

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

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

Margaret R. Bowen  
Administrator

March 5, 2018

Dear Participant:

## **IMPORTANT INFORMATION ABOUT YOUR HEALTH BENEFITS FOR RESIDENTS OF PUERTO RICO**

The Seafarers Health and Benefits Plan (Plan) would like to notify you that if you live in Puerto Rico, in certain cases you and your family may be able to use your Humana card **in the mainland U.S.** to receive benefits. The following are the situations in which you may use your Humana benefits, provided that you meet the Plan's eligibility requirements:

- **You or a Family Member Require a Medical Service that is Not Available in Puerto Rico** - Your health care provider in Puerto Rico must send Humana information to document that the service is not available in Puerto Rico. Humana will verify this information, and will advise you and your provider whether they will cover the service in the mainland U.S.
- **Your Child is Attending High School or College in the Mainland U.S.** – You must send proof of your child's enrollment in the high school or college to Humana's Enrollment department. The fax number is **1-888-899-9730**, and the email address is [feo\\_group@humana.com](mailto:feo_group@humana.com). If you receive approval from Humana, your child will be eligible to receive in-network coverage at any provider in the U.S that is in-network with Humana. If your child goes to a provider in the mainland that is not in the Humana network, the claim will be processed at the out-of-network rate for Puerto Rico, which will result in a larger out-of-pocket cost to you.
- **You (the Seafarer) are in the Mainland U.S. to Register for Employment or Because You are Working for an SIU-contracted Employer** – The local Union official must fill out a form to verify that you are in the mainland to get a job at an SIU hiring hall, or because you are working for an SIU-contracted employer. This form must be sent to Humana's Enrollment department at the fax or email address listed above. You will be eligible for coverage in the mainland U.S. for a limited time at any provider that is in-network with Humana. If you go to a provider that is not in the Humana network, the claim will be processed at the out-of-network rate for Puerto Rico, which will result in a larger out-of-pocket cost to you.

- **In an Emergency** - If you or a covered member of your family are in the mainland U.S. and experience a serious medical emergency in which your life or health is in jeopardy, you are eligible for coverage for emergency treatment at the in-network rate.

If you have any questions about this coverage, please contact the Humana customer service department at 1-800-314-3121.

Sincerely,

Margaret Bowen  
Administrator