

## **Questions and Answers to Important Benefit Topics**

From time to time the AMO Plans are presented with questions regarding different benefit related topics. As a courtesy to the participants of the Plan and to be as informative as possible, the following questions are some of the most popular inquiries:

### **New AMO Plans Web Site:**

Q: Where can I find information and required forms regarding the benefits provided under the AMO Plans?

A: The AMO Plans' web site at [www.amoplans.com](http://www.amoplans.com) is a newly created web site established to provide a resource for participants and their families. This site provides information regarding all of your benefits, including eligibility requirements, claim submission, pre-certification and Case Management. You can also download Plan forms and find links to Plans' affiliated web sites. The web site is still under construction and in the future will contain more information and links regarding your benefits under the Plans.

### **AMO Medical Plan Scholarship Benefit:**

Q: What is the current AMO Medical Plan Scholarship Benefit and how do I apply?

A: The AMO Medical Plan's Scholarship Benefit was recently amended to provide \$3,000 per eligible student per scholastic year beginning with the 2005 Fall Semester. The AMO Medical Plan provides all eligible covered Participants with yearly scholarship benefits for each dependent child maintaining a passing average (2.0 G.P.A.) as a full-time student (24 credits a scholastic year) in an accredited college or trade school (four years of undergraduate study or the equivalent). To be eligible for the benefit, which is predicated on a negotiated contribution rate, the covered Participant must be eligible for medical benefits from the AMO Medical Plan both on the date the dependent student registers and the date the scholastic year ends. Also, the covered Participant must be employed by a company whose contributions to the Medical Plan include funds for the scholarship benefit both on the student's date of registration and the date the scholastic year ends.

Applying for the benefit is easy! Just complete an Application for Scholarship Benefits available via the AMO Plans web site [www.amoplans.com](http://www.amoplans.com) or through the Plan office and return it with an official Registrar's Receipt to the Plan office.

### **Tips for Participants Regarding AMO Medical Plan Benefit Coverage:**

Q: What ways can my family and I obtain the best coverage under the AMO Medical Plan?

A: The AMO Medical Plan provides for PPO in-network and out-of-network coverage. To reduce your out-of-pocket expenses, when securing a medical provider of service, it is always in your best interest to obtain a PPO in-network provider. The AMO Medical

Plan provides a greater percentage (%) of benefit payment when an in-network provider of service is utilized. In addition, when an in-network provider of service is utilized, the provider agrees to accept the PPO contracted payment rate, which is normally less than a non-network provider.

Private Healthcare Systems (PHCS) is the Plan's primary PPO that covers eligible participants in all states. You can locate in-network providers at [www.phcs.com](http://www.phcs.com) or call 800-644-0327. In-network providers of service directories are available through the various PPO web sites.

**Helpful Hint:** Please remember to read your AMO Medical Plan Explanation of Benefits (EOB) when it is received. The AMO Medical Plan provides an EOB for each claim and medical service submitted to the Plan. Please review each EOB as it provides a complete explanation of benefit payments and informs you of any out-of-pocket responsibilities. In addition, further information may be required from the participant and/or physician prior to benefit payment. To help expedite benefit payments, please make sure to forward any requested information to the Plan office. *Requested information is found in the REMARK section of the Explanation of Benefits.*

#### Plans' Resources:

- Q: If I require information regarding the benefits provided under the Plans or need assistance with my benefits where can I call and who should I contact?
- A: It depends on the type of benefit or the situation about which you are inquiring. Below is a list of important Plans' contacts for different benefit information and assistance:

#### AMO Medical Plan:

##### 1. Participant Services/Medical Resource Team:

For all your general medical claims, eligibility and coverage questions you can contact the **Medical Resource Team at 1-800-348-6515, ext. 12.**

The Plan's Participant Services is comprised of a group of dedicated and qualified professionals who are here to provide you with quality health care benefit information and excellent service. The AMO Medical Plan's goal is to provide you and your eligible dependents with information concerning eligibility, covered services, and Plan provisions, and to perform the pre-certification process. The Plan's Medical Resource Team will do everything possible to assist you with your health care needs.

