The Marine Fireman

Official Organ of the Pacific Coast Marine Firemen, Oilers, Watertenders and Wipers Association

Volume 81 | SAN FRANCISCO, CALIFORNIA, OCTOBER 14, 2025 | No.10

Fed shutdown creates high-stakes deadline for mariners

The National Maritime Center (NMC) and all REC testing centers were closed on October 1 due to the government shutdown. For mariners, this creates a serious problem, and it is more important than ever to keep submitting applications.

The NMC handles all applications in the order they are received. This means a long line of applications is forming. Every day the shutdown lasts, the line gets longer. Submitting your paperwork now saves your place in that line for when the NMC reopens.

The risk is highest for mariners with training certificates that are about to expire. Sending in a complete application is the only way to stop the clock on an expiring certificate.

But there is a major problem. If the NMC finds any mistake in your application after they reopen, they will reject it. This could be a problem with your drug test, TWIC card, fee payment, or a simple error on the form. If your application is rejected, it is as if you never sent it in. This means the clock on your training certificate never stopped, and it will have expired. You will have to take the course and pay for it all oveBecause of this risk, mariners must be extra careful. Double-check every part of your application before you send it in. Make sure it is complete and correct to avoid a costly rejection when the NMC reopens.

United States Coast Guard — National Maritime Center

Lapse in Appropriations and Government Shutdown

Due to the government shutdown, the National Maritime Center (NMC) and all Regional Examination Centers (RECs) are closed until further notice. Customer walk-in service at the RECs is suspended. Examinations and other REC appointments are cancelled.

The following limited operations will be maintained in support of National Defense requirements:

- Our Customer Service Center will be open from 8:00 a.m. to 5:30 p.m. EST, Monday through Friday.
- The NMC website will provide updates on NMC and REC operating status
- For questions regarding credentialing issues related to National Defense, marine employers are advised to contact our Customer Service Center.

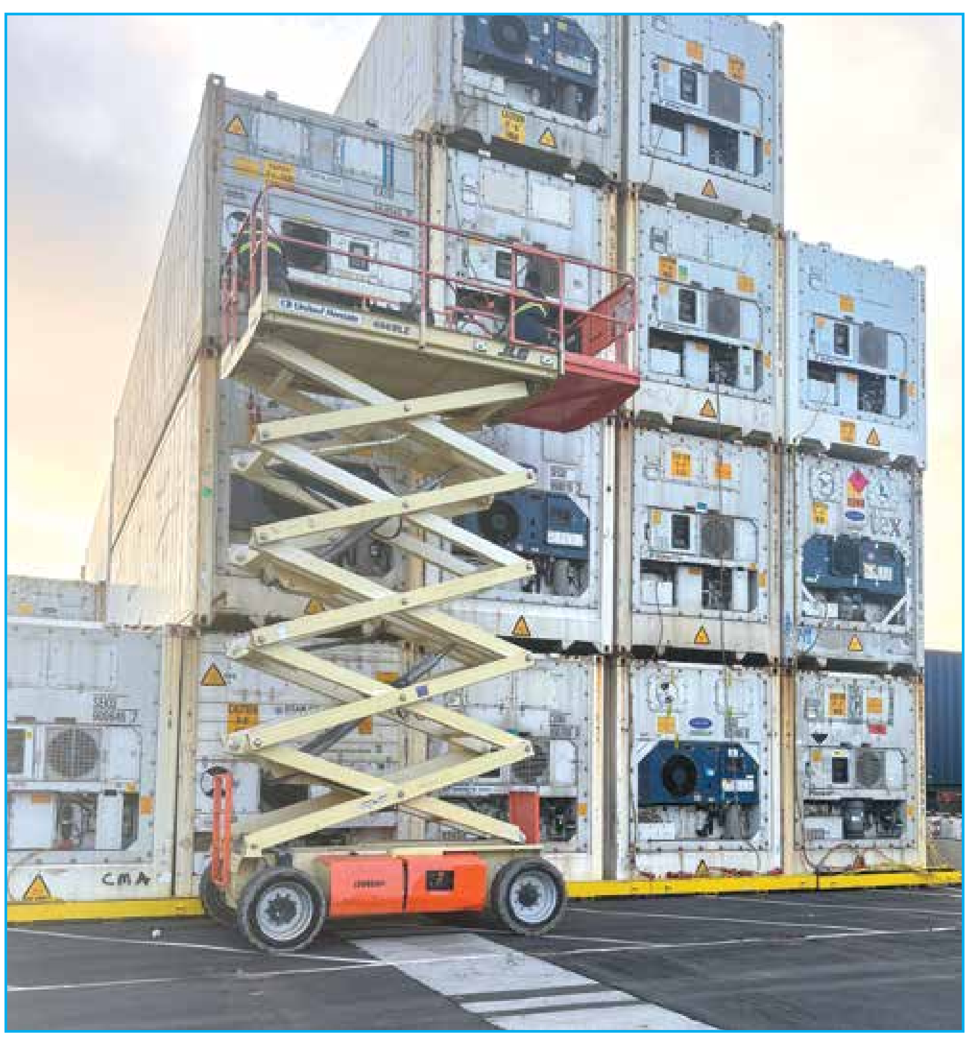
Contact our Customer Service Center via the NMC online chat system, by e-mailing IASKNMC@uscg.mil or by calling 1-888-IASKNMC (427-5662).

The NMC understands the shutdown will affect our industry customers and stakeholders, and we apologize for any potential inconvenience.

Sincerely,

Patrick A. Drayer
Captain, U.S. Coast Guard
Officer in Charge, Marine Inspections

September 30, 2025



Shore Mechanics Bryan Camba, #3938, and Arvin Torre, #3942, rolling up refrigerated container power cords headed to the *APL Bush* at Pier 300 in San Pedro.

U.S. ports don't expect disruptions during government shutdown

Although 750,000 federal employees are expected to be furloughed now that a government shutdown has taken effect, major U.S. ports say that they don't expect major disruptions to take hold as the shutdown drags on. Without approval from Congress on a new spending plan for the fiscal year that began on October 1, this marks the first government shutdown in the U.S. since President Trump's first term in 2018-2019. Even so, the Port of Seattle said in a September 30 release that it planned to remain "fully open and operational" in the event of a shutdown, while urging Congress to find a bipartisan solution to minimize any other potential impacts across the federal government. Port of Long Beach CEO Mario Cordero said that cargo will continue to move through the supply chain at the Southern California shipping hub.

The Port of Los Angeles, Port of Houston and Port of Tacoma all echoed those sentiments, stating that they are expecting normal operations moving forward. The Port of Oakland further stated its marine terminals will remain open, "as private operators continue to import and export goods," while a spokesperson for the Port Authority of New York and New Jersey clarified that as an entirely self-funded agency, "a government shutdown would not impact our ability to operate our own facilities."

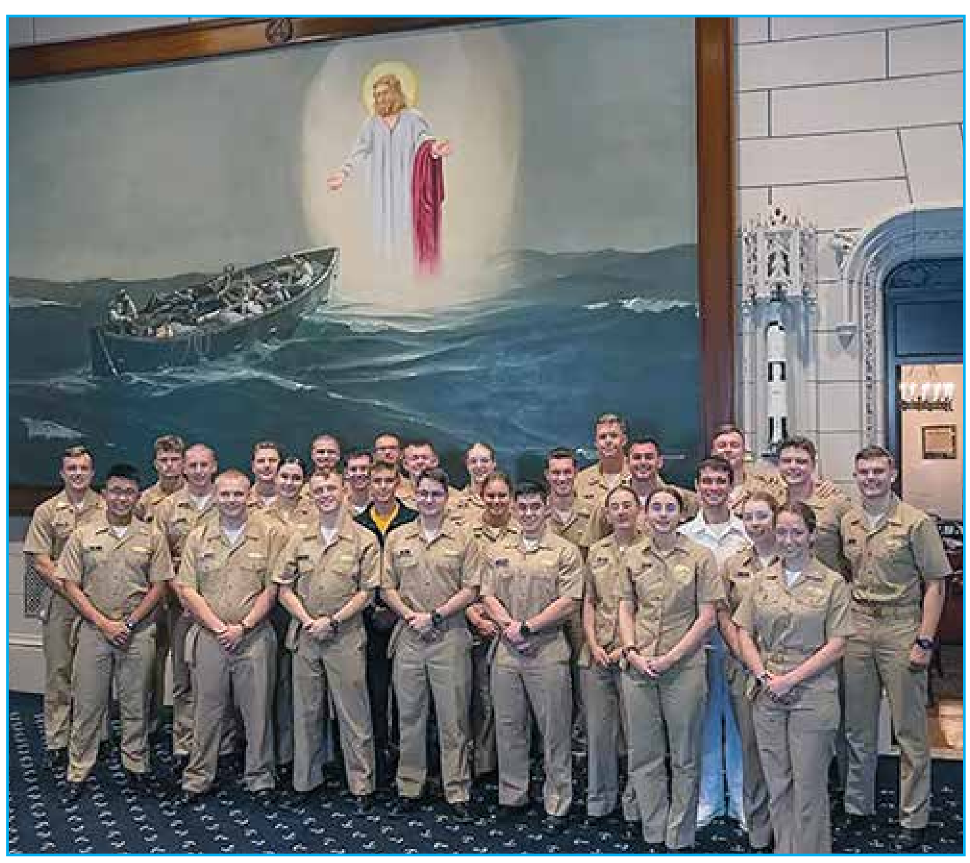
Several ports also indicated that their federal employees qualify as essential workers, and have historically not been affected by government shutdowns.

