

AMO Medical Plan Benefits for Medicare Eligible Participants

Active Participants and Their Eligible Dependents

Active employees and their eligible dependents who are eligible for Medical Benefits under the AMO Medical Plan and also eligible for Medicare will continue to be covered under the AMO Medical Plan. You may also be enrolled in Medicare Part A (hospital coverage, home health coverage) at age 65. While actively employed and eligible for Medical benefits, the AMO Medical Plan will be primary (Medicare secondary).

You may delay or defer enrollment into Medicare Part B (Medical services) if you are actively working and you are covered under the AMO Medical Plan as an active employee. Medicare reports that you may sign up for Medicare Part B coverage under a Special Enrollment Period any time while you have group health coverage based on current employment or during the 8-month period that begins with the month your employment ends or the month your group health plan coverage ends, whichever happens first.

Under the current Plan provisions the AMO Medical Plan provides participants with Pharmacy and Prescription Drug Benefits. Therefore you should not enroll in Medicare Part D Coverage.

Please remember to contact Medicare as soon as you begin to consider that you will stop working for enrollment procedures. Please follow Medicare's rules and guidelines regarding coverage requirements. In addition, please contact the AMO Medical Plan at (800) 348-6515 to inquire about any eligibility for benefits.

Pensioners and their Eligible Dependents

The American Maritime Officers (AMO) Medical Plan includes Hospital, Medical, Optical and Scholarship Benefits for certain pensioners with 20 or more years of pension credit and their eligible dependents. One of the requirements is that at the effective date of pension under the American Maritime Officers (AMO) Pension Plan, the pensioner must be eligible for coverage as an active participant under the AMO Medical Plan. Pensioner medical benefits are dependent on both the level of benefits in effect at the time the AMO Pension Benefit is effective and the number of years of pension credit, unless the Plan specifically provides otherwise. The Trustees reserve the right to amend, modify or terminate, in whole or in part, benefits under the Medical Plan, including pensioner medical benefits.

For those pensioners or pensioners' dependents eligible for Pensioner Benefits (Deep Sea/Great Lakes/Inland Waters) and also eligible for coverage under the Federal Medicare Program or related programs, the Plan will be secondary and will supplement Medicare benefits up to the Medicare allowable rate, subject to Plan limitations and exclusions. Medicare eligible Pensioners are required to enroll in Medicare. Medical claims will be submitted and processed through Medicare as primary and the AMO Medical Plan as secondary. Eligible claims submitted on behalf of a Medicare eligible Pensioner who has failed to enroll or rejected Medicare enrollment will be paid by the AMO Medical Plan at 20% of the otherwise eligible benefit

MEDICARE ELIGIBLE PENSIONERS AND THEIR MEDICARE ELIGIBLE DEPENDENTS WILL NOT REQUIRE ENROLLMENT IN THE CIGNA PPO. THEREFORE, AMO MEDICAL PLAN PENSIONER PLAN C ID CARDS ARE UTILIZED FOR COORDINATION WITH MEDICARE COVERAGE.

In the event a Medicare eligible Pensioner enrolls in any Medicare Part D prescription drug plan or any other qualified Medicare prescription drug plan in any year, prescription drug coverage under the Plan will terminate for that year. Subsequently, on an annual basis, should the Medicare eligible Pensioner terminate enrollment in any Medicare Part D prescription drug plan or any other qualified Medicare prescription drug plan, he/she will be permitted to reinstate his/her prescription drug coverage under the Plan.

Please refer to Medicare and their guidelines for coverage requirements when Medicare is the primary payer. If you have any questions you may always contact the AMO Medical Plan at (800) 348-6515.