

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

August 28, 2013

Dear Plan Participant:

I am pleased to inform you that the Seafarers Health and Benefits Plan is upgrading its CIGNA network. The new network is called "Open Access Plus" (OAP), and will replace the previous "Preferred Provider" (PPO) network. Under the new network, you can expect greater discounts from most in-Network medical providers, which should save you money on your health care expenditures.

The majority of the doctors and hospitals that participated in the prior PPO network also participate in the new OAP network, so in most cases you should not have to change providers. You can check the website listed on the CIGNA ID card to verify whether a health care provider participates in the OAP network. There will also be a link to this information at www.seafarers.org, under member benefits.

The only change to your benefits is that **beginning on October 1, 2013, you will require pre-certification in order to be covered for certain outpatient high technology radiology services, such as CT scan, PET scan or MRI. This means that your health care provider must contact the number on your CIGNA ID card to get approval before you receive these tests.** This will help you avoid medical tests that are costly and potentially expose you to unnecessary radiation. Pre-certification is not required when these tests are performed in the emergency room.

You and each member of your family should receive a new CIGNA ID card in the mail. Please discard your old card and begin using the new one on October 1, 2013. This CIGNA card does not apply to individuals who are eligible for Medicare. If you or one of your family members does not receive a new card, please contact the Plan at 1-800-252-4674 to request an ID card.

Feel free to contact the Plan if you have any questions about the new OAP network, or about any of your health benefits at the number above.

Sincerely,

Margaret R. Bowen
Administrator