Restored *Christ on the Water* painting returns to USMMA

U.S. Transportation Secretary Sean P. Duffy has announced the newly restored *Christ on the Water* painting has been returned to its place of prominence at the U.S. Merchant Marine Academy (USMMA). The move was celebrated during an unveiling ceremony that took place in Wiley Hall, with remarks given by USMMA Acting Superintendent Captain Tony Ceraolo, Historian Dr. Josh Smith, and Midshipman First Class Colin Mushorn.

Prior to the relocation, the painting–also known as *Jesus and Lifeboat* had hung in the Elliot M. See Room of Wiley Hall for almost 80 years. In 1944, artist LT Hunter Wood painted the portrayal of merchant seamen adrift in a lifeboat, presumably after being torpedoed. Wood painted it for the chapel being built at the U.S. Merchant Marine Cadet Basic School in San Mateo, California, described as a tribute to all merchant seamen who had been torpedoed during World War II. The figure holding the tiller wears a midshipman's combination cover with its distinctive anchor device. Other notable details include the tattoos on the arms of one seafarer.

When the San Mateo campus closed in 1947 due to budgetary constraints, the painting went to Kings Point where it was installed in the chapel in Wiley Hall— which served as the U.S. Merchant Marine Academy's interfaith chapel from 1942 to 1961. The artwork remained there until it was moved to the lower level of the Mariners' Memorial Chapel in 2023.



Halls to close

Veterans' Day — The MFOW hiring halls will be closed on Tuesday, November 11, 2024, in observance of Veterans' Day, which is a contract holiday.

The Marine Fireman

Published Monthly By

The Pacific Coast Marine Firemen, Oilers, Watertenders and Wipers Association

ORGANIZED 1883

Affiliated with the Seafarers International Union of North America, AFL-CIO

Yearly subscription rate: $20 first class, $25 overseas air

Postmaster: Send address changes to The Marine Fireman, 240 2nd Street, San Francisco, CA 94105

APL Marine Services Wage Rates
Effective October 1, 2025
Offshore

Rating	Base Wage Monthly	Base Wage Daily	Supplemental Benefit Base Monthly	Benefit Monthly	Benefit Daily
Electrician/Reefer/Junior	$7,261.49	$242.05	$7,859.69	$4,715.70	$157.19
Reefer/Electrician/Junior	$6,912.02	$230.40	$7,641.48	$4,584.90	$152.83
Day Junior/Utility	$6,274.41	$209.15	$6,804.03	$4,082.40	$136.08
Non-Watch Allowance	$ 300.00	$ 10.00			
Oiler	$5,425.44	$180.85	$5,850.82	$3,510.60	$117.02
Wiper	$4,241.69	$141.39	$4,897.62	$2,938.50	$ 97.95

	ST Rate Hourly	OT Rate Hourly	MPPP Daily
Electrician/Reefer/Junior	$42.84	$64.26	$27.00
Reefer/Electrician/Junior	$40.83	$61.25	$27.00
Day Junior/Utility	$37.14	$55.71	$27.00
Oiler	$31.26	$46.89	$27.00
Wiper	$25.37	$38.06	$27.00
Dirty Work Rate:	$26.60	$43.87	
Cargo Rate:	$30.83	$50.62	

Watchmen assigned as Day Men, Section 13c: Additional Daily: $10.00

Maintenance — Fenix Marine Services Terminal

Rating	First Shift ST	First Shift OT	Second Shift ST	Second Shift OT	Third Shift ST	Third Shift OT	MPPP Daily
Foreman	$61.78	$92.67	$30.00				
Leaderman	$55.93	$83.90	$61.43	$92.15	$62.43	$93.65	$30.00
Mechanic	$52.07	$78.11	$57.28	$85.92	$58.28	$87.42	$30.00

Standby and Special Project Shipyard Personnel

Rating	ST Hourly	OT Hourly	MPPP Daily
Standby Electrician/Reefer	$48.16	$72.24	$30.00
Standby Junior Engineer	$45.97	$68.95	$30.00

Rating	ST 0800-1700	ST 1700-0800	Dirty Work 0800-1700	Dirty Work 1700-0800	OT 0001-2400	MPPP Daily
Standby Wiper	$43.77	$48.83	$56.36	$62.61	$76.28	$30.00

Patriot Contract Services Wage and Fringe Benefit Rates
Effective September 5, 2025
Commercial Tanker (*MT Allied Pacific*)
Full Operating Status

Rating	Base Wage Monthly	Base Wage Daily	Suppl. Wage Monthly	Suppl. Wage Daily	Overtime Hourly	MPPP Daily
QMED-Electrician/Oiler	$6,563.40	$218.78	$2,784.90	$92.83	$29.10	$30.00
QMED-Pumpman/Oiler	$5,985.30	$199.51	$2,539.20	$84.64	$29.36	$30.00
QMED-Oiler/Utility	$5,482.80	$182.76	$2,325.90	$77.53	$26.92	$30.00

Patriot Contract Services Wage and Fringe Benefit Rates
Effective October 1, 2025
Commercial Tanker (*MT Haina Patriot)*
Full Operating Status

Rating	Base Wage Monthly	Base Wage Daily	Wage Bonus Daily	Suppl. Wage Monthly	Suppl. Wage Daily	Overtime Hourly	MPPP Daily
QMED-Electrician	$5,966.40	$198.88	$19.89	$2,784.90	$92.83	$31.92	$30.00
QMED-Pumpman	$5,441.10	$181.37	$18.14	$2,539.20	$84.64	$29.36	$30.00
QMED-Oiler	$4,984.50	$166.15	$16.62	$2,325.90	$77.53	$26.92	$30.00

Patriot Contract Services Wage Rates
Effective September 29, 2025
USNS Seay and *USNS Pililaau*

FOS

Rating	56-Hour Base Wage Monthly	56-Hour Base Wage Daily	Suppl. Benefit Monthly	Benefit Daily	Overtime Hourly	Money Purchase Daily
QMED-Electrician	$10,407.15	$346.91	$4,697.10	$156.57	$37.29	$30.00
QMED-Oiler	$ 7,560.81	$252.03	$3,412.20	$113.74	$27.08	$30.00
Wiper	$ 6,101.91	$203.40	$2,756.70	$ 91.89	$21.81	$30.00

ROS/RAV

Rating	40-Hour Base Wage Weekly	40-Hour Suppl. Base Wage Daily	Money Benefit Daily	Overtime Hourly	Purchase Daily
QMED-Electrician	$1,836.72	$262.39	$62.97	$37.29	$30.00
QMED-Oiler	$1,334.21	$190.60	$45.74	$27.08	$30.00
Wiper	$1,096.28	$156.61	$37.59	$21.81	$30.00

Marine Firemen's Union Directory
www.mfoww.org

HEADQUARTERS
240 2nd Street
San Francisco, CA 94105
Tel: (415) 362-4592/4593/4594
Fax: (415) 348-8864
Dispatcher-Tel: (415) 362-7593
Dispatcher-Fax: (415) 348-8896
General Email: headquarters@mfoww.org

Anthony Poplawski
President/Secretary-Treasurer
Email: mfow_president@yahoo.com

Robert Baca
Vice President
Email: mfowvp@mfoww.org

Patrick Gillette
San Francisco Business Agent
Email: sfba@mfoww.org

Manita Li, *Controller*
Email: mli@mfoww.org

Kasia Grzelak, *Secretary/Training*
Email: kasia@mfoww.org

MFOW TRUST FUNDS
240 2nd Street
San Francisco, CA 94105
Tel: (415) 986-1028 / 986-5720
Fax: (415) 546-7340
General Email: welfare@mfoww.org

Herlinda Vizcarra
Medical/Dental Coverage: Active Members
Email: hvizcarra@mfoww.org

Amanda Salinas
Optical/Medical Claims: Dependents and Pensioners
Email: asalinas@mfoww.org

Shirley Martos
Death Benefits/ Accounts Payable
Email: smartos@mfoww.org

Stacy Bobu
Money Purchase & Pension Benefits
Tel: (415) 362-1653
Fax: (415) 348-8864
General Email: pension@mfoww.org
Email: sbobu@mfoww.org

WILMINGTON BRANCH
533-B Marine Avenue
Wilmington, CA 90744
Tel: (310) 830-0470
Fax: (310) 835-9367
H. "Sonny" Gage, *Port Agent*
Email: hgage@mfoww.org

HONOLULU BRANCH
707 Alakea Street, Suite 102
Honolulu, HI 96813
Tel: (808) 538-6077
Mario Higa, *Port Agent*
Email: mhiga@mfoww.org

PORT SERVICED — SEATTLE
4005 - 20th Avenue West, Suite 115
Seattle, WA 98199
Tel: (206) 467-7944
Fax: (206) 467-8119
Brendan Bohannon, *Representative*
Email: seattle@sailors.org

Marine Firemen's Union
Final Nominations for 2026-2028 Term of Office

President/Secretary-Treasurer

Name	Nominated By	Seconded By
Gage, Harold - #3734	Guerrero, Abraham - JM-5537	Mohhamed, Yeha - #398
Poplawski, Anthony - #3596	Baca, Robert - #3776	Lacaba, Cicero - #3977
Poplawski, Anthony - #3596	Ngo, Don - #3826	Higa, Mario - #373
Poplawski, Anthony - #3596	Gage, Harold - #3734	Palacio, Ronaldo - #3953

