

# AMO MEDICAL PLAN IMPORTANT INFORMATION FOR TRANSITION TO CIGNA PPO

As you have previously been advised, the Board of Trustees of the American Maritime Officers (AMO) Medical Plan is pleased to announce that the Medical Plan is transitioning its Network services (currently with PHCS and other local area networks) as well as, the related care management services to CIGNA HealthCare **effective January 1, 2008**. This letter will introduce you to CIGNA HealthCare and also answer some frequently asked participant questions.

The Trustees completed an exhaustive search to improve network access, enhance access to state-of-the-art programs and ensure that quality service would be provided to the members and their families. At the same time, it was critical that the new PPO Network aggressively improve the network discounts and care management savings to ensure the Plan's fiscal integrity during a time of rising healthcare costs – times that are challenging health plans throughout the country. This change to CIGNA is a very positive one for everyone – the members, the Plan, the Union and the Employers.

**This change to CIGNA HealthCare PPO Network will not change the current Benefits. Your In-Network and Out-of-Network co-insurance responsibilities will remain the same and your other benefits (Dental, Pharmacy, Optical etc) will also remain the same. In addition, the AMO Medical Plan will continue to pay all Medical Benefit claims and administer your Benefits.**

## **CIGNA HealthCare Network – A Vast Improvement in Network Access**

The new CIGNA PPO has in and out-of-network benefits just like our existing program. Under the new CIGNA PPO program, you do not need a referral to see a specialist and you do not need to select a Primary Care Physician. The CIGNA PPO has the same freedom of provider choice that our current PPO program has. In essence, the core features and the core benefits available today through our existing plan options will remain unchanged. However, the new CIGNA program will provide you and your family with a number of enhancements to the current program, as outlined below.

The CIGNA HealthCare PPO provides seamless coverage throughout most areas across the country, and greater network access than our current PPO. This means a greater chance of success in accessing in-network providers and therefore in-network benefits. CIGNA's network will provide enhanced savings to you and the Plan, which is critical to maintaining the financial integrity of our benefits.

Please visit the CIGNA HealthCare website at [www.cigna.com\SA-PPO2](http://www.cigna.com\SA-PPO2) to determine if your provider is in the CIGNA network. If your doctor/provider is not in the CIGNA network and you would like CIGNA to reach out to your doctor(s), please fill out the Provider Nomination form (available on the Plans web site) and fax it to CIGNA at (860) 687-7276.

## **New CIGNA In-Patient Hospitalization Pre-Certification and Case Management Program:**

The new CIGNA program will include an In-Patient Hospital Medical and Surgical Pre-Admission Certification Program. The hospital must contact CIGNA to pre-certify your inpatient non-emergency medical stay PRIOR to the hospital stay. All inpatient stays will need to be pre-certified starting January 1, 2008 with CIGNA through CareAllies (A care management company wholly owned by CIGNA) Pre-Certification program. The pre-admission certification number is (800) 768-4695.

Case Management. The new CIGNA program includes a specified In-Patient Case Management program. If the patient meets certain chronically or critical medical criteria (i.e.: cancer, serious spinal cord injury, diabetes, heart disease, etc.) a CareAllies Case Manager will provide the patient with the information for enrollment into the

CIGNA Case Management program and it will be coordinated with the AMO Medical Plan's Medical Resource Team.

### **Continuation of Programs Currently In Place by the AMO Medical Plan:**

#### Verification of Eligibility and Benefits:

As part of the pre-certification process, the AMO Medical Plan Office will continue to verify eligibility and benefits. The participant or the participant's physician should *always* call the Plan Office at (800) 348-6515, extension 17, to verify continued eligibility and benefits immediately prior to the procedure.

The AMO Medical Plan's Medical Resource Team will continue to provide Plan participants with guidance and assistance with all Medical Plan benefits.

The AMO Medical Plan will continue to require that certain services be pre-certified through the AMO Medical Plan office. This pre-certification process enables the Plan to monitor the medical necessity of services being performed, as well as contain costs.

#### AMO Medical Plan Pre-Certification Program:

- Out-Patient Surgical Procedures
- Out-Patient Hospitalization
- Emergency Hospitalizations and Surgeries
- Chemotherapy
- Home Healthcare
- Durable Medical Equipment (DME)- Rental or Purchase
- Specialty Drugs
- Therapeutic Services
- Fertility Treatments

In order to obtain pre-certification, the participant or the participant's physician should call the AMO Medical Plan at 800-348-6515, ext. 13. If you have a medical emergency, please attend to the treatment immediately. You should contact the Plan office as soon as reasonably possible.

