

# ***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 **Plan S level for participants who reside in Puerto Rico**. The Plan utilizes Humana's network for participants who reside in Puerto Rico. You will also receive a copy of this SBC in Spanish from Humana at a later date. 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](http://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](http://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](http://www.seafarers.org) or call 1-877-486-2627 (Humana), or 1-800-252-4674 (Seafarers). 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](http://www.seafarers.org) or call 1-800-252-4674 to request a copy.

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall <a href="#">deductible</a> ?                                | \$100 person/\$300 family  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .   |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. Inpatient Facility is not subject to <a href="#">deductible</a> .   | This <a href="#">plan</a> covers some items and services even if you haven’t met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.  |
| Are there other <a href="#">deductibles</a> for specific services?              | Yes. \$100 for <a href="#">prescription drug coverage</a> . There are no other specific <a href="#">deductibles</a> .  | You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services. <a href="#">Prescription coverage</a> provided through OptumRx. No prescription coverage for dependents.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | Not applicable   | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.   |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Not applicable   | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.   |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.humana.com">www.humana.com</a> for a link to Humana’s <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan’s network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider’s</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.  | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .   |

 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<br>(You will pay the least)   | Out-of-Network Provider<br>(You will pay the most) |  |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>   | Primary care visit to treat an injury or illness          | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | None   |
|   | <a href="#">Specialist</a> visit                          | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | Chemotherapy/radiation not covered.  |
|   | <a href="#">Preventive care/screening/immunization</a>    | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | No immunization coverage.  |
| <b>If you have a test</b>   | <a href="#">Diagnostic test</a> (x-ray, blood work)       | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | None   |
|   | Imaging (CT/PET scans, MRIs)                              | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | No payment if not <a href="#">pre-authorized</a> .   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.optumrx.com</a> or <a href="#">www.seafarers.org</a> | Generic drugs<br>30 day retail; 90 day mail order         | 30% <a href="#">coinsurance</a> retail per prescription<br>25% <a href="#">coinsurance</a> mail per prescription | Not covered  | <a href="#">Prior authorization</a> 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.  |
|   | <a href="#">Specialty drugs</a>                           | Not covered  | Not covered  | <a href="#">Specialty drugs</a> excluded.  |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)            | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | No payment if not <a href="#">pre-authorized</a> .   |
|   | Physician/surgeon fees                                    | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | No payment if not <a href="#">pre-authorized</a> .   |
| <b>If you need immediate medical attention</b>  | <a href="#">Emergency room care</a> professional services | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | \$300 <a href="#">copayment</a> if non-injury related or not admitted. \$5,000 maximum per emergency room visit.                     |
|   | <a href="#">Emergency room care</a> facility services     | No charge  | 30% <a href="#">coinsurance</a>                    |  |
|   | <a href="#">Emergency medical transportation</a>          | Not covered  | Not covered  | Not covered.   |
|   | <a href="#">Urgent care</a>                               | 30% <a href="#">coinsurance</a>  | 35% <a href="#">coinsurance</a>                    | None   |

| Common Medical Event   | Services You May Need                     | What You Will Pay  |   | Limitations, Exceptions, & Other Important Information   |
|--|---|--|---|--|
|  |   | Network Provider<br>(You will pay the least)                               | Out-of-Network Provider<br>(You will pay the most)                                  |  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)        | No charge  | 30% <u>coinsurance</u>  | \$50,000 maximum or 31 days at semi-private room rate per hospital stay. No payment if not <u>pre-authorized</u> .   |
|  | Physician/surgeon fees                    | 30% <u>coinsurance</u>   | 35% <u>coinsurance</u>  | None   |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | 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% <u>coinsurance</u> 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.                                    |
| <b>If you are pregnant</b>   | Office visits                             | 30% <u>coinsurance</u>   | 35% <u>coinsurance</u>  | 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% <u>coinsurance</u>   | 35% <u>coinsurance</u>  | None   |
|  | Childbirth/delivery facility services     | No charge  | 30% <u>coinsurance</u>  | \$50,000 max or 31 days at semi-private room rate per hospital stay. No payment if not <u>pre-authorized</u> .   |
| <b>If you need help recovering or have other special health needs</b>            | <a href="#">Home health care</a>          | Not covered  | Not covered   | Not covered.   |
|  | <a href="#">Rehabilitation services</a>   | Not covered  | Not covered   | Not covered.   |
|  | <a href="#">Habilitation services</a>     | Not covered  | Not covered   | Not covered.   |
|  | <a href="#">Skilled nursing care</a>      | Not covered  | Not covered   | Not covered.   |
|  | <a href="#">Durable medical equipment</a> | Not covered  | Not covered   | Not covered.   |
|  | <a href="#">Hospice services</a>          | Not covered  | Not covered   | Not covered.   |
| <b>If your child needs dental or eye care</b>                                    | 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
- 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](http://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](http://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 Humana at 1-877-486-2627 or the Plan at 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: Humana, P.O. Box 191920, San Juan, PR 00919-1920, or via fax to 1-888-595-0462, or via email to [G&APuertoRicoTeam@humana.com](mailto:G&APuertoRicoTeam@humana.com). If you are not satisfied with the appeal decision, please contact: 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](http://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:** ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-252-4674

**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.

The Seafarers Health and Benefits Plan is a “grandfathered health plan” under the Patient Protection and 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 1-800-252-4674. 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.

—————*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 -- Plan S (Puerto Rico):



**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](#) \$100/\$100
- [Specialist](#) [[cost sharing](#)] \$0
- Hospital (facility) [[copayment](#)] \$0
- Other [[cost sharing](#)] [[coinsurance](#)] 30%
- Other [[cost sharing](#)] [[copayment](#)] \$0
- 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,730</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$100/\$40     |
| Copayments                        | \$0            |
| Coinsurance                       | \$1,060        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$100          |
| <b>The total Peg would pay is</b> | <b>\$1,300</b> |

**Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$100/\$100
- [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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,390</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$100/\$100    |
| Copayments                        | \$170          |
| Coinsurance                       | \$850          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$3,790        |
| <b>The total Joe would pay is</b> | <b>\$5,010</b> |

**Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$100
- [Specialist](#) [[cost sharing](#)] 30%
- Hospital (facility) [[cost sharing](#)] \$0
- Other [[cost sharing](#)] [[coinsurance](#)] 30%
- Other [[cost sharing](#)] [[copayment](#)] \$0
- Other [[cost sharing](#)] [[excluded services](#)] \$1010

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,930</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$100          |
| Copayments                        | \$0            |
| Coinsurance                       | \$230          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$1,010        |
| <b>The total Mia would pay is</b> | <b>\$1,340</b> |