




The AMO Benefits Connection

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph: (800) 348-6515

Vol. 1, Issue 1 – January 2011



What's New for AMO Plans in 2011

Special Interest Articles

-  AMO Partners with UnitedHealthcare
-  Defined Contribution Plan
-  Retirement Services
-  Filing Your Vacation Claim in 3 Easy Steps
-  Return to Work Guidelines
-  Frequently Asked Questions
-  General Information/AMO Medical Plan Annual Notices



Why UnitedHealthcare?

-  Extensive nationwide provider network
-  Direct real-time access to claims



AMO Partners with UnitedHealthcare

The AMO Medical Plan is pleased to announce the transition from Cigna to United Medical Resources (UMR), a UnitedHealthcare Company, as the new claims administrator effective January 1, 2011.

UnitedHealthcare presents the best options available to the AMO membership. The integration of the AMO Medical Plan with UnitedHealthcare will prove to be valuable due to the extensive nationwide provider network, and will allow the AMO Medical Plan direct real-time access to your claims.

You will continue to enjoy electronic access to the following:

- Explanation of Benefits (EOBs)
- Benefit Information
- Eligibility Information
- Health Records and Care Tracking
- Request ID cards
- Care Management

Pre-Certification Procedures

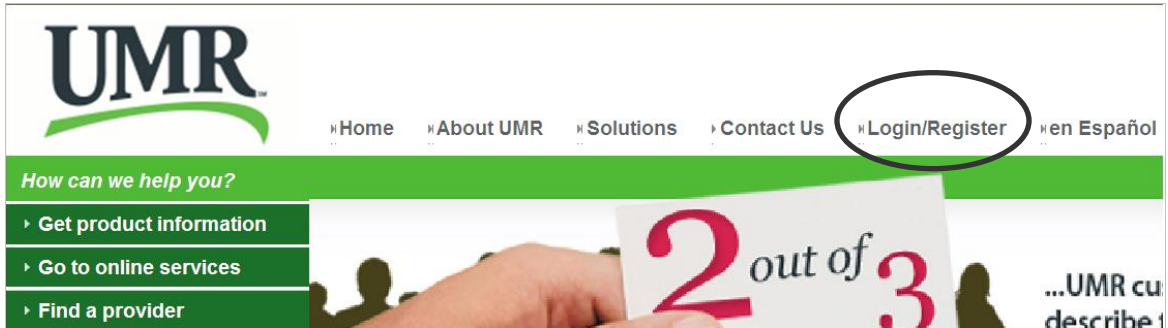
With UnitedHealthcare, you will have control of your pre-certification requests. You will be responsible for obtaining pre-certification for certain services. You should verify that your provider has obtained the required pre-certification or you may request it yourself. If pre-certification is not obtained, you will be financially responsible for the service(s) provided.

We Are Here For You

Please continue to contact the Benefits Services Department for any changes in your information, i.e. change of address, add/remove dependents, etc. If you have any questions, please contact us at 1-800-348-6515, extension 12.

Steps to Create Your Online UMR User Account

Step 1 Go to <http://www.umar.com> and click on [Login/Register](#).



Step 2 Enter your member ID located on your benefits ID card or use your social security number (without the dashes). Then, click on [Go to my online services](#).

Online services access:

Please enter the member ID located on your benefits ID card:

Member ID:

[Go to my online services](#)

Step 3 Click on the [Sign-Up](#) link to create your UMR user account.

Important Notice on Payment of Out-of-Network Benefits

Login

Username:

Password:

[Forgot your password?](#)

[Forgot your username?](#)

If you are a new user, click [Sign-Up](#) to create your account

Welcome to your UMR online benefits service!

Your secure, password-protected online benefits service site lets you access your personal health claims and benefits information.

Once you are logged in, you can:

- ✓ Check the status of your healthcare claims administered by UMR
- ✓ Find a healthcare provider
- ✓ Review your eligibility information
- ✓ Download benefit plan forms
- ✓ Request a replacement ID card
- ✓ Find answers to frequently asked questions

Steps to Create Your Online UMR User Account

Step 4 Click “Agree” after reading the License Grant Agreement information in the dialogue box.