Vice President

Name	Nominated By	Seconded By
Baca, Robert - #3776	Chelekis, Katie - #3987	Veilleux, Craig - #4007
Baca, Robert - #3776	Ngo, Don - #3826	Higa, Mario - #3738
Baca, Robert - #3776	Gage, Harold - #3734	Callais, Ivy - JM-5378

San Francisco Business Agent

Name	Nominated By	Seconded By
Gillette, Patrick, #3880	Chelekis, Katie - #3987	Veilleux, Craig - #4007
Gillette, Patrick, #3880	Ngo, Don - #3826	Higa, Mario - #3738
Gillette, Patrick, #3880	Gage, Harold - #3734	Palacio, Ronaldo - #3953

Honolulu Port Agent

Name	Nominated By	Seconded By
Felicilda, Russell - #3798	Higa, Mario - #3738	Orosco, Loreto - JM-5397
Ngo, Don - #3826	Mene, Lopeka - #4007	Acosta, Gil Carlos - #4008
Ngo, Don - #3826	Orosco, Loreto - JM-5397	Adriano, Shane - #4013
Ngo, Don - #3826	Young, Wayne - JM-5328	Ramos, John - JM-5374
Ngo, Don - #3826	Casama, Justin - JM-5459	Lee, Stephen - JM-5479
Ngo, Don - #3826	Silva, Frank - #4016	Young, Wayne - JM-5328
Ngo, Don - #3826	Higa, Mario - #3738	Young, Wayne - JM-5328
Ngo, Don - #3826	Young, Wayne - JM-5328	Adriano, Shane - #4013
Ngo, Don - #3826	Henneberry, Scanlon - #3717	Coloma, Eddie - #4032
Ngo, Don - #3826	Chow, Bruce - #3812	Bane, Michael - #4017
Ngo, Don - #3826	Savea, Junoe - JM-5363	Rivera, Artemino - #3804
Ngo, Don - #3826	Kepaa, Guy - #3797	Higa, Mario - #3738
Ngo, Don - #3826	Medeiras, Jason - #3985	Orosco, Loreto - JM-5397
Ngo, Don - #3826	Rivera, Rogelio - #3950	Matthews, Dominic - #3836
Ngo, Don - #3826	Chinen, Kris - #3861	Santos, Larry - #3752
Ngo, Don - #3826	Hudson, Alan - #3927	Chinen, Kris - #3861
Ngo, Don - #3826	Chanthavong, Nicholas - JM-5405	Brown, Skyelar -JM-5490
Ngo, Don - #3826	Baca, Robert - #3776	Gillette, Patrick - #3880
Ngo, Don - #3826	White, Brandon - #3903	Higa, Mario - #3738
Ngo, Don - #3826	Bactad, Duke - #3605	White, Brandon - #3903
Ngo, Don - #3826	Coloma, Bonny - #3537/P-2763	Higa, Mario - #3738
Ngo, Don - #3826	Kehoe, Travis - #3922	Medeiros, Jason - #3985
Ngo, Don - #3826	Zariello, Anthony - #4010	Higa, Mario - #3738
Ngo, Don - #3826	Yogi, Cuyler - #3999	Haymer, Kevin - #3958
Ngo, Don - #3826	Demont, Europa - #3865	Kepaa, Guy - #3739
Ngo, Don - #3826	Adriano, Shane - #4013	Orosco, Loreto - JM-5397
Ngo, Don - #3826	Villa Jr., Felicisimo - #3963	Samson, Percival - JM-5447
Ngo, Don - #3826	Gomes, Luke - #3801	Dunn, Thomas - #3803
Ngo, Don - #3826	Felicilda, Russell - #3798	Melendy, Stuart - #3671
Ngo, Don - #3826	Kamaura, Blaine - JM-5414	Kepaa, Guy - #3739
Ngo, Don - #3826	Halterman, Joshua - #4034	Grace, Jr., Anthony - #3976
Ngo, Don - #3826	Chow, Bruce - #3812	Demont, Europa - #3865
Ngo, Don - #3826	Bell, Moses - #3771	Robin, Angelito - #3991
Ngo, Don - #3826	Ting, Ronny - #3916	Hallstead, Steven - #3868
Ngo, Don - #3826	Carranza, Larry - #3889	Bane, Michael - #4017
Ngo, Don - #3826	Bactad, Duke - #3605	Coloma, Bonny - #3537
Sims, Colby - #4018	Apo, Andrew - JM-5494	Matthews, Dominic - #3836

Wilmington Port Agent

Name	Nominated By	Seconded By
Gage, Harold - #3734	Bell, Moses - #3771	Robin, Angelito - #3991
Gazillo, Pasquale - #3699	Hudson, Alan - #3927	Chinen, Kris - #3861
Gazillo, Pasquale - #3699	Chinen, Kris - #3861	Hudson, Alan - #3927
Gazillo, Pasquale - #3699	Guzman, Orlando - #3923	Robin, Angelito - #3991
Umphress, Deyne - #3899	Gage, Harold - #3734	Palacio, Ronaldo - #3953

Board of Trustees

Name	Nominated By	Seconded By
Gage, Harold - #3734	Johnston, Karl - JM-5533	Snyder, Michael - #3918
Gage, Harold - #3734	Campbell, Michael - #3850	Holzinger, Joseph - #3778
Gage, Harold - #3734	Robles, Michael - #3855	Martinez, Rogelio - #4021
Gage, Harold - #3734	Palacio, Ronaldo - #3953	Paradeza, Rommel - JM-5412
Gage, Harold - #3734	Guerrero, Abraham - JM-5537	Mohhamed, Yeha - #3981
Gillette, Patrick - #3880	Poplawski, Anthony - #3596	Baca, Robert - #3776
Gillette, Patrick, #3880	Higa, Mario - #3738	Matthews, Dominic - #3836
Ngo, Don - #3826	Young, Wayne - JM-5328	Ramos, John - JM-5374
Ngo, Don - #3826	Higa, Mario - 3738	Young, Wayne - JM-5328
Ngo, Don - #3826	Coloma, Bonny - #3537/P-2763	Higa, Mario - #3738
Ngo, Don - #3826	Bactad, Duke - #3605	White, Brandon - #3903
Ngo, Don - #3826	Demont, Europa - #3865	Kepaa, Guy - #3739
Reyer, Alexander - #4030	Baca, Robert - #3776	Lacaba, Cicero - #3977
Singh, Baldev - #3782	Hinds, Marc - #4036	Higa, Mario - #3738
Umphress, Deyne - #3899	Gage, Harold - #3734	Palacio, Ronaldo - #3953
Umphress, Deyne - #3899	Verdugo, Rudy - #4011	Armenta, Victor - #3978
Umphress, Deyne - #3899	Robles, Michael - #3855	Martinez, Rogelio - #4021

SIUNA Convention Delegate

Name	Nominated By	Seconded By
Baca, Robert - #3776	Poplawski, Anthony - #3596	Munassar, Ahmed - #3934
Gage, Harold - #3734	Campbell, Michael - #3850	Holzinger, Joseph - #3778
Gage, Harold - #3734	Robles, Michael - #3855	Martinez, Rogelio - #4021

Port of Guam to spend $1.1 million on increased security

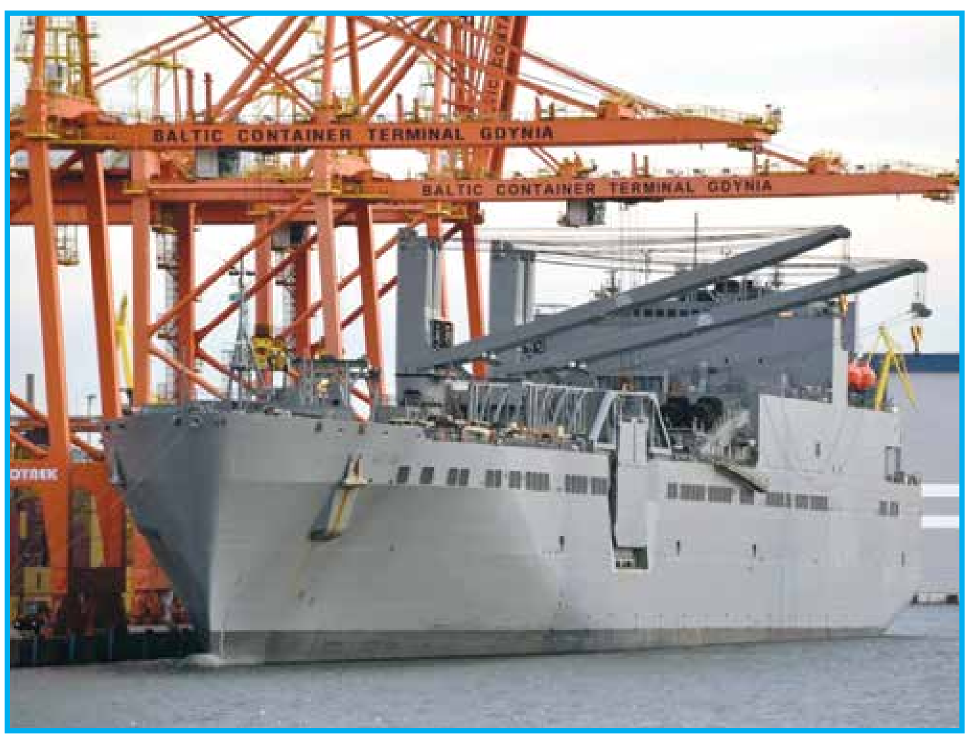
The Port Authority of Guam (PAG) will spend more than $1.1 million for several security upgrades, including a new main gate security barrier, cybersecurity enhancements, and a floating dock system. PAG announced that it was awarded $987,276 from the fiscal year 2025 Port Security Grant Program and will add $129,092 in matching funds for a total of $1,116,368. The Federal Emergency Management Agency (FEMA) administers the program under the Department of Homeland Security (DHS).

