SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

November 27, 2018

Dear Plan Participant:

According to the records of the Seafarers Health and Benefits Plan, you will be eligible for health benefits as of January 1, 2019, or you were eligible during the past year (2018). For this reason, we are sending you the enclosed Summary of Benefits and Coverage (SBC). This SBC briefly describes the benefits at the **Unlicensed Apprentice level**. If you believe that you are currently receiving a different level of benefits, please contact the Plan to request a different booklet.

We are required under the Patient Protection and Affordable Care Act (ACA) to send you this Plan document. It provides a brief summary of your benefits. The SBC is **not** a guarantee of benefits. The Plan's Rules and Regulations determine whether you are eligible for benefits.

Also enclosed is a Glossary of Health Coverage and Medical Terms. This document defines common terms that are used by health plans and health insurance companies.

Reminder about the Plan's Grandfathered Status

The Plan would also like to remind you that the 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 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Questions

If you have any questions about these benefits, or about the coverage that you receive from the Plan, you may contact the Plan at 1-800-252-4674. You may also view additional information about your health coverage at www.seafarers.org, under the Member Benefits tab.

Sincerely,

Margaret R. Bowen
Administrator

Enclosures

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to view the Plan's Summary Plan Description (SPD), go to www.seafarers.org or call 1-800-252-4674. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.seafarers.org or call 1-800-252-4674 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$0**	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes.	There is no deductible.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Not applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit?	Not applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider?	Yes. See www.seafarers.org for a link to CIGNA's network providers.	You pay the least if you use a provider in the CIGNA network. You pay more if you use a provider in the MultiPlan network or other networks in which the Plan participates. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% coinsurance	35% coinsurance	None
	Specialist visit	30% coinsurance	35% coinsurance	Chemotherapy/radiation not covered.
	Preventive care/screening/ immunization	30% coinsurance	35% coinsurance	No immunization coverage.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	35% coinsurance	None
	Imaging (CT/PET scans, MRIs)	30% coinsurance	35% coinsurance	No payment if not pre-authorized.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.optumrx.com or www.seafarers.org	Generic drugs 30 day retail; 90 day mail order	30% coinsurance retail per prescription 25% coinsurance mail per prescription	Not covered	Prior authorization required for certain drugs. Maintenance drugs cost more when purchased at retail. Seafarer only.
	Preferred brand drugs	Not covered	Not covered	Preferred brand drugs excluded.
	Non-preferred brand drugs	Not covered	Not covered	Non-preferred brand drugs excluded.
	Specialty drugs	Not covered	Not covered	Specialty drugs excluded.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	35% coinsurance	No payment if not pre-authorized.
	Physician/surgeon fees	30% coinsurance	35% coinsurance	No payment if not pre-authorized.
If you need immediate medical attention	Emergency room care professional services	30% coinsurance	35% coinsurance	$300 copayment if non-injury related or not admitted. $5,000 maximum per emergency room visit.
	Emergency room care facility services	No charge	30% coinsurance	
	Emergency medical transportation	Not covered	Not covered	Not covered.
	Urgent care	30% coinsurance	35% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% coinsurance	$50,000 maximum or 31 days at semi-private room rate per hospital stay. No payment if not pre-authorized.
	Physician/surgeon fees	30% coinsurance	35% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not covered	Not covered	Not covered.
	Inpatient services	Mental/behavioral health not covered. No charge for substance use disorder	Mental/behavioral health not covered. 30% coinsurance substance use disorder	Mental/behavioral health inpatient services - not covered. Substance use disorder for inpatient detox services for Seafarer only. No payment if not pre-authorized.
If you are pregnant	Office visits	30% coinsurance	35% coinsurance	For medical conditions resulting from pregnancy; otherwise office visits are included in global fee. Maternity care may include tests and services described elsewhere in this SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% coinsurance	35% coinsurance	None
	Childbirth/delivery facility services	No charge	30% coinsurance	$50,000 max or 31 days at semi-private room rate per hospital stay. No payment if not pre-authorized.
If you need help recovering or have other special health needs	Home health care	Not covered	Not covered	Not covered.
	Rehabilitation services	Not covered	Not covered	Not covered.
	Habilitation services	Not covered	Not covered	Not covered.
	Skilled nursing care	Not covered	Not covered	Not covered.
	Durable medical equipment	Not covered	Not covered	Not covered.
	Hospice services	Not covered	Not covered	Not covered.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered.
	Children's glasses	Not covered	Not covered	Not covered.
	Children's dental check-up	Not covered	Not covered	Not covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental care
- Durable medical equipment
- Habilitation services
- Hearing aids
- Home health and skilled nursing
- Hospice
- Immunizations
- Infertility treatment
- Inpatient substance use disorder for dependents
- Long term care
- Mental health
- Outpatient substance use disorder
- Private duty nursing
- Rehabilitation services
- Routine eye care
- Routine foot care
- Services outside the U.S. and its territories
- Treatment not medically necessary
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- None

Participants in this Plan do not pay a premium for coverage.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-EBSA (3272) or www.dol.gov./ebsa/healthreform, or contact the Plan at 1-800-252-4674 for continuing the Plan's coverage through COBRA. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 1-800-252-4674. Your appeal must be in writing and sent within 180 days of the date your claim was denied. You should include any supporting documentation you have when making your request. Your written appeal should be sent to: Board of Trustees, Seafarers Health and Benefits Plan, Claims Department, 45353 St. George's Avenue, Piney Point, Maryland 20674. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444- EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

ATTENTION: if you need language assistance, free translation services are available. Call 1-800-252-4674

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-252-4674

Arabic: 1-800-252-4674 ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-252-4674

See attached insert for information about translation services in other languages.

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To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples for Seafarers Health & Benefits Plan -- Apprentice:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$0
Specialist *[cost sharing]*	$0
Hospital (facility) *[copayment]*	$0
Other *[cost sharing]* *[coinsurance]*	30%
Other *[cost sharing]* *[copayment]*	$10
Other *[cost sharing]* *[excluded services]*	$100

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,730**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$10
Coinsurance	$1,090
What isn't covered	
Limits or exclusions	$100
The total Peg would pay is	**$1,200**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$0
Specialist *[cost sharing]*	30%
Hospital (facility) *[copayment]*	$0
Other *[cost sharing]* *[coinsurance]*	30%
Other *[cost sharing]* *[copayment]*	$170
Other *[cost sharing]* *[excluded services]*	$3,790

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs *(brand name)*
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,390**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$170
Coinsurance	$880
What isn't covered	
Limits or exclusions	$3,790
The total Joe would pay is	**$4,840**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$0
Specialist *[cost sharing]*	30%
Hospital (facility) *[cost sharing]*	$0
Other *[cost sharing]* *[coinsurance]*	30%
Other *[cost sharing]* *[copayment]*	$0
Other *[cost sharing]* *[excluded services]*	$1,010

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,930**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$260
What isn't covered	
Limits or exclusions	$1,010
The total Mia would pay is	**$1,270**

The plan would be responsible for the other costs of these EXAMPLE covered services.