##### 2. Case Management/Utilization Management:

If you or your eligible dependents require assistance with benefits or medical services, please contact the **Plan's Case Managers at 1-800-348-6515, ext. 13.**

The AMO Medical Plan's Case Management Staff are healthcare professionals who work with your medical practitioners and treatment facilities to ensure that you and your eligible dependents receive benefits for quality cost-effective care in an appropriate setting. The Plan's Medical Resource Team and Case Managers protect both you and the Plan from potential over-utilization and non-medically warranted treatment.

AMO Vacation Plan:

For Vacation Plan Benefit Information please contact the **AMO Vacation Plan at 1-800-348-6515, ext. 15**. The Vacation Plan representatives are professional, experienced and well-versed when it comes to all aspects of AMO Vacation Plan Benefits.

Vacation Claims should be submitted by mail, in person, or by facsimile, to the Plan office at:

AMO Vacation Plan  
2 West Dixie Highway  
Dania Beach, FL 33004

Vacation Plan Fax No.: 1-954-926-7274

You may also file a claim in person at the following Union offices:

Brooklyn, New York: 652 Fourth Avenue  
Brooklyn, NY 11232

Toledo, Ohio: The Melvin H. Pelfrey Bldg.  
One Maritime Plaza  
Toledo, OH 43604

AMO Pension and 401(k) Plans:

The AMO Pension Plan and 401(k) Plan staff are experienced in assisting and providing participants of the Plans with all the information they require for understanding their benefits. The Plan's dedicated employees realize the complexity of planning for your retirement and the future.

**Pension and 401(k) Plan Phone No.: 1-800-348-6515, ext. 14**  
**Pension and 401(k) Plan Fax No.: 1-954-922-7539**

For all AMO 401(k) and Pension Plan matters, including Pension claim filings, estimates, certifications and other inquiries, please send required documents and material to:

AMO Pension Plan or AMO 401(k) Plan

2 West Dixie Highway  
Dania Beach, FL 33004

**Smith Barney Financial Consultants:** Toll Free Access: 1-800-975-7061. Please feel free to call Smith Barney Financial Consultants, Larry Goldstock, Sam Brandwein or any of their service team.

**Ceridian:** [www.thebenefitsline.com](http://www.thebenefitsline.com) is the Ceridian web site that will provide participants with detailed account information including contributions, account balances, investment information, Plan forms, and the ability to obtain loans and make on-line changes/transfers. Toll Free Access: 1-888-742-0929.

AMO Medical Plan Prescription Drug Benefits:

Q: Where can I find detailed information regarding the Plan's prescription drug benefit?

A: The AMO Medical Plan's Pharmacy Benefit Manager (PBM) is Envision/RxOptions. [www.rxoptions.com](http://www.rxoptions.com) is the web site dedicated to providing useful information on your prescription drug benefits. The web site contains information regarding prescription drugs, pricing, resource tools and a secure personal site where you can manage your own account and see a history of your prescription drug benefits under the AMO Medical Plan. Envision/RxOptions can also be reached at: **Envision/Rx Options Pharmacy Helpdesk at 1-800-361-4542**

Helpful Hint: To reduce prescription drug out-of-pocket expenses, you may research the pricing structure of any FDA approved medication or supply under the drug pricing and coverage tab on the Rx Options web site. In addition, the preferred drug list contains information on those medications that will generally reduce costs to the Plan and out-of-pocket expenses because they have greater discounted prices.

AMO Pension Plan Requirements for Lump Sum Distribution:

Q: What are the eligibility requirements for a Lump Sum Distribution under the AMO Pension Plan?

A: In order to be considered for a Lump Sum Distribution, a participant must satisfy certain requirements:

1. You must have at least twenty (20) years of pension credit earned as a result of employment under Group I - Deep Sea or Group I - Great Lakes agreements with the Union

Or

A combination of at least 20 years of pension credit earned under Deep Sea, Great Lakes and/or Inland Waters agreements with the Union, if at least 10 years are

Deep Sea or Great Lakes (effective for participants with covered employment after August 1, 2000);

2. You must be eligible for pensioners' Cost of Living Adjustments (COLA's), other than the earnings limitation;
3. The combination of your years of pension credit and your age (in full years) must equal a minimum of seventy-five (75);
4. Your spouse must execute a notarized affidavit waiving the spouse's right to any survivor pension benefit;
5. Your election of the Lump Sum Distribution option must be on file in the Plan office for six (6) months prior to the effective date of the distribution; and
6. If you are entitled to a pension under another plan or a company plan as defined in the Plan Rules and Regulations, any benefit payable under the AMO Pension Plan will be offset by the benefit payable under the other plan or the company pension plan. In the case of a deferred benefit, the offset will be actuarially adjusted.