According to the port, the package prioritizes physical security with a new barrier system to be erected at Main Gate 1 to prevent unauthorized vehicle access to restricted terminal facilities. The award also strengthens the port's cyber posture. It advances the Cyber Security Initiative and Roadmap through implementation of Active Directory, a core platform that improves user and resource security, centralizes management of network and user resources, and enables integration and scalability, according to the Port.

The grant also provides a modular floating dock system with gangway and sinkers or anchors to enhance Port Police prevention, protection, response, and recovery missions for the Port and the territory in collaboration with U.S. Coast Guard Sector Guam. Floating dock systems provide more versatile waterfront access by leveraging buoyancy to rise and fall with water levels.

DHS and FEMA provided a total of $90 million in FY25 grant funding to U.S. ports to promote sustainable, risk-based efforts to protect critical port infrastructure from acts of terrorism. The Port Security Grant Program, under FEMA, is part of a comprehensive set of measures authorized by Congress and implemented by DHS to help strengthen the nation's critical infrastructure against potential terrorist attacks.

Project activities will be implemented in phases and in accordance with federal and local procurement requirements to minimize operational impact while delivering the enhancements on schedule.



On September 20, 2025, the American vehicle cargo ship *USNS Red Cloud* entered the Port of Gdynia, Poland. The vessel docked at the Helski I Quay to pick up military equipment from the 1st Armored Brigade Combat Team, Devil Brigade, 3rd Infantry Division, U.S. Army, from Fort Stewart, Georgia, which was delivered during its first visit to Poland in 2024.

MFOW President's Report

Basic IGF Code Training

In August, an MFOW member completed Basic IGF Code training and applied to update his Merchant Mariner Credential to include the Basic IGF Code endorsement. On September 11, the Coast Guard referenced 46CFR11.201(d) and notified the member that the Basic IGF Code endorsement may not be issued to a non-citizen of the United States. The Coast Guard requested verification of U.S. citizenship or a statement from the member to withdraw the Basic IGF Code endorsement request, which he did.

It appears as though the decision of the Coast Guard may have been based on an error on the checklist for the Basic IGF Code endorsement. On the member's behalf, the Union appealed the decision to deny the member's application for the endorsement, or at least, requested clarification as to why the endorsement had been denied.

While waiting for an answer, the MFU Training Plan suspended Basic IGF Code training for non-citizens and Union dispatchers had been directed to reject non-citizens who threw in for a job that required Basic IGF Code training. This included any offshore or standby job on the *Daniel K. Inouye*, *Kaimana Hila* or *Manukai*.

On September 24, the Union was notified by Seattle Representative Brendon Bohannon that the SUP had received clarification from the Coast Guard that, in accordance with CG-MMC Policy Letter 01-21, U.S. citizenship was not a requirement to obtain the Basic IGF Code endorsement. Moving forward, the MFU Training Plan will support Basic IGF Code training for non-citizens and the Union has lifted the shipping moratorium for non-citizens to LNG-propelled vessels.

Trust Funds

On September 17, the trustees of the various MFOW trust funds met via teleconference, and on September 18, the trustees of the various SIU Pacific District trust funds met via teleconference.

MFOW Welfare Fund — Effective October 1, 2025, a new participant dental plan insured by Blue Shield of California replaced the active participant dental plans provided by Dental Health Services (Washington), Kaiser Dental Plan (Hawaii), and United Health Care (California). There is no change to the Kaiser Oregon dental plan and participants should continue to receive their dental services from that plan.

New Blue Shield ID cards have been sent to eligible participants and are to be used when receiving dental services on or after October 1, 2025. The new Blue Shield dental plan is a preferred provider plan (PPO) allowing you to pick any participating dentist or dental office throughout the United States. You can find a participating dental provider through the website at **www.blueshieldca.com**.

You are free to use any dentist; however, you and the fund will save money when you elect to receive dental services by a Blue Shield preferred dental provider. Your dentist must submit approval for treatment programs for major dental services such as crowns, bridges, dentures and implants. Only services determined to be necessary will be covered by the fund and we recommend that you have all proposed treatment programs approved before you begin your dental procedures and use a preferred dental provider to minimize out-of-pocket costs. Any Welfare Fund reimbursements for out-of-pocket expenses (such as deductible and coinsurance) will only be made for covered dental services that have been authorized by Blue Shield and only after you submit an Explanation of Benefits from the carrier. You will not be reimbursed for expenses incurred for dental services not approved by Blue Shield.

MFU Training Plan — The trustees of the MFU Training Plan approved technical corrections to the Summary Plan Description and made two basic changes:

1. The new daily subsistence rate has been increased to $60 per day.
2. Participants traveling to training are required to book their own transportation and upon submission of valid receipts will be reimbursed no greater than the following limits:

	Maritime Institute San Diego	Maritime Institute Everett, Washington
San Francisco	$220	$220
Wilmington	$175	X
Seattle	$363	X
Honolulu	$660	$660

Patriot Contract Services

MT Allied Pacific — The Year 3 contract anniversary date for the *MT Allied Pacific* commenced on September 5, 2025, which included a three (3.0) percent increase in total labor cost.

T-AGOS Vessels — On September 19, the Union was notified that Amendment 13 to the request-for-proposal for the operation and maintenance of the five T-AGOS and one T-AGM vessel had been published and that the time to update proposals was extended to September 26.

USNS Seay* and *USNS Pililaau — The Year 3 contract anniversary date for the *USNS Seay* and *USNS Pililaau* was September 29, 2025, which included a two (2.0) percent increase in total labor cost. On September 24, the Union was notified that the Military Sealift Command anticipates exercising Option Period 3 with Patriot Contract Services, for the operation and maintenance of the *USNS Seay* and *USNS Pililaau*. The anticipated period of performance is November 1, 2025, through October 31, 2026.

MT Haina Patriot — The Year 5 contract anniversary date for the *MT Haina Patriot* is October 1, 2025, which includes a three (3.0) percent increase in total labor cost.

Matson Navigation Company

On September 26, 2025, as provided under Section 10 of the General Rules between Matson and the SIU Pacific District, a Joint Labor Relations Committee meeting was held to discuss unlicensed engine manning aboard the Company's dual-fuel (conventional marine fuels or LNG) motor vessels.

The meeting minutes are as follows:

MINUTES OF THE JOINT LABOR RELATIONS COMMITTEE

Time: 2:30 P.M., September 26, 2025

Place: Via Teleconference

For the Marine Firemen's Union	***For Matson Navigation Company***
Anthony Poplawski	*Danny Defanti*

The meeting was called to discuss unlicensed engine manning aboard the Company's dual-fuel (conventional marine fuels or LNG) motor vessels (Daniel K Inouye, Kaimana Hila, and Manukai).

Contractual manning aboard the three vessels includes one Electrician/Reefer/Junior Engineer (ERJ), one Reefer/Electrician/Junior Engineer (REJ), and one Day Junior Engineer/Utility (DJU).

The U.S. Coast Guard, to date, has not approved unattended engine room operations since the vessels have been operating with LNG capability.

The Company is pursuing and anticipates unattended engine room operations in the near future.

Initially, the Company manned the vessels with the three contractual ratings (ERJ, REJ and DJU) along with two additional Junior Engineers and one non-contractual Wiper.

The DJU and the two additional Junior Engineers stood traditional 4 x 8 engine room watches, while the ERJ, REJ, and Wiper worked as day workers.

In July 2025, the Company notified the Union that they would reduce manning by eliminating one Junior Engineer and have the remaining four qualified ratings (ERJ, REJ, DJU, and remining additional Junior Engineer) stand the engine room watches.

This plan fulfilled the contractual manning of one ERJ, one REJ and one DJU, and the Section 36 (m) requirement to employ two additional unlicensed personnel (the additional Junior Engineer and the Wiper) because the Company had employed two additional Licensed Engineers on each vessel.

The Union response was that the arrangement would most likely lead to STCW rest period problems and that it would interfere with the primary duties of the ERJ and REJ.

The Union requested that the Company replace the Wiper on each ship with an additional Junior Engineer.

This would keep the contractual manning (ERJ, REJ, and DJU) and the Section 36 (m) requirement to employ two additional unlicensed personnel intact.

It would also provide for the DJU and the two additional Junior Engineers to stand traditional 4 x 8 engine room watches, while the ERJ and REJ remain as day workers with no interference to their primary duties.

The Company rejected the proposal, while maintaining the status quo, and letting the individual vessels determine the appropriate watch schedules based on STCW compliance, Work Rules compliance, and operational necessity.

The parties remain deadlocked on the matter.

This leaves Step 4 – Arbitration – as the remaining step in the grievance procedure. The Union will do final legal review to determine if there is any merit in pursuing arbitration in this case.

APL Marine Services

Pay Increase — In accordance with General Rules Section 36 of the Agreement between APL Marine Services (APLMS) and the SIU Pacific District, there shall be a five and one-half (5.5) percent increase on all rates of pay and wage-related items (overtime, supplemental benefits, etc.) effective October 1, 2025. There is no cost-of-living increase as the relevant Consumer Price Index was under four percent year-over-year.

