

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

March 2, 2015

Dear Participant:

As you know, the eligibility rules for the Seafarers Health and Benefits Plan (SHBP) were changed effective January 1, 2014 to implement new requirements under the Affordable Care Act (ACA). During the past year the SHBP Trustees have, as promised, reviewed and approved numerous appeals in order to cover participants who could not meet the 60-days-in-6-months requirement. After careful review and discussion of the state of the industry, it was determined that shipping is tightening up and it may be harder for participants to maintain eligibility due to no fault of their own.

Therefore, effective January 1, 2015 the Board of Trustees has decided to enhance the existing rule for maintaining eligibility by including the following provision: If a participant fails to obtain 60 days in a 6-month eligibility period, but has a combined total of 125 days distributed between the two prior consecutive 6-month periods, the participant will maintain eligibility for the following 6-month period. You must have covered employment in each of the two prior 6-month eligibility periods.

Those that fail to meet one of the two requirements will need to re-establish eligibility under the 90-day rule.

If you incurred claims on or after January 1, 2015, and your claim was denied due to eligibility, please contact the Claims Department at 1-800-252-4674.

Sincerely,

Margaret R. Bowen
Administrator