

## **AMO Medical Plan: transition from CIGNA to UnitedHealthcare**

*The following letter from AMO Plans Executive Director Steven Nickerson, dated Dec. 6, 2010, has been mailed to AMO Medical Plan participants.*

The Board of Trustees of the American Maritime Officers Medical Plan is pleased to announce our partnership with UnitedHealthcare Company as the new claims administrator effective January 1, 2011 for the American Maritime Officers Medical Plan ("the Plan"). The transition from Cigna to UnitedHealthcare was made to ensure that AMO participants get the most from their benefit plan.

We take the concerns of our participants very seriously. Therefore, we have dedicated significant thought and consideration in choosing the administrator that best suits the needs of our membership. UnitedHealthcare offers a broader national provider network and maintains a high standard of personalized service using a "hands-on" approach. This choice will have a positive impact on your overall healthcare experience.

### **Why Choose UnitedHealthcare?**

Our partnership with UnitedHealthcare gives the Plan the flexibility to better help you with all your claim needs. All of your claims will be handled in one location by only one team of dedicated professionals. The Plan will have direct real-time access to the UnitedHealthcare system which allows immediate assistance with all your claim questions. As a result of this real-time access the AMO Medical Plan will have the ability to service our membership promptly and directly.

### **Is my doctor in-network?**

Through UnitedHealthcare you will have a more extensive provider network. In fact, we have confirmed through a preliminary review that the majority of the providers utilized by Plan participants within the last two years are in the UnitedHealthcare network. If your provider is not currently in the UnitedHealthcare network, the AMO Medical Plan will work to have your provider(s) included. More information will follow regarding your current providers and their status in the UnitedHealthcare network.

### **What's Next?**

In the coming weeks, you will receive the following:

- New UnitedHealthcare Medical ID Cards
- New AMO Medical Plan Summary Plan Description (SPD)
- AMO Benefits Newsletter
- Information regarding UnitedHealthcare Online Benefits Services
- Precertification Procedures

If you have any questions or concerns, please contact the AMO Plans office at 1-800-348-6515, extension 12.