

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

December 1, 2015

Dear Plan S Participant:

I am pleased to notify you that effective January 1, 2016, the Seafarers Health and Benefits Plan will provide your dependents with medical and prescription coverage. As long as you meet the Plan's eligibility requirements, your spouse and children up to age 26 will be eligible for the same medical and prescription coverage that you receive. The Plan defines "spouse" as your husband or wife. Children eligible for coverage include your natural children, adopted children, step-children and foster children, until the end of the month in which they turn 26.

If you have dependents that you wish to enroll for coverage, please contact the Plan at (800) 252-4674 to request an enrollment/beneficiary card. You may also request this form at your local Union hall. Please return the completed form to the Plan, along with copies of birth certificates and proof of the Social Security numbers or ITINs of your dependents.

If you have any questions about this coverage, please contact the Plan at: (800) 252-4674. On behalf of the Plan, I wish you and your family a happy and healthy holiday season.

Sincerely,

Margaret R. Bowen
Administrator