AMO Pension Plan Pre-Retirement Optional Forms of Pension Benefits:

Q: When should I file my pre-retirement/retirement Optional Form of Benefit Election with the Plan office?

A: Generally speaking, once a participant has completed five (5) years of vesting credit (for service on or after October 1, 1999), the participant has a non-forfeitable right to a benefit. All participants who are vested under the Plan should file their Pre-Retirement/Retirement Optional Form of Benefit Payment Election form with the Plan office. This form will insure that in the event a participant dies, the Participant's vested AMO Pension Benefit will be paid in the desired manner. The following is a brief summary of the different options:

**50% Joint and Survivor Annuity** provides a *reduced* monthly pension benefit for life — if the Pensioner predeceases his/her spouse, the spouse will receive for his/her lifetime one half of the monthly benefit. (This is the normal form of benefit for a married Employee).

**Life Annuity** provides a monthly pension benefit to the Pensioner for his/her lifetime. The life annuity does not provide a survivor's benefit. (This is the normal form of benefit for a single Employee).

**Lump Sum Distribution** provides for a lump sum payout of Pension benefits. The Lump Sum Distribution option does not provide a survivor annuity once the lump sum benefit is paid, and by electing this option the right to a survivor's annuity under the Pension Plan is waived. If an effective election is on file and an Employee dies before the Pension Effective Date, *but while eligible to receive a lump sum distribution*, the surviving spouse will be eligible to receive either the Lump Sum Distribution or the 50% Joint & Survivor annuity (*Deep Sea or Great Lakes only*). Please note: The participant must meet the Plan's eligibility requirements for a Lump Sum Distribution

**100% Joint and Survivor Annuity** provides a *reduced* monthly pension benefit for life — if the Pensioner predeceases his/her spouse, the spouse will receive for his/her lifetime an amount equal to the monthly benefit paid to the Pensioner. If an effective election is on file and a vested Employee dies before the date of distribution, the surviving spouse will be eligible to receive the 100% Joint &

Survivor Annuity (*Deep Sea or Great Lakes only*).

**100% Pop Up Annuity** provides a reduced monthly pension benefit for life — if the Pensioner predeceases his/her spouse, the spouse will receive for his/her lifetime *an* amount equal to the monthly benefit paid to the Pensioner. If the spouse predeceases the Pensioner, the Pensioner's monthly benefit will be increased to the amount that would have been payable if the Employee had retired with a life annuity. If an effective election is on file and a vested Employee dies before the Pension Effective Date, the surviving spouse will be eligible to receive the 50% Joint & Survivor annuity.

**50% Pop Up Annuity** provides a *reduced* monthly pension benefit for life — if the Pensioner predeceases his/her spouse, the spouse will receive for his/her lifetime one half of the monthly benefit. If the spouse predeceases the Pensioner, the Pensioner's monthly benefit will be increased to the amount that would have been payable if the Employee had retired with a life annuity. If an effective election is on file and a vested Employee dies before the Pension Effective Date, the surviving spouse will be eligible to receive the 50% Joint & Survivor annuity.

Please look for more information regarding the different types of Pre-Retirement/Retirement Optional Forms of Benefit Payments in a future Plans' mailing.

**AMO 401(k) Plan Loans:**

Q: I currently have a 401(k) Loan. What are the different methods to re-pay my 401(k) loan?

A: Loans may be repaid by automatic withholding from your checking or other account or by check.

If you currently have your loan payments deducted automatically from a personal checking or savings account, no action is required on your part. If you are currently repaying a loan and would like to have payments automatically paid from your checking or savings account, please complete the Automated Clearing House (ACH) Debit Form available on the web site.

If you are making a coupon payment to repay your loan, your payments will need to be sent to the address as indicated below. Further, the check must be made payable to:

**AST Trust Company FBO AMO 401(k) Plan #a4067**

Be sure to write your Social Security number on the check and include a payment coupon. The new address, which will also be provided with your loan coupon book, is:

**Regular Mail**

AST Trust Company  
P.O. Box 52129  
Phoenix, AZ 85072-2129

**Overnight Mail**

AST Trust Company  
2800 N. Central Avenue, Suite 900  
Phoenix, AZ 85004