Step 5 Then you will need to fill in the following fields below to **complete** your account registration. Your Group Number is [0081717](#).

Registration

Please fill in the fields below to create an account on the system. Enter the Member's Date of Birth, Group Number and Participant Number (or SSN.) The Participant Number (sometimes referred to as a Member ID or Alt ID) appears on your ID Card. The E-Mail Address is used to send a forgotten username or password, and EOB Notifications. Click the "Continue" button at the bottom of the page when complete. Your username must be at least 3 alpha-numeric characters, must begin with a letter, and may only contain the following special characters (_ - .).

If you are experiencing problems creating your account or would like assistance, please call the customer service number on the back of your identification card. Thank you.

I attest that I am the individual I am identifying myself to be during this registration and login process. I understand that there are legal consequences to accessing an individual's Protected Health Information (PHI) without authorization. I accept all legal responsibilities for my actions when using these online services.

Personal

Check here if you're a dependent?:

* **Employee/Member** Date of Birth:

* E-Mail Address:

Enter group number 0081717 here.

* Group Number:

* Confirm E-Mail Address:

* **Employee/Member** Participant # or Social Security No:

Create User ID (Username) and Password

* Username:

(At least 3 characters/Must begin with a letter)

* Password:

At least 8 characters/Alpha-numeric and special characters - _.!#\$%&*@~^\/?/+

* Confirm Password:

* Hint Question:

(Select a hint question or enter your own below)

* Hint Answer:

Enter your own here:

Continue

*Denotes a required field.

What's New for AMO Plans in 2011



*"Without continual
growth and progress,
such words as
improvement,
achievement, and
success have no
meaning."
Benjamin Franklin*

Defined Contribution Plan - A Portfolio Plus

The much anticipated Defined Contribution Plan will be added to our current retirement portfolio consisting of the AMO Pension Plan, AMO Money Purchase Benefit Plan, and AMO 401(k) Plan effective January 1, 2011.

A personal retirement account will be established for each participant. When the AMO Pension Plan is fully funded to support lump sum distributions, all active vested AMO Pension Plan participants who had earned benefits from the AMO Pension Plan as of December 31, 2009 will be allowed to choose between rolling their defined benefit values into their AMO Defined Contribution Plan account in a lump sum, or retiring when ready with a monthly benefit.

Five Major Advantages of the Defined Contribution Plan:

- 1) All AMO participants will be vested in the plan immediately.
- 2) The new plan will be fully portable — participants who leave covered employment under AMO contract at any time for any reason may receive their account balance (subject to applicable tax law).
- 3) Contributions will be based on your current individual benefit wage and will also include the earned vacation for the actual days worked aboard a vessel.
- 4) All AMO participants that have attained the age 59 ½ will have the option of taking an in-service withdrawal.
- 5) All AMO participants will have access to the MorganStanley SmithBarney financial advisors at **(800) 975-70612**.

AMO Pension Plan's Lump Sum Assumption Statements

The projected lump sum statements are currently being issued to all active AMO members. These statements include the following: your monthly pension benefit in the form of a single life annuity as of December 31, 2009, and the assumed value of this monthly benefit as a projected lump sum as of October 1, 2017. The lump sum was projected at a 6% interest rate as of October 1, 2017, the assumed date that the AMO Pension Plan will reach its fully funded status. You will also have the option to roll this balance into the AMO Defined Contribution Plan at that time. As stated in prior AMO Currents postings, this date is subject to change based on the performance of the Plan's investments.



AMO Plans Benefits at a Glance



"Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results."

Andrew Carnegie



File Your Vacation Claim in 3 Easy Steps

Step 1

Download a Vacation Application online at:
<http://www.amoplans.com/vacationforms.shtml>.

Please note there is a separate form for Deep Sea and Great Lakes members.

