

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

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

Margaret R. Bowen  
Administrator

November 14, 2012

Dear Plan S Participant:

On behalf of the Seafarers Health and Benefits Plan, I am pleased to notify you of a positive change to the substance abuse benefits that are available to you. This change will go into effect on January 1, 2013.

At the present time, the Plan will pay for inpatient detoxification for you for up to five days on one occasion; and if you receive follow-up treatment, the Plan will pay for a second inpatient detoxification. **These limits are being removed. Beginning on January 1, 2013, the Plan will pay for inpatient detoxification in the same manner as any other hospital stay.** Please note, there are certain limits on hospital stays, which will apply to this benefit.

For more information about your benefits, you may contact the Plan at: 1 (800) 252-4674, or consult your Summary Plan Description booklet, which is available online at [www.seafarers.org](http://www.seafarers.org); or upon request.

I would also like to remind you that the Seafarers Health and Benefits Plan believes it 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 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 [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.

Sincerely,

Margaret R. Bowen  
Administrator