In accordance with Section 4.3 of the MFOW-APLMS Maintenance Agreement, there shall be a five and one-half (5.5) percent increase on all rates of pay and wage-related items (overtime, supplemental benefits, etc.) effective October 1, 2025, for those working as Shore Mechanics.

In addition to the wage increases, in accordance with Section 28 of the General Rules, effective October 1, 2025, there is a $1.00 per manday increase in contributions to the MFOW Joint Employment Committee for all offshore mandays. In accordance with Section 38 of the General Rules, effective October 1, 2025, there is a $0.50 per manday increase in contributions to the MFU Training Plan for all offshore mandays.

And, as required under Appendix B of the 2005 Memorandum of Understanding between the MFOW and American Ship Management, the daily MFOW Welfare Fund contributions for all mandays are to be increased by the percentage increase in the medical care services component of the Consumer Price Index (U.S. City Average for Urban Wage Earners and Clerical Workers or it's agreed upon successor) during the most recent 12-month period. This amounted to 4.6 percent based on the data published in September 2025.

MFOW Election

Nominations for the MFOW 2026-2028 term of office concluded on September 30, 2025, and nomination lists have been sent to branches for posting. Nominees have been notified that acceptances are due at Headquarters by the end of day, Friday, October 10, 2025.

Under "New Business" it will be in order to elect three Credentials Committee members to check acceptances. The Committee will convene on Tuesday, October 14, 2025, after the 1000 job call.

Vice President's Report

There were 30 registrants dispatched in the month of September: 22 in Class A, one in Class B, six in Class C and one Non-Seniority.

There are 38 members registered: 16 in Class A, seven in Class B, and 15 in Class C.

Fraternally,
Robert Baca
Vice President

October 2025

To: MFOW Welfare Fund non-Medicare and Medicare retirees who are eligible for Fund prescription drug coverage

Re: Medicare Part D and your Fund prescription drug coverage

This is your notice of creditable coverage. Be sure to read it carefully and keep it in a safe place where you can find it. This notice has information about your current prescription drug coverage under the MFOW Welfare Fund (the "Fund") and information about Medicare's prescription drug coverage. If you lose this notice and need another copy, please call the Fund Administrative Office at (415) 986-1028, or request a copy in writing from 240 Second Street, San Francisco, CA 94105. Updated versions of this notice will be sent annually and you will be informed if the Fund ever loses its creditable coverage status.

Medicare prescription drug coverage (as provided through Medicare Part D plans) is available to every person who is eligible for Medicare. All Medicare Part D plans will provide at least a standard level of coverage set by Medicare and some plans may offer more coverage for a higher monthly premium. Medicare Part D plans are provided through Medicare and are marketed by various Medicare-approved "Prescription Drug Providers" (PDPs). If you are eligible for Medicare, you will have a chance to enroll in a Medicare-approved Part D plan from October 15th through December 7th of each year. Once you are Medicare-eligible, if you ever lose your Fund prescription drug coverage, through no fault of your own, you will then be eligible for a two-month special enrollment period to enroll in a Part D plan.

Once you become Medicare-eligible, your prescription drug benefit program through the Fund will provide "creditable coverage," as defined below. This notice also includes answers to questions you may have regarding your current prescription drug program and how it relates to Medicare Part D coverage.

2026 CERTIFICATE OF CREDITABLE PRESCRIPTION DRUG COVERAGE

The Fund has determined that the prescription drug coverage it provides to Medicare-eligible retirees (through OptumRx) is expected to pay out, on average for all such participants, at least as much as the standard Medicare Part D prescription drug coverage would pay in calendar year 2026. It is therefore considered "creditable coverage," meaning that any participant who later enrolls in a Part D plan will not be charged a late enrollment penalty for 2026.

FREQUENTLY ASKED QUESTIONS

(1) Does this apply to my Fund non-Medicare retiree prescription drug coverage?

No, this notice does not apply to Fund non-Medicare drug coverage with CarelonRx (part of the Comprehensive Medical Plan) or OptumRx.

(2) Do I need to do anything once I become eligible for Medicare?

No, you don't need to do anything regarding your Fund prescription drug coverage. Once you become eligible for Medicare, your CarelonRx drug coverage will end (along with the rest of the Comprehensive Medical Plan), but your OptumRx drug coverage will continue with no change to copayments or pharmacy network.

When you first become eligible for Medicare , you will have the option to independently enroll in a Medicare Part D prescription drug plan. However, ***if you do independently enroll in a Medicare Part D prescription drug plan (either stand-alone or bundled with medical), then the Fund will not pay for the premiums, deductibles, or copayments of that Part D plan.*** In deciding whether to enroll in a Part D plan, keep in mind that the standard Part D benefit is not as good as the Fund's own prescription drug program (as described in your Fund plan booklet).

You should compare your current prescription drug program, including which drugs are covered, with the benefits and costs of the Medicare Part D plans available in your area. To view the official summary of approved Medicare Part D plans in any U.S. state, visit **https://www.medicare.gov/find-a-plan/questions/home.aspx.** Note that a Part D plan might not include your regular prescription drugs on its formulary. The Fund cannot provide you with a complete comparison of available Part D plans, but we urge you to carefully review any descriptions you may obtain.

(3) Why do I need to keep my notice of creditable coverage?

In case you ever drop or lose your Fund coverage, or in the unlikely event that Fund coverage becomes non-creditable, having this notice will allow you to immediately enroll in a Part D plan without having to pay a late enrollment penalty. Specifically, if you try to enroll after your initial eligibility period, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility for which you cannot show that you had creditable coverage (if such non-creditable period exceeds 62 days). Also note that you may have to wait for the next regular annual Part D enrollment period, which will be October 15th through December 7th for coverage in the following calendar year.

(4) How can I get more information on Medicare Part D?

More detail will be in the handbook "Medicare & You" that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit **http://www.medicare.gov/** or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In California, it is called the "Health Insurance Counseling and Advocacy Program" (HICAP) and can be reached (by non-cell phones only) at 1-800-434-0222. Further assistance is available from the California Senior Information line (also by non-cell phones only) at 1-800-510-2020. Contact information for similar programs in other states will be listed in your "Medicare & You" handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at **http://www.socialsecurity.gov/** or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

Be sure to keep this notice. If you enroll in one of the plans approved by Medicare that offer prescription drug coverage, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium.

Date:	October 15, 2025
Plan Sponsor:	MFOW Welfare Fund
Administrator:	Fund Administrative Office
Address:	240 2nd Street, San Francisco, CA 94105
Telephone:	(415) 986-1028

[1] Eligibility generally requires retirement at age 55 or later (or disablement at any age) and receipt of a benefit from the SIU-PD Pension Plan. The exception is that there is a grandfathered group of non-disabled pensioners with Fund prescription drug coverage who retired prior to age 55 and had attained age 62 prior to 1999. Eligible retirees receive Fund prescription drug coverage from CarelonRx (part of the Comprehensive Medical Plan) while they are non-Medicare, and from OptumRx beginning at age 62 then continuing for life.

[2] Your Medicare Initial Enrollment Period will be the month in which you become age 65, plus the preceding three months and the succeeding three months.

Active MFOW members

Retain your Welfare Fund eligibility.

MAIL or **TURN IN** all your Unfit for Duty slips to:

MFOW Welfare Fund, 240 2nd Street, San Francisco, CA 94105

Business Agent's Report

Hello Brothers,

Shipping in the San Francisco Hall for September was about average. As usual, Bobby has been visiting the Matson vessels, and I have been visiting the APL vessels. No major problems have been noted that required off the ship intervention. A matter that is of interest to our members is the use of the NOX cleaner for the exhaust systems. Some leaks have occurred that required cleanup. First and foremost, as with any chemical we have on board, you should always seek the MSDS paperwork and review how you should work with any chemical. It is our responsibility to ensure a safe working environment from following proper use of chemicals with proper use of PPE. Keep yourself safe so that you can continue the career that provides the lifestyle you seek.

This last month in September the union reached a milestone I hope to maintain, we had a clear board. The union was able to meet our obligations of filling all open board jobs. This is a good start in our rebuilding of membership from the large number of those who retired out of the union during Covid. This is a large step in ensuring the strength of the union. When we have gapped billets (meaning — no member covering the position) the company does not pay man day contributions for union benefits such as training and medical. These benefits are not seen, but the union has had to scale back training due to not receiving the man day contributions. We need to consider that if we leave an assignment not due to a medical or personnel emergency, without proper relief, we are damaging the union's ability to provide for the membership. Your help with the flexibility of staying onboard till your relief not only is dispatched but travel made, if necessary, will ensure continuity that strengthens our union.

Fraternally,
Patrick Gillette
San Francisco Business Agent

The *USNS Seay* recently held a Jacksonville, Florida event. Navy J-ROTC youths came aboard, stayed the night, and were exposed to and involved in the many facets of a working ship.

October 2025

To: MFOW Welfare Fund non-Medicare and Medicare retirees who are not eligible for Fund prescription drug coverage

Re: Medicare Part D prescription drug program

Medicare prescription drug coverage (as provided through Medicare Part D plans) is available to every person who is eligible for Medicare. All such plans will provide at least a standard level of coverage set by Medicare and some plans might offer more coverage for a higher monthly premium. Medicare Part D plans are provided through Medicare and are marketed by various Medicare-approved "Prescription Drug Providers" (PDPs).

