

# *AMERICAN MARITIME OFFICERS PLANS*

MEDICAL - PENSION - MONEY PURCHASE BENEFIT - VACATION - SAFETY & EDUCATION - 401(k)

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August 2007

## **IMPORTANT INFORMATION REGARDING AMO MEDICAL PLAN CIGNA PPO EFFECTIVE JANUARY 1, 2008**

The Plan office and the Board of Trustees of the American Maritime Officers (AMO) Medical Plan have continued to monitor the costs of the Plan and the benefits provided to Plan participants. Based on the growing concern over healthcare in this country, the Board of Trustees authorized the Plan office to conduct an analysis to determine if a new Preferred Provider Organization (PPO) Network would be an enhancement over the current PPO network, provide better service programs and create the potential for additional savings. The results of the analysis show that CIGNA HealthCare now offers the best overall program to meet the goals of the Plan and its participants.

**In the upcoming months, the AMO Medical Plan will be transitioning it's PPO network from Private Healthcare Systems (PHCS) to CIGNA. There will be no changes in the current benefit levels, structure of benefit schedules, prescription drug benefits and dental benefits, but there will be positive enhancements to the program. The purpose of this notice is to provide ample time and important information so that Plan participants can be prepared for the change to CIGNA.**

The AMO Medical Plan is pleased that based on the claims experience and the cost containment programs established by the Plan, its financial outlook is very positive. Health plans such as the AMO Medical Plan, however, must continue to implement programs that more effectively battle rising healthcare costs so that we can provide a high level of benefits and services to our participants and their families. It is the ultimate goal to provide the best provider network, new and improved service programs and the potential for greater discounts for the Plan and for participants and their families. We believe CIGNA offers this opportunity.

### **CIGNA HealthCare Highlights:**

- **PPO NETWORK:** CIGNA has a larger national network – more providers means greater access for participants and their families, generating greater savings to reduce out-of-pocket expenses. To review the current list of CIGNA HealthCare providers or to identify if your current providers of service are in the CIGNA network, go to the CIGNA website:
  - **[www.cigna.com/SA-PPO2](http://www.cigna.com/SA-PPO2)** (the website is case sensitive and the last letter in the web address is a capital letter "O").

**Please note: If your current provider is not in the CIGNA network, CIGNA will attempt to recruit them into their network. To do so, please request a Provider Nomination form from the AMO Medical Plan Medical Resource Team at (800) 348-6515 ext. 12 or the form can be found on the AMO Plans web site [www.amoplans.com](http://www.amoplans.com).**

- **DISCOUNTS:** CIGNA has analyzed the Plan's historical benefit payments and believes that its network has deeper discounts, which translates into greater savings for the Plan and participants, therefore reducing out-of-pocket expenses.
- **ENHANCED PROGRAMS:** Participants will gain access to some very helpful, supportive programs through CIGNA. For example, 24 Hour Nurseline, Medical/Surgical Telephonic Case Management Coordination, Maternity Education and Medical Management, and access to CIGNA's subsidiary MyCareAllies.com, a user friendly interactive web site designed to provide participants and their families with useful benefit and medical information focused on helping you improve your health. These programs will be explained in greater detail in future communications.
- **TRANSITION OF CARE:** The AMO Medical Plan will implement a process for participants who are undergoing certain medical treatment with physicians and providers of service who are not in the CIGNA network (non-network) for a limited period of time following the effective date of the change to CIGNA. This process will allow for continued care and coverage until transfer to a participating provider is arranged or alternate payment methods are agreed to.

A toll free number will be coming soon for AMO Plan participants to access all the CIGNA enhanced services, and new AMO Medical Plan ID Cards with CIGNA information will be mailed to participants prior to the start up date.

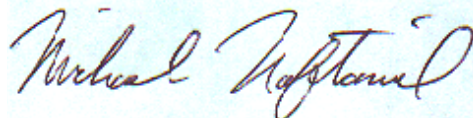
**Please Note: If you or any of your eligible family members anticipate medical treatment or services on or after the start of the new year, in order to obtain greater discounts and reduce out-of-pocket expenses please arrange to have services rendered by in-network CIGNA providers of service.**

This notice is a general overview and basic introduction to the anticipated change to CIGNA that is tentatively scheduled for January 1, 2008. While the transition should be seamless, it is very critical that all participants and their families take a proactive approach to their healthcare and their coverage under the AMO Medical Plan. More detailed information regarding the transition to CIGNA and the enhanced services will be presented in future notices.

If you have any questions, as always, please contact the Plan's Participant Services at 1-800-348-6515 ext. 12.

Sincerely,

**AMO MEDICAL PLAN**

A handwritten signature in blue ink, appearing to read "Michael Naftaniel", is placed over a light blue rectangular background.

Michael Naftaniel  
Director of Benefits

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