**TO SUMMARIZE: IN-PATIENT HOSPITALIZATION PRE-CERTIFICATION WILL BE THROUGH CIGNA AND ALL OTHER REQUIRED PRE-CERTIFICATION OF MEDICAL SERVICES (SEE ABOVE) WILL BE THROUGH THE AMO MEDICAL PLAN.**

#### Savings and Negotiations for Participants and the Plan

In addition to the duties described above, the Plan's Case/Utilization Management professionals take a proactive approach in attempting to save benefit dollars whenever and wherever possible. For example, in the event that a participant utilizes a non-participating provider of service, in many cases the Plan will try to negotiate a better benefit payment for savings to both the Plan and the participant. *Please note, as not all attempted negotiations are successful, it is in the participant's and the Plan's best interest to, whenever possible, have services rendered by in-network PPO participating providers to reduce costs and reduce out-of-pocket expenses.*

### **Medical Care Management Enhancements through the New CIGNA Program**

The following additional benefit enhancements are available through the new CIGNA program, via a CIGNA subsidiary called CareAllies, the nation's leading provider of member-friendly, effective care management programs. These programs are intended to improve your health, make the benefits more convenient and easier to use, help you access the right level of care, and help the AMO Medical Plan control future claims expenses. These CIGNA programs are available to you effective January 1, 2008.

24-Hour NurseLine. This program provides toll-free telephone access to medical care professionals 24-hours a day and 365-days a year. This voluntary, toll free line is perfect for new mothers with lots of questions, for parents looking for home care suggestions so that they can avoid a trip to the emergency room, for members with questions

on illnesses or health related news topics like how to treat the flu, treating a fever, etc. The telephone number for NurseLine is (800) 768-4695, and is available to you on and after January 1, 2008.

Maternity Management. Our members will now have access to a voluntary maternity management program that works to achieve a healthy outcome for both mother and baby. As part of this program, members receive valuable prenatal guidance and are given access to a toll free 24-hour a day, 365-day a year answer line. A high-risk maternity screening is also conducted through this program and when necessary, maternity and prenatal care is subsequently coordinated and supported through a CIGNA Case Management nurse to increase the likelihood of a healthy delivery for mother and baby. Members should call (800) 768-4695 to access these services on or after January 1, 2008.

myCareAllies.com: There are several other unique services available to Plan members through myCareAllies.com, a care management program, which we strongly encourage you to utilize. These services will enable you to:

- Visit an electronic Health Library and learn about a disease stages, your current medical condition(s), how to treat your condition(s), questions to ask your doctor(s) about your condition(s), etc.
- Take a Health Risk Assessment to help you determine what medical conditions you have a risk of getting over time due to your personal habits and family history, and what to do to reduce the chances of getting these conditions.
- Access to CareAllies Healthy Rewards Program. The program will provide participants with access to discounts on treatments, services and items that may not be covered under the AMO Medical Plan.
- Review medications and their potential interactions and alternatives.
- Review preventative care tips.
- Gain access to tools to quit smoking, lose weight and live a healthier life.

**On or after January 1, 2008, you may visit the myCareAllies.com website. Our Plan specific password is AMO (password is not case sensitive).**

### **New ID Cards and Claims Submission Procedures**

A new ID card will be provided to all eligible participants prior to January 1, 2008. **THIS CARD IS NOT VALID UNTIL JANUARY 1, 2008 , HOWEVER, FOR ALL MEDICAL CARE, YOU WILL NEED TO USE THIS CARD FOR ALL SERVICES RENDERED ON AND AFTER JANUARY 1, 2008. AFTER JANUARY 1, 2008 YOU MAY DESTROY YOUR OLD AMO ID CARDS.** The new card will include important benefits and claims submission information for the CIGNA Hospital and Medical Providers.

### **Transition of Care**

Transition of Care benefits are intended to provide coverage for participants with certain medical conditions for ongoing treatment with practitioners who are not part of the CIGNA Healthcare network (non-participating providers) for a certain period of time. This benefit will allow coverage for continued, uninterrupted care until safe transfer of care to a participating physician or facility can be arranged. More information about this benefit, and the enrollment process, will be included with future Medical Plan mailings. Some examples of medical conditions that may qualify include but are not limited to:

1. Terminal conditions
2. Acute conditions in active treatment (for example surgeries, in-patient hospitalization, chemotherapy)
3. 2nd and 3rd trimesters of pregnancy and post-partum care
4. Trauma
5. Actively engaged in an acute or outpatient rehabilitation program

If you believe that you may qualify for this benefit, and you want to go over your treatment and the eligibility requirements, please contact the Plan office at 1-(800) 348-6515 ext 13.

The Trustees are very pleased to provide these many network and care management enhancements to you. You may contact CIGNA and MyCareAllies beginning on January 1, 2008 at 1 (800) 768-4695 for general information on the new program. Other member questions on Claims or Benefits should be directed to the AMO Medical Plan at 1-800 348-6515 or via e-mail at [amomedical@amoplans.com](mailto:amomedical@amoplans.com)

**You will be receiving more information on these programs prior to January 1, 2008. In the interim, be sure to review the programs and processes affiliated with the enhanced network. This is one of the reasons why we are giving you so much advance notice of this change.**

We are confident that you will enjoy this new CIGNA program, and all its enhancements available to the eligible members of the AMO Medical Plan.

Sincerely,

Michael Naftaniel  
AMO Medical Plan  
Director of Benefits