When you first become eligible for Medicare , you will have the option to independently enroll in a Medicare Part D prescription drug plan. You may wish to compare the costs and benefits (including which drugs are covered) of the Medicare Part D plans available in your area. To view the official summary of approved Medicare Part D plans in any U.S. state, visit **http://www.medicare.gov/medicarereform/map.asp.** Note that a Part D plan might not include your regular prescription drugs on its formulary. The Fund cannot provide you with a complete comparison of available Part D plans, but we urge you to carefully review any descriptions you may obtain.

Note that the Fund does not currently and will not in the future provide you with a prescription drug benefit, plus it will not supplement any Medicare Part D plan that you may enroll in. If you are Medicare-eligible and do not have any other prescription drug coverage, and if you do not enroll in a Part D plan, then you will be charged a late enrollment penalty if you ever subsequently attempt to sign up with a Part D plan. Specifically, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility (if such period exceeds 62 days). Also note that you may have to wait for the next regular annual Part D enrollment period, which will be October 15th through December 31st for coverage in the following calendar year.

For more information on Medicare Part D:

More detail will be in the handbook "Medicare & You" that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit **http://www.medicare.gov/** or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In California it is called the "Health Insurance Counseling and Advocacy Program" (HICAP) and can be reached (by non-cell phones only) at 1-800-434-0222. Further assistance is available from the California Senior Information line (also by non-cell phones only) at 1-800-510-2020. Contact information for similar programs in other states will be listed in your "Medicare & You" handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at http://www.socialsecurity.gov/ or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

Date:	October 15, 2025
Plan Sponsor:	MFOW Welfare Fund
Administrator:	Fund Administrative Office
Address:	240 2nd Street, San Francisco, CA 94105
Telephone:	(415) 986-1028

[1] Fund prescription drug eligibility requires retirement at age 55 or later (or disablement at any age) and receipt of a benefit from the SIU-PD Pension Plan

[2] Your Medicare Initial Enrollment Period will be the month in which you become age 65, plus the preceding three months and the succeeding three months.

MARINE FIREMEN'S UNION TRAINING PROGRAM — 2025

Interested members who meet the Training Program eligibility requirements and prerequisites outlined for each course may obtain an application online at mfoww.org or at Headquarters and branch offices. All applications must be accompanied by a copy of the member's Merchant Mariner Credential.

(a) Eligible participants are MFOW members who:

(1) Have maintained A, B or C seniority classification.

(2) Are current with their dues.

(3) Are eligible for medical coverage through covered employment.

(4) Have a current Q-card (annual physical) issued by the Seafarers' Medical Center and are fit for duty.

(b) Non-seniority applicants:

(1) Applicants may be selected for required government vessels training as required to fulfill manning obligations under the various MFOW government vessel contracts.

(2) Selectees under this provision must meet all other requirements for seagoing employment and shall have demonstrated satisfactory work habits through casual employment.

Maritime Institute

Courses are conducted at Maritime Institute in San Diego, California, contingent on enrollment levels. Tuition, lodging and transportation are pre-arranged by the MFU Training Plan.

Military Sealift Command (MSC) Government Vessels Course

This four-day course is required for employment aboard various MSC contract-operated ships and includes the following segments: Shipboard Damage Control; Environmental Protection; Chemical, Biological and Radiological Defense; Helo Firefighting.

November 10-13

Military Sealift Command (MSC) Readiness Refresher

This two-day course renews the following government vessel segments: Helo Firefighting; Environmental Protection; Damage Control; and Chemical, Biological and Radiological Defense. The full versions of these segments must have been completed within 5 years of taking the Readiness Refresher course.

October 30-31 **December 4-5**

Basic IGF Code

Any applicant who has successfully completed your Basic IGF Code Operations (MARINS-805) course will satisfy: The training and standards of competence required by STCW Code Section A-V/3 and Table A-V/3-1, as amended 2010, for original or renewal of STCW endorsement for Basic IGF Code Operations. A course certificate may be used for one application which results in the issuance of an endorsement and may not be used for any application transactions thereafter.

October 27-28 **November 17-18**

QMED Fireman/ Oiler/Watertender

A member who successfully completes the 160-hour Qualified Member of the Engine Department (QMED) Fireman/Watertender/Oiler course will satisfy the requirements needed for the national endorsements as QMED Fireman/Watertender and QMED Oiler, provided all other requirements, including sea service, are also met. ***Prerequisites: 180 days or more of MFOW-contracted sea time as Wiper; PLUS, Coast Guard approval letter for endorsement upgrading, which certifies minimum of 180 days' sea time as Wiper.***

Returning in 2026

STCW Rating Forming Part of an Engineering Watch

A member who successfully completes the 40-hour Rating Forming Part of an Engineering Watch (RFPEW) course will satisfy the requirements needed for the STCW endorsement as RFPEW. ***Prerequisites: See QMED Fireman/Watertender and Oiler course. It is recommended that eligible candidates schedule the QMED Fireman/Watertender and Oiler and RFPEW courses back-to-back for a five-week combined training session.***

November 17-21

QMED Electrician/Refrigerating Engineer

A member who successfully completes the 240-hour QMED Electrician/Refrigerating Engineer course will satisfy the requirements needed for the national endorsement as QMED Electrician/Refrigerating Engineer, provided all other requirements, including sea service, are also met. ***Prerequisites: Endorsements as QMED Fireman/Watertender, QMED Oiler, and RFPEW; PLUS 180 days of MFOW-contracted sea time while qualified as RFPEW.***

Returning in 2026

STCW Able Seafarer-Engine

A member who successfully completes the 40-hour Able Seafarer-Engine (AS-E) course will satisfy the requirements needed for the STCW endorsement as AS-E. ***Prerequisites: Endorsements as QMED Electrician/Refrigerating Engineer, QMED Fireman/Watertender, QMED Oiler and RFPEW; PLUS 180 days or more of MFOW-contracted sea time while qualified as RFPEW.***

October 27-31

QMED Pumpman/Machinist

A member who successfully completes the five-week QMED Pumpman/Machinist course will satisfy the requirements needed for the national endorsement as QMED Pumpman/Machinist. ***Prerequisites: 360 days or more of MFOW-contracted sea time while holding the endorsements as QMED Electrician/Refrigerating Engineer, QMED Fireman/Oiler/Watertender, RFPEW and AS-E.***

Returning in 2026

High Voltage Safety

This five-day course is comprised of classroom lectures, simulator-based training, and assessments on our state-of-the-art TRANSAS TechSim 5000 High-Voltage (HV) Circuit Breaker Simulator. Students will be exposed to the principles behind shock hazards, and arc flash/arc blast phenomena. Practical exercises will help students understand how shock and arc flash boundaries are calculated, and most important, Incident Energy calculations to determine selection of required arc flash PPE. The assessment will incorporate all aspects of training including the proper use of PPE, live line tools, multimeters, other test equipment, and an implementation of a sample checklist for a Job Safety Analysis plan dealing with HV. ***Prerequisites: QMED Electrician-Refrigerating Engineer/Junior Engineer/RFPEW and Able Seafarer-Engine endorsements.***

October 27-31 **November 17-21** **December 15-19**

New in 2025

Maritime Institute: 1130 West Marine View Drive, Everett WA

QMED Oiler: ***Returning in 2026***

STCW Rating Forming Part of an Engineering Watch: October 20-24

STCW Basic Training Revalidation

The BT Revalidation course is designed for personnel who have previously completed a 40-hour Basic Training course and have at least one year of approved Sea Service within the last five years.

Maritime Institute, San Diego, CA: November 21, December 12
Maritime Institute, Honolulu, HI: December 5
Maritime Institute, Everett, WA: November 25, December 19
Cal Maritime Academy, Vallejo, CA: November 4-5
MITAGS-PMI, Seattle, WA: October 20-21, November 17-18

STCW Basic Training Refresher (three days)

The BT Refresher course is designed for personnel who have previously completed a 40-hour Basic Training course and have NOT completed one year of approved Sea Service within the last five years.

Maritime Institute, San Diego, CA: October 15-17, November 24-26
Maritime Institute, Everett, WA: November 17-19
Cal Maritime Academy, Vallejo, CA: December 1-3
MITAGS-PMI, Seattle, WA: October 20-22, December 1-3

MFOW WELFARE FUND - PRIVACY NOTICE REMINDER

This notice is to remind you that, as required by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the MFOW Welfare Fund (the "Plan") will only use or disclose your individual health information, known as protected health information, in accordance with the Plan's Notice of Privacy Practices. You can obtain a copy of the Plan's Notice of Privacy Practices by contacting the MFOW Welfare Fund at (415) 986-1028.

NEWBORNS AND MOTHERS HEALTH PROTECTION ACT
Special Rights Upon Childbirth

Group health plans generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or her newborn's attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours if applicable). In any case, plans may not, under federal law, require that the provider obtain authorization from the Plan for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Note: Under the terms of the Comprehensive Medical Expense Plan, no benefit will be payable with respect to any hospital admission of a Dependent child on account of pregnancy, childbirth, miscarriage, or abortion except for involuntary complications of pregnancy or as required by the Consolidated Appropriations Act.

