



AMERICAN MARITIME OFFICERS PLANS

MEDICAL – PENSION – MONEY PURCHASE BENEFIT – VACATION – SAFETY & EDUCATION – 401(K)

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www.amoplans.com

August 1, 2015

Re: Summary of Material Modification

This Summary of Material Modification (“SMM”) describes changes to the American Maritime Officers Medical Plan (the “Plan”) and supplements the Summary Plan Description (“SPD”) for the Plan. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference. Please note that you can obtain a copy of the SPD from the Plan’s website at www.amoplans.com.

The changes described in this SMM are **effective October 1, 2015** and will continue in force until amended by the Plan’s Board of Trustees.

Mental Health Parity

In order to comply with the Mental Health Parity and Addiction Equity Act of 2008 which prohibits group health plans from applying financial requirements (