

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

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Margaret R. Bowen  
Administrator

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Dear Plan Participant:

The Trustees of the Seafarers Health and Benefits Plan would like to remind you of certain Plan provisions. This letter contains important information about your benefits. We suggest that you keep this letter with the other information that you have received from the Plan.

## **Women's Health and Cancer Rights Act**

The Plan would like to remind eligible participants that if you, or any eligible dependent, have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). The Plan provides surgical benefits for mastectomies and reconstruction of the breast, and surgery and reconstruction of the other breast if needed to produce a symmetrical appearance. In addition, the Plan provides benefits for prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. Therefore, the following deductibles and coinsurance apply.

	<b>CorePlus</b>	<b>Core</b>
<b>Deductible</b>	\$250 per person; \$750 per family	\$375 per person; \$1,125 per family
<b>Out of Pocket Maximums</b>	\$2,700 per person; \$5,500 per family of 2 or more	\$3,000 per person; \$6,000 per family of 2 or more
<b>Co-Insurance In-Network</b>	10% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>	10% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>
<b>Co-Insurance Out-of-Network</b>	35% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>	35% <i>Includes mammograms or diagnostic related services for mammograms; subject to deductible;</i>

If you have any questions with regard to the information contained in this letter, please call the Claims Department at 1-800-252-4674.

Sincerely,  
BOARD OF TRUSTEES