Step 2

Complete the Vacation Application in its entirety and verify that you have the appropriate documentation required to submit your application.

Step 3

Submit Your Application (In Person, Email, Fax, or Regular Mail).

In Person: 2 West Dixie Highway
Dania Beach, FL 33004
or
1 Maritime Plaza
Toledo, OH, 43604

Email: amovacation@amoplans.com

Fax: (954) 926-7274

Mail In: AMO Vacation Plan
P.O. Box 35
Dania Beach, FL 33004

See below for tips on the quickest way to obtain your vacation benefit check.

DIRECT DEPOSIT IS AVAILABLE FOR YOUR VACATION BENEFIT CHECK

You can complete a **Method of Payment Authorization** form which provides authorization to deposit your Vacation benefit checks directly into your bank account. This form will be kept on file and all future Vacation payments will be processed via direct deposit. Benefit payments will only be processed if the applicant is named on the bank account. If any banking information changes please complete a new **Method of Payment Authorization** form so we can update our records and process benefit payments accurately. Once you authorize direct deposit, this will be your primary method of payment until withdrawn.

AMO Plans Benefits at a Glance



*"Planning is about bringing
the future to the present,
so that you can do
something about it now."
Alan Lakein*



Four Roads to Retirement

AMO Plans benefits are uniquely designed to fit our members' needs with access to quality retirement programs. The retirement benefits offered to members may include the following:

American Maritime Officers Pension Plan

The AMO Pension Plan is a defined benefit plan that provides a monthly annuity to a member upon retirement. This plan is funded solely by employer contributions.

American Maritime Officers 401(k) Plan

The AMO 401(k) Plan allows an eligible member the option to set aside a percentage of their salary into a personal retirement account. In addition, some employers may also contribute a match into the same retirement account. Distributions can be taken from this account if certain eligibility criteria are met. The most common type of distribution is an in-service withdrawal, which a member can request, if he or she is at least age 59 ½.

American Maritime Officers Money Purchase Benefit (MPB) Plan

The AMO Money Purchase Benefit Plan ("MPB") is a defined contribution plan. It is solely funded by employer contributions. These contributions are placed into a personal retirement account for each member, which can also grow tax-deferred until retirement age. This benefit does not allow employee contributions, loans, or in-service withdrawals. An eligible member may request a distribution at the earlier of retirement, permanent and total disability, or permanent withdrawal from the industry.

American Maritime Officers Defined Contribution (DC) Plan

The Defined Contribution ("DC") Plan is similar to the MPB Plan. Like the MPB Plan, the DC Plan is solely funded by employer contributions. These contributions are placed into a personal retirement account for each member. This benefit does not allow employee contributions or loans.

The DC Plan differs from the MPB Plan in how contributions are determined. The contributions, which may increase over time, are based on two factors: the member's age and years of service. Also, eligible members will have the option to request an in-service withdrawal if he or she is at least age 59 ½.

A helpful tool is available to determine the future estimated value of your DC Plan account balance. Please visit the following website to download this tool:

<http://www.amo-union.org/downloads/DC-Plan-Worksheet.xls>.

For personalized retirement planning assistance, please contact the MorganStanley SmithBarney financial advisors at 1-800-975-7061.

Return to Work Guidelines

The following has been prepared to offer some general information with respect to a Pensioner returning to work under the AMO Pension and Medical Plans.

Pensioners who wish to return to work on a vessel in either Covered Employment (employment with an AMO Pension Plan participating employer) or non-Covered Employment must request in writing and receive written permission from the Board of Trustees of the AMO Pension Plan prior to beginning such employment.

A Pensioner who returns to Covered Employment will have his pension payments suspended during the period of employment unless the Trustees determine that there is a temporary shortage of certain qualified personnel, in which case they may grant permission for Pensioners to return to Covered Employment without suspension of pension payments during the period of employment.

