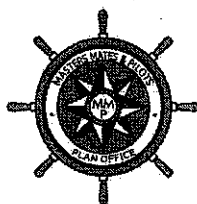


# MASTERS, MATES AND PILOTS PLANS

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## IMPORTANT NOTICE

### ABOUT A DEPENDENT ELIGIBILITY AUDIT

April 2025

Dear Participant,

The Trustees of the Masters Mates & Pilots Health & Benefit Plan ("Plan") are committed to managing the ever-increasing cost of health care so that the Plan can continue to provide valuable benefits to current and future participants. To ensure that all of our benefit dollars are being spent according to the terms of our Plan and in light of our fiduciary duties, we will be conducting an audit to verify the eligibility of dependents covered by the Plan.

The Plan has contracted with Part D Advisors, Inc. (PDA) to handle the details of this dependent eligibility audit.

**PDA will be mailing you a dependent eligibility verification form in April. You'll see the Plan logo on it, so you'll know it is a legitimate request and your personal information is safe. You will need to complete and return that form along with legal documents to verify that your dependents meet the Plan's definition of an eligible dependent. The April mailing will include a list of the required documents.**

**YOUR PARTICIPATION IN THE DEPENDENT ELIGIBILITY AUDIT IS MANDATORY.**

**If PDA does not receive your completed Dependent Eligibility Verification Form and required documents before the deadline specified on the form, coverage for your dependent(s) will end. If claims have been paid for someone who is not eligible for coverage, the Plan has the right to recover the amounts it paid.**

We suggest that you begin assembling documentation now to help you comply within the audit deadline. For example, if you cover your spouse and children, you will need to provide your marriage certificate and most recent federal tax return and birth certificates for your children. If you are divorced, you would provide court documents.

PDA and the Plan understand that protecting your personal information is of utmost importance. All participant data is kept confidential and private by PDA. PDA will not disclose, sell, or share personal information with anyone other than the Plan. All such information provided will be forwarded to the Plan upon completion of the project and any copies will be destroyed by PDA.

We realize that complying with this audit requires additional effort on your part, and we appreciate your cooperation in this important effort to ensure that our health care dollars are being spent according to the Plan's eligibility rules.

Sincerely,

Board of Trustees  
Masters Mates & Pilots Health & Benefit Plan

**WATCH YOUR MAIL FOR AN ENVELOPE FROM THE PDA VERIFICATION TEAM**



M.M. & P. Health and Benefit Plan • M.M. & P. Pension Plan • M.M. & P. Vacation Plan  
M.M. & P. Maritime Advancement, Training, Education and Safety Program • M.M. & P. Joint Employment Committee  
M.M. & P. Adjustable Pension Plan • M.M. & P. Individual Retirement Account Plan

## **Frequently Asked Questions**

### **How will the dependent verification project be conducted?**

Part D Advisors, Inc. (PDA) will mail a Dependent Eligibility Verification form to your home. The form will outline the documentation that you will be required to submit to substantiate that the covered dependent(s) meet the Plan's eligibility requirements.

### **When will the dependent verification project take place?**

PDA will mail you the Dependent Eligibility Verification form in April 2025.

### **What do I need to do?**

When you receive the PDA mailing, review the information carefully. You will need to log in to the secure website, complete the form and submit the required documentation by the deadline shown on the form. In the meantime, begin collecting the documentation to help make it easier for you to return the required information by the deadline noted on the form.

### **What documents do I submit?**

The specific documents depend on your dependent's status. Common documents are your marriage certificate if your spouse is covered, federal tax return (Form 1040 1st page only with SSN blacked out) to show that you are still married and birth certificates for your children.

### **When is the deadline?**

You will have approximately six months to return the required documentation. The letter you receive from PDA will have the specific date. Remember to allow time for the mailing process if you are submitting your documentation via USPS.

### **What happens if I don't return the documentation?**

The Dependent Eligibility Verification is mandatory. Dependents whose eligibility is not confirmed will lose their coverage under the Plan; however, the Trustees have the right to consider the facts and circumstances of each situation individually. They will not be allowed to re-enroll until the next open enrollment. The Trustees also reserve the right to seek repayment of any claims incurred and paid by the Plan while a dependent was ineligible for coverage.

### **Whom do I call if I have questions?**

There will be a dedicated, toll-free number provided in the PDA materials sent to your home in April 2025.

### **What if I can't find documentation such as a birth certificate?**

If you are unable to locate documents needed for this verification, you may request a copy of a vital record from <https://www.vitalchek.com> or from the vital records office of the state where your child was born – a fee may apply for retrieval of documents.

### **I have covered my spouse on our Plan for years. Will I still need to submit documentation?**

Yes. You will be asked to provide documentation verifying your marital status to your spouse.

### **Should I send copies or original documents to The PDA Verification Team?**

You will need to send copies of these documents. **DO NOT** send originals to The PDA Verification Team since they will not be returned to you.