WOMEN'S HEALTH AND CANCER RIGHTS ACT
Special Rights Concerning Mastectomy Coverage

Under the Women's Health and Cancer Rights Act of 1998 (WHCRA), group health plans that provide coverage for mastectomies (as yours does) are also required to provide coverage for reconstructive surgery and prostheses following mastectomies. Specifically, the WHCRA mandates that a participant or eligible beneficiary who is receiving benefits for a covered mastectomy and who elects breast reconstruction in connection with a mastectomy, will also receive coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the patient and the patient's attending physician and is subject to the same annual deductible, coinsurance and/or copayment provisions otherwise applicable under the Plan. If you have questions concerning your coverage, please call the Welfare Fund Office.

October 2025

To: MFOW Welfare Fund active employees and their covered dependents

Re: Medicare Part D and your Fund prescription drug coverage

This is your notice of creditable coverage. Be sure to read it carefully and keep it in a safe place where you can find it. This notice has information about your current prescription drug coverage under the MFOW Welfare Fund (the "Fund") and information about Medicare's prescription drug coverage. If you lose this notice and need another copy, please call the Fund Administrative Office at (415) 986-1028, or request a copy in writing from 240 Second Street, San Francisco, CA 94105. Updated versions of this notice will be sent annually and you will be informed if the Fund ever loses its creditable coverage status.

Medicare prescription drug coverage (as provided through Medicare Part D plans) is available to every person who is eligible for Medicare. All Medicare Part D plans will provide at least a standard level of coverage set by Medicare and some plans may offer more coverage for a higher monthly premium. Medicare Part D plans are provided through Medicare and are marketed by various Medicare-approved "Prescription Drug Providers" (PDPs). If you are eligible for Medicare, you will have a chance to enroll in a Medicare-approved Part D plan from October 15th through December 7th of each year. Once you are Medicare-eligible, if you ever lose your Fund prescription drug coverage, through no fault of your own, you will then be eligible for a two-month special enrollment period to enroll in a Part D plan.

Once you become Medicare-eligible (while still an active employee or covered dependent of an active employee), your prescription drug benefit program through the Fund will provide "creditable coverage," as defined below. This notice also includes answers to questions you may have regarding your current prescription drug program and how it relates to Medicare Part D coverage.

2026 CERTIFICATE OF CREDITABLE PRESCRIPTION DRUG COVERAGE

The Fund has determined that the prescription drug coverage it provides to Medicare-eligible retirees (through OptumRx) is expected to pay out, on average for all such participants, at least as much as the standard Medicare Part D prescription drug coverage would pay in calendar year 2026. It is therefore considered "creditable coverage," meaning that any participant who later enrolls in a Part D plan will not be charged a late enrollment penalty for 2026.

FREQUENTLY ASKED QUESTIONS

(1) Does this apply to my Fund prescription drug coverage while I'm an active employee (or dependent of such) and not yet eligible for Medicare?

No, this notice does not apply to the prescription drug coverage you receive through the Fund prior to your eligibility for Medicare.

(2) Do I need to do anything if I become Medicare-eligible while I remain an active employee (or are a dependent of an active employee)?

No, you can keep using the Fund's prescription drug program the same as you always have. Your copayments will not change, nor will any pharmacy network.

When you first become eligible for Medicare , you will have the option to independently enroll in a Medicare Part D prescription drug plan. However, ***if you do independently enroll in a Medicare Part D prescription drug plan (either stand-alone or bundled with medical), then the Fund will not pay for the premiums, deductibles, or copayments of that Part D plan.*** In deciding whether to enroll in a Part D plan, keep in mind that the standard Part D benefit is not as good as the Fund's own prescription drug program (as described in your Fund plan booklet).

You should compare your current prescription drug program, including which drugs are covered, with the benefits and costs of the Medicare Part D plans available in your area. To view the official summary of approved Medicare Part D plans in any U.S. state, visit **https://www.medicare.gov/find-a-plan/questions/home.aspx.** Note that a Part D plan might not include your regular prescription drugs on its formulary. The Fund cannot provide you with a complete comparison of available Part D plans, but we urge you to carefully review any descriptions you may obtain.

(3) What happens once I retire (or become the dependent of a retiree)?

If you retire after having attained age 55 (or a disability pension at any age) and with receipt of a benefit from the SIU-PD Pension Plan, then you'll have Fund prescription drug coverage from CarelonRx under the Comprehensive Medical Plan up until your Medicare eligibility, and from OptumRx beginning at age 62. If you retire under other conditions, then you will not have any Fund prescription drug coverage after your retirement. The Fund's OptumRx Medicare prescription drug coverage currently constitutes creditable coverage, and upon your eligible retirement, you will receive a notice confirming that it remains creditable.

If you are the dependent of a retiree, then you will receive the Fund's CarelonRx prescription drug coverage when you are ineligible for Medicare if the retiree was eligible for that same coverage. However, once you attain Medicare eligibility, you won't have any Fund prescription drug coverage.

(4) Why do I need to keep my notice of creditable coverage?

In case you ever drop or lose your Fund coverage, or in the unlikely event that Fund coverage becomes non-creditable, having this notice will allow you to immediately enroll in a Part D plan without having to pay a late enrollment penalty. Specifically, if you try to enroll after your initial eligibility period, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility for which you cannot show that you had creditable coverage (if such non-creditable period exceeds 62 days). Also note that you may have to wait for the next regular annual Part D enrollment period, which will be October 15th through December 7th for coverage in the following calendar year.

(5) How can I get more information on Medicare Part D?

More detail will be in the handbook "Medicare & You" that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit **http://www.medicare.gov/** or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In California, it is called the "Health Insurance Counseling and Advocacy Program" (HICAP) and can be reached (by non-cell phones only) at 1-800-434-0222. Further assistance is available from the California Senior Information line (also by non-cell phones only) at 1-800-510-2020. Contact information for similar programs in other states will be listed in your "Medicare & You" handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at **http://www.socialsecurity.gov/** or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

Be sure to keep this notice. If you enroll in one of the plans approved by Medicare that offer prescription drug coverage, you may need to give a copy of this notice when you join to show that you are not required to pay a higher premium.

Date:	October 15, 2025
Plan Sponsor:	MFOW Welfare Fund
Administrator:	Fund Administrative Office
Address:	240 2nd Street, San Francisco, CA 94105
Telephone:	(415) 986-1028

Grandfathered Group Health Plans

The MFOW Welfare Fund's Board of Trustees has concluded that the Comprehensive Medical Plan and the HMO Plans are "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). The HealthNet PPO plans, however, are non-grandfathered plans. 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 the 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 certain 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 (415) 986-1028. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans

[1]Your Medicare Initial Enrollment Period will be the month in which you become age 65, plus the preceding three months and the succeeding three months.

October 2025

To: MFOW Welfare Fund non-Medicare and Medicare retirees who are not eligible for Fund prescription drug coverage

Re: Medicare Part D prescription drug program

Medicare prescription drug coverage (as provided through Medicare Part D plans) is available to every person who is eligible for Medicare. All such plans will provide at least a standard level of coverage set by Medicare and some plans might offer more coverage for a higher monthly premium. Medicare Part D plans are provided through Medicare and are marketed by various Medicare-approved "Prescription Drug Providers" (PDPs).

When you first become eligible for Medicare , you will have the option to independently enroll in a Medicare Part D prescription drug plan. You may wish to compare the costs and benefits (including which drugs are covered) of the Medicare Part D plans available in your area. To view the official summary of approved Medicare Part D plans in any U.S. state, visit **http://www.medicare.gov/medicarereform/map.asp.** Note that a Part D plan might not include your regular prescription drugs on its formulary. The Fund cannot provide you with a complete comparison of available Part D plans, but we urge you to carefully review any descriptions you may obtain.

Note that the Fund does not currently and will not in the future provide you with a prescription drug benefit, plus it will not supplement any Medicare Part D plan that you may enroll in. If you are Medicare-eligible and do not have any other prescription drug coverage, and if you do not enroll in a Part D plan, then you will be charged a late enrollment penalty if you ever subsequently attempt to sign up with a Part D plan. Specifically, you will be charged a permanent Part D premium surcharge of 1% for every month since your initial Medicare eligibility (if such period exceeds 62 days). Also note that you may have to wait for the next regular annual Part D enrollment period, which will be October 15th through December 31st for coverage in the following calendar year.

For more information on Medicare Part D:

More detail will be in the handbook "Medicare & You" that will be mailed to you by Medicare in October of each year. You may also be contacted directly by Medicare-approved Part D providers. At any time you can visit **http://www.medicare.gov/** or call 1-800-MEDICAR (1-800-633-4227). TTY users should call 1-877-486-2048.

Every state has a Health Insurance Assistance Program to help Medicare beneficiaries and their families with their health insurance choices and with problems that might arise. In California it is called the "Health Insurance Counseling and Advocacy Program" (HICAP) and can be reached (by non-cell phones only) at 1-800-434-0222. Further assistance is available from the California Senior Information line (also by non-cell phones only) at 1-800-510-2020. Contact information for similar programs in other states will be listed in your "Medicare & You" handbook.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration website at http://www.socialsecurity.gov/ or call them at 1-800-772-1213. TTY users should call 1-800-325-0778.

Date:	October 15, 2025
Plan Sponsor:	MFOW Welfare Fund
Administrator:	Fund Administrative Office
Address:	240 2nd Street, San Francisco, CA 94105
Telephone:	(415) 986-1028

[1] Fund prescription drug eligibility requires retirement at age 55 or later (or disablement at any age) and receipt of a benefit from the SIU-PD Pension Plan

[2] Your Medicare Initial Enrollment Period will be the month in which you become age 65, plus the preceding three months and the succeeding three months.