A Pensioner returning to Covered Employment with a company contributing to the AMO Medical Plan will be eligible for medical coverage as an active employee upon establishing thirty (30) days of continuous Covered Employment. Active medical benefits will cease on the date following the Pensioner's last day of Covered Employment. Participants who were eligible for the AMO Medical Plan's Pensioner benefits will revert to Pensioner coverage after the last day of Covered Employment. Wages earned while working in Covered Employment are not applied toward the earnings restrictions for Pensioners receiving benefits under the AMO Medical Plan.

Pensioners who have reached Normal Retirement Age under the AMO Pension Plan will not lose pension benefits for any month in which they work less than five days. Pensioners who return to Covered Employment will not be entitled to additional pension credit in excess of that earned as of their original Pension Effective Date.

Pensioners who return to work aboard a vessel without the express permission of the Trustees (including Participants who received an in-service lump sum distribution and have declared retirement as well as Participants who received an in-service lump sum distribution who have not declared retirement and go to work aboard a vessel in non-Covered Employment) are subject to the following penalties:

- (1) The Participant will not be entitled to pension benefits for any month during which he was so employed and for six additional months, provided that the additional six month period does not extend beyond his Normal Retirement Age; and
- (2) The Participant will be required to return pension amounts previously received for any month during which he was so employed; and
- (3) The Participant will forfeit all eligibility for benefits under the AMO Medical Plan; and
- (4) If the Participant received a lump sum distribution he will be required to re-pay the lump sum amount. Upon re-payment of the lump sum, termination of employment and subsequent retirement, he will receive his pension in the form of an annuity that would have been payable on his original Pension Effective Date had he not elected to receive the lump sum payment.

Stay Informed by Using Our Plans Websites

Plans Updates

<http://www.amo-union.net/>

Plan updates are posted on the AMO Plans website under the AMO Currents Link.

Download Forms Online

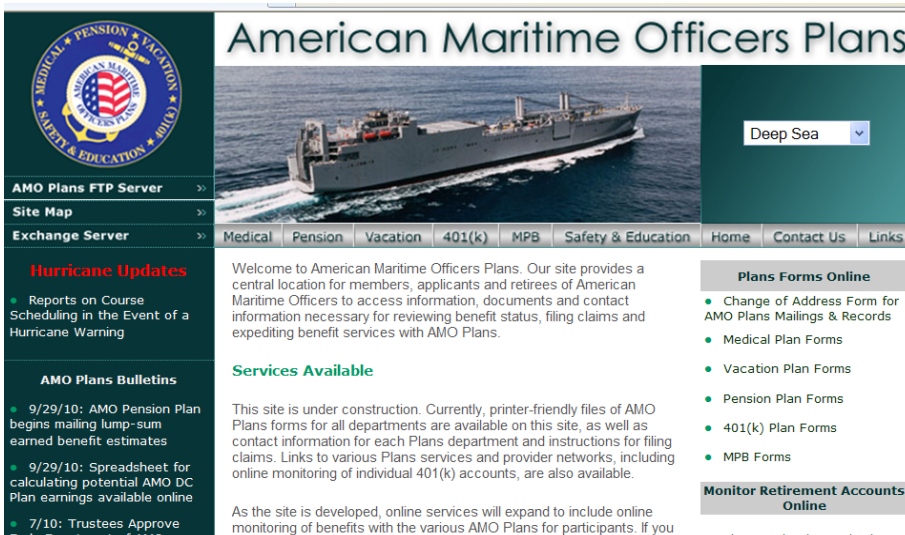
<http://www.amoplans.com>

You have access to all forms for all your AMO benefit needs.

