

SEAFARERS HEALTH AND BENEFITS PLAN

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

Margaret R. Bowen
Administrator

June 21, 2017

Dear Plan Participant:

Annual Physical Exams for Dependents

The Seafarers Health and Benefits Plan (“SHBP” or “Plan”) provides eligible **employees** and **pensioners** with annual physical examinations at certain clinics under a contract between the Plan and Comprehensive Health Services (CHS). In the past, the Plan was able to arrange for dependents to receive annual physical exams at Plan-contracted clinics; however that is no longer possible. SHBP wants to be sure that all eligible **dependents** of employees and pensioners have access to an annual physical exam with their personal physician. Effective July 1, 2017, the Plan will pay for annual physical exams for dependents of **eligible** employees and pensioners as follows:

Dependents of Employees at the Core and Core-Plus Level and Pensioner’s Dependents who are not Eligible for Medicare:

- In-Network: The Plan will pay **100%** of the charges allowed by the Network for an annual physical exam and associated services (such as lab work and EKG) as medically indicated.
- Out-of-Network: The Plan will pay 65% of the reasonable and customary charge for an annual physical examination and associated services as medically indicated.

Pensioner’s Dependents who are Medicare Eligible:

- The Plan will pay 100% of the Medicare co-insurance amount for an annual physical exam and associated services as medically indicated.

Dependents may receive this benefit once every 12 months. The benefit is subject to the annual deductible.

Please note, that if an employee or pensioner chooses to have an annual physical exam somewhere other than a CHS clinic, the Plan will pay for that exam in the same manner as any other outpatient visit.

We encourage all Plan participants to take advantage of this benefit to help maintain good health.

Sincerely,

Margaret R. Bowen
Administrator