Norfolk yard investing $79 million in new drydock

Colonna's Shipyard has announced a $79 million investment to acquire a fourth drydock at its Norfolk, Virginia facilities. The new 725-foot x 147-foot drydock, with a planned lifting capacity of about 25,000 tons, is slated for delivery in the first half of 2028. According to the company, the expansion will increase its ability to service both government and commercial vessels and sustain its role on Norfolk's working waterfront.

Founded in 1875, Colonna's is recognized as the oldest continuously operating family-owned shipyard in the country. Over the past decade, the yard said it has put more than $150 million into growing and modernizing its facilities to meet rising demand for ship repair and conversion work.

Colonna's chairman and CEO said the new dock reflects the company's focus on both its customers and employees. Virginia Governor Glenn Youngkin called the project an investment not only in Colonna's future, but in the state's position in U.S. ship repair and sustainment.

The project comes as the Navy and commercial operators continue to look for additional domestic capacity in ship maintenance, an area where Norfolk remains one of the busier ports on the East Coast.

Moved recently?

Please send change of address information to:

MFOW WELFARE FUND, 240 Second Street, San Francisco, CA 94105 (415) 986-1028/ (415) 986-5720

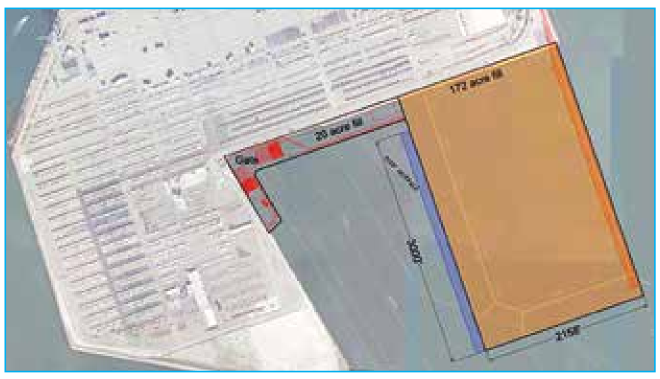
Port of Los Angeles issues RFP for new terminal

The Port of Los Angeles is seeking proposals from interested parties to participate in the pre-development of Pier 500, a proposed new stand-alone marine container terminal along the Pier 400 Channel. The selected entity would enter into a public-private pre-development agreement with the port to scope the project's financial feasibility, procure entitlements and handle other requirements needed before implementation and build-out of the project.

As proposed, Pier 500 would be a 200-acre site with two new berths and approximately 3,000 linear feet of new available wharf. Located in natural deep water on the southern tip of the port's Terminal Island, the project site would greatly increase port cargo efficiency, as it would allow for bigger, next generation cargo ships.

The proposed Pier 500 site lies just south of Pier 400, currently the largest container terminal at the port. For decades, the port has remained forward-looking, exploring proposed plans to add cargo capacity as warranted by increased demand. For this reason, the port has identified a submerged site of 124 acres, infrastructure that was added during the construction of the adjacent Pier 400 before it was completed in 2002. The proposed Pier 500 project would allow the port to leverage this existing asset.

The pre-development process will include all necessary environmental assessments as required under the California Environmental Quality Act and the National Environmental Policy Act. The entire proposed Pier 500 project—from pre-development, entitlement procurement, and environmental review to full build-out and operation— is expected to take approximately 10 years.



MFOW member pensioned

Name	Book Number	Pension Type	Sea Time	Effective
Donald Bodden	3795	SIU PD Only	20.515	10/1/2025

Seattle Notes

During the month of July Seattle shipped three REJs, two Electricians, nine Standby Reefers, and five Standby Wipers. Seattle currently has seven A-, two B-, and three C-seniority members registered for shipping.

The *MV R.J. Pfeiffer* called for a full crew to join at the Singapore shipyard for a one-way trip back to Seattle. The *Pfeiffer* will lay up at Seattle Vigor shipyard until early January.

THC and CBD products are now widely available in many states, and it is lashing a lot of sailors to the beach lately. There have been a few instances of positive results from pain relieving lotions and other related products. If a topical works to relieve joint pain, that means it is in your system. Steer clear of these products if you value your paychecks.

As of this writing, the federal government is shut down, including the National Maritime Center. I encourage those needing to renew, to proceed with required Basic Safety training and paperwork in preparation for the reopening. As in the past, when they reopen there will be a backlog in applications and if you have everything ready to go you will be near the top of the list.

Fraternally,
Brendon Bohannon, Representative

HOWZ SHIPPING?

September 2025

San Francisco

Electrician	1
Reefer/Electrician/Jr. Engineer	4
Junior Engineer	1
Oiler	2
Wiper	2
Standby Electrician/Reefer	14
Standby Wiper	6
TOTAL	**30**

Seattle

Electrician	2
Reefer/Electrician/Jr. Engineer	3
Standby Electrician/Reefer	9
Standby Wiper	5
TOTAL	**19**

Honolulu

Electrician/Reefer/Jr. Engineer	4
Reefer/Electrician/Jr. Engineer	3
Junior Engineer	4
Oiler	2
Wiper	2
Shore Mechanic	3
Standby Electrician/Reefer	26
Standby Junior Engineer	1
Standby Wiper	23
TOTAL	**68**

Wilmington

No Report Submitted

Regular membership meeting dates 2025

October	1	S. F. Headquarters
	7	Honolulu
	8	Wilmington
November	5	S. F. Headquarters
	12	Honolulu
	12	Wilmington
December	3	S. F. Headquarters
	9	Honolulu
	10	Wilmington

Honor Roll

Voluntary donation to General Treasury — September 2025:

Michael Carr, P-2718 ....$500.00
Emilio Siguenza, #3984............$100.00
Eeric White, #3925 ....$100.00

Honolulu Notes

The Honolulu Hall dispatched a total of 68 jobs during the month of September. The breakdown is as follows: four Electricians, three Reefers, two Oilers, three Relief Maintenance Mechanics, four Junior Engineers, one Standby Junior Engineer, 26 Standby Electrician/Reefers, and 23 Standby Wipers. This steady level of dispatch kept our hall active and ensured members had solid work opportunities across the fleet. As of this month, the Honolulu registration list stands at:

A-Book: 19 members
B-Book: 4 members
C-Book: 13 members

Union and Community Engagement: Alongside dispatch duties, September was an active month for union-related events and meetings:

Honolulu Sailors' Home Society: I attended the regular board meeting, where discussions continue around the Society's ongoing stewardship responsibilities and preservation of its mission.

Hawaii Port Maritime Council: We met to review maritime issues affecting our region and to strengthen union solidarity across affiliates.

Hawaii State AFL-CIO Executive Board: I represented the union at the quarterly meeting, where upcoming labor initiatives and legislative priorities were discussed.

Maritime Foundation Events: This month I attended the Maritime Career Expo & Job Fair held at Windward Community College. The event ran all day and brought together students, community members, and industry partners to explore opportunities in the maritime field. Exhibitors, including our union, set up informational booths to share career pathways and answer questions about shipboard life and training. The day was well-organized, and strong participation from across Hawaii's maritime community. It was an impactful opportunity to showcase our industry, connect with future mariners, and highlight the role of unions in sustaining good jobs for Hawaii.

AI Workshop: I participated in another artificial intelligence training session, which focused on practical applications such as data analysis reporting and creating slide shows. These workshops continue to be valuable in exploring how new technology can enhance office efficiency and streamline reporting.

Closing Notes - The month of September reflected both strong dispatch activity and continued engagement across our union, community, and educational partnerships. As always, I want to thank MFOW brothers Guy Kepaa and Don Ngo who relieve me when I am away attending these events — your support allows us to stay active in the hall while also representing the MFOW across Hawaii's broader maritime network.

Aloha, **Mario Higa,** Port Agent

Port of Seattle to close three docks at Salmon Bay Marina

Salmon Bay Marina will soon look emptier after the Port of Seattle announced it will permanently close three of its five docks next year, forcing dozens of boaters, including liveaboards, to find new moorage. The port disclosed during three safety meetings last month that Docks A, B and C, built in 1961, will shut down. Officials cited safety risks, including concerns that the aging covered moorage structures could collapse in severe weather.

About 121 customers will be affected, including nine liveaboard boaters and six floating homes. They must leave the docks by November 17 and have their vessels removed no later than March 17, 2026.

The port said it is offering support, including priority slips at Shilshole Bay, towing reimbursement up to $10,000 for floating homes, and covering lodging for displaced customers during severe weather. A relocation coordinator has also been assigned to help boaters find alternatives.

Docks D and E at Salmon Bay will remain open, but port officials determined they cannot serve as relocation sites. The slips are already under lease agreements, and engineers found the docks lack reliable power, fresh water and the structural support to handle larger vessels or full-time liveaboards.

Political Action Fund

Voluntary donations for September 2025:

Emilio Siguenza, #3984..............$50.00

MARINE FIREMAN SUBSCRIPTIONS, AND VOLUNTARY PAF DONATIONS

Please use the following form.

NAME (Print) ______________________ PENSION or BOOK NO.__________

STREET ______________________________________

CITY ____________________ STATE _____ ZIP __________

Check box: ❑ U.S. & POSSESSIONS ❑ OVERSEAS

Yearly Subscriptions: ❑ First Class $20.00 ❑ Air (AO) Mail $25.00

Voluntary Political Action Fund Donation ❑ $____________________

Please make checks payable to:

MARINE FIREMEN'S UNION
240 2nd Street, San Francisco, CA 94105