For example, you can:

- Print a medical or vacation application for benefits
- Apply for your pension benefit
- Request a distribution from your personal retirement accounts

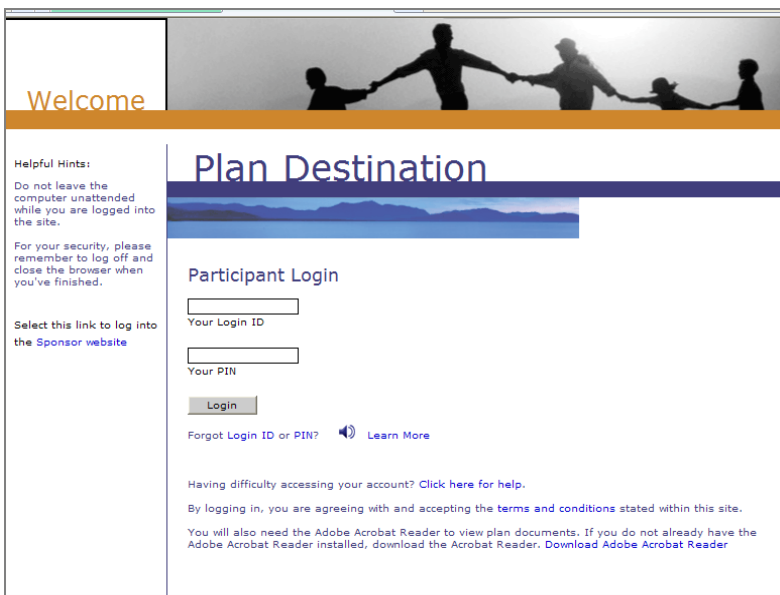
Be sure to check the AMO Plan Bulletins for important plan updates.



Visit the Newport Website

<http://www.plandestination.com>

This site contains account information regarding your 401k, MPB, and DC plans.



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Your Login ID

The default login is your social security number with no dashes, e.g., 123456789.

Your PIN

The default personal identification number (PIN) is the month and last two digits year of your birth date. For example, if your actual birth date is March 6, 1962, your PIN would be 0362.

If you have trouble logging into your account, please call the Newport Group at 1-800-650-1065, ext. 2 for Client Services.

AMO Benefits Frequently Asked Questions (FAQs)

MEDICAL FAQs

Q. Where should I submit claims for Direct Member Reimbursement (i.e., Disability, Scholarship, etc.)?

A. Claims should be submitted directly to the Benefits Services Department. Please see page 11 for our mailing address and fax number.

Q. I paid for a prescription and forgot to use my ID card, can I get reimbursed?

A. Yes, you will need to send the original Rx receipt to the Benefits Services Department; we will complete the reimbursement form and submit to Rx Options on your behalf. If you have not yet met your annual \$100.00 deductible, the cost of the medication will be applied towards your deductible.

Q. What medical forms can my spouse sign without a Power of Attorney?

A. The forms your spouse can sign are applications for Scholarship Benefit and Prepaid Scholarship Benefit. All other medical forms must be signed by the AMO Plans Member or their Power of Attorney.

VACATION FAQs

Q. What is the processing time for Vacation Pay?

A. It is five business days after receipt of the completed application via mail, email, or fax. If you walk in, the processing time is three hours.

Q. How can I get a drug card without applying for Vacation Benefits?

A. Send us a copy of your last discharge indicating that you need a drug card and we will generate it if you are eligible.

Q. What if I want to change or suspend my 401(k) deductions from my Vacation Check?

A. Complete a new 401(k) Enrollment form indicating your changes and we will honor your new deductions. All 401(k) Enrollment forms must be signed by your applicable employer.

RETIREMENT SERVICES FAQs

Q. Can I fax or email my 401(k), MPB or DC Distribution Forms?

A. Yes. However, when a notary public is required, the original form must be mailed in.

Q. How long does it take to process my 401(k), MPB, or DC distribution?

A. The processing period is 7 to 10 business days after receipt of your completed distribution election form.

Q. How can I make investment changes to my 401(k), MPB, or DC plan accounts?

A. You can log on to the Newport Group website at www.plandestination.com.

You can also contact MorganStanley SmithBarney at (800) 975-7061.

Q. Where can I apply for a 401(k) loan? Who can I call for assistance?

A. You can log on to the Newport Group website at www.plandestination.com. See page 9 for instructions and contact information.

Q. I've been sailing for quite some time now. How do I know if I'm vested and what is my monthly pension benefit?

A. You will need to call or stop by the Benefits Services Department and speak to a Benefits Services representative about your retirement. The contact number is provided on Page 11 of this newsletter.

