to: <http://www.cignadentalsa.com/>. (See enclosed CIGNA flyer for additional information.) There will also be a link to this information at [www.seafarers.org](http://www.seafarers.org) under member benefits.

As a result of this change, new CIGNA Dental ID cards have been issued and are enclosed with this letter. You will receive two (2) cards if our records reflect that you are married or have dependents. Please discard your old card and begin using the new one on January 1, 2015. If you need additional cards, please contact the Plan at 1-800-252-4674 to request an ID card.

## **Coverage of Children up to Age 26**

The Plan currently provides health coverage for your covered child **up to age 26**, regardless of whether they are eligible for other coverage through their employment. **Effective January 1, 2015**, coverage will be extended until the end of the month that the child turns age 26 rather than on their 26<sup>th</sup> birthday.



### **Reminder about the Plan's Grandfathered Status**

The Plan would also like to remind you that Seafarers Health and Benefits Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the 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 SHBP Plan Administrator at 5201 Auth Way, Camp Springs, MD 20746. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272; or via their website at: [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.

### **Questions?**

If you have questions about your benefits, please contact the Plan at 1-800-252-4674, or write to: Seafarers Health and Benefits Plan, 5201 Auth Way, Camp Springs, MD 20746.

**Reminder** - This letter, along with other important Plan information, is also available on the SIU website, [www.seafarers.org](http://www.seafarers.org) under the "Member Benefits" tab. You may want to check the website periodically for Plan communications or benefit applications.

On behalf of the Plan and the Board of Trustees, I would like to wish you and your family a happy and healthy holiday season!

Sincerely,

Margaret R. Bowen  
Administrator

Enclosures

# A DENTAL NETWORK THAT'S SOMETHING TO SMILE ABOUT

Welcome to Cigna's Dental Shared  
Administration Network - Dental PPO Plus



Here's good news: You now have access to Cigna's Dental Shared Administration Network - Dental PPO Plus. It will help you lower your out-of-pocket costs and help you get more value out of your dental plan.

## So many dentists. So many locations.

Cigna's Dental Shared Administration Network -Dental PPO Plus gives you access to more than 224,000<sup>1</sup> quality in-network dentists across the country. All of the dentists in the Cigna network have met our credentialing requirements to ensure they are appropriately licensed and qualified.

## It's so simple.

Other than this transition to Cigna's Dental Shared Administration national network Dental PPO Plus, the rest of your dental plan stays the same. Claims will continue to be processed the same way. You'll call the same customer service number for answers to your questions on dental claims.

Just show your dentist your new Cigna Dental Shared Administration -Dental PPO Plus ID card at your next visit. If you haven't received your card yet, you can expect it soon.

## Find a dentist

There are two easy ways to find a dentist in your network:

- Call **800.797.3381**
- Visit us online at **Cignadentalsa.com**/Please select Cigna Dental Shared Administration- Dental PPO Plus

With the Cigna Dental Shared Administration Network -Dental PPO Plus, it's easier than ever to maintain a healthy mouth. After all, research shows that preventive dental care is important. If treatment is left untreated or delayed, oral diseases can affect your nutritional status, cause additional oral pain and discomfort, and may ultimately affect a person's quality of life.<sup>2</sup>

**GO YOU**<sup>®</sup>



1. Internal Cigna data. 2014.

2. Wu B, Liang J, Luo H and Furter R (2013) Racial and ethnic variations in preventive dental care utilization among middle-aged and older Americans, 1999–2008. Published December 17, 2013 Front. Public Health 1:65. doi: 10.3389/fpubh.2013.00065

## Offered by: Cigna Health and Life Insurance Company.

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