Q. I am filling out my Application for Pension. When is my pension effective date?

A. Your pension effective date is the later of: (1) the first of the month following your last date of covered employment or (2) the first of the month following the date we receive your application.

Q. How do I change my pension effective date? Is email acceptable?

A. In order to change your pension effective date, you will need to notify the Benefits Services Department in writing with your signature and date signed. This can be sent to the Benefits Services Department via, mail, fax, or email.

NOTARY & POA FAQs

Q. I am on a vessel and I need to submit a Plans form that requires a notary. Who can sign this form in lieu of a notary?

A. We will temporarily accept your Captain's signature along with two witnesses signatures in lieu of a notary; however, an original form will have to be completed with the signature of a notary once you return to port.

For your convenience, Notaries are available at the Benefits Services Department.

Q. What is a Power of Attorney (POA)?

A. A Power of Attorney is an authorization to act on someone else's behalf in a legal or business matter. Please seek advice from a legal professional regarding the uses of a Power of Attorney.

Q. Can my spouse sign a Plans form on my behalf?

A. You may submit a Power of Attorney (POA) to the Plans office authorizing your spouse or anyone else you want to sign documents on your behalf. All Power of Attorney documents must be reviewed and accepted by the AMO Plans before your representative can act on your behalf.



General Information

HIPAA NOTICE OF PRIVACY PRACTICES

In April 2005, legislation was implemented affecting the privacy sections in the Health Insurance Portability and Accountability Act (HIPAA). This legislation concerns your rights as a consumer and the health care privacy practices that protect your rights. It affects not only how your personal medical information is handled, but also how you and your confidential information are treated when working with your healthcare professionals and your health insurance carrier.

If you were a member of the AMO Plans in December 2008, you were mailed a copy of the Notice of Privacy Practices (NPP) that discusses the rights you have under the HIPAA legislation. If you became a member after December 2008, then a Notice was mailed to you as part of the enrollment confirmation process.

The federal HIPAA requirements include that we remind you periodically about the Notice of Privacy Practices (NPP). A copy is available for you to review anytime by visiting the AMO Plans website at <http://www.amoplans.com>.

WOMEN'S HEALTH AND CANCER RIGHTS

The AMO Medical Plan complies with the Women's Health and Cancer Rights Act of 1998 by providing benefits to members and dependents in connection with a mastectomy, and who elect breast reconstruction, subject to the terms and provisions of the AMO Medical Plan.

BENEFITS SERVICES DEPARTMENT CONTACT INFORMATION

Business Hours:
Monday through Friday from 8 a.m. to 4 p.m. EST

Mailing Address:
P.O. Box 35, Dania Beach, FL 33004

Contact Number:
1-800-348-6515

Plan Name	Direct Contact No.	Fax Number	Email
Medical	Extension 12	954-920-9482	amomedical@amoplans.com
Pension	Extension 14	954-922-7539	amopension@amoplans.com
401k	Extension 14	954-922-7539	amo401k@amoplans.com
MPB	Extension 14	954-922-7539	amopension@amoplans.com
DC	Extension 14	954-922-7539	amopension@amoplans.com
Vacation	Extension 15	954-926-7274	amovacation@amoplans.com

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P.O. Box 35
Dania Beach, FL 33004



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BENEFITS HAS A NEW HOME

The AMO Plans Benefits Services Department is now all under one roof. It is conveniently located across the street from the AMO Star Center. Now at the ringing of one bell, you can pick up your vacation check, drop off a medical claim, or ask all of your questions concerning medical or retirement services in just one visit. A member meeting room is provided for your confidentiality and privacy. We are here for all your benefit needs. One stop covers it all!

YOUR BEST SOURCE FOR INFORMATION

This newsletter was prepared by your Benefits Services Department.

We are your ***best*** source for information. If you have any questions that have not been answered or have suggestions for information you would like to see in future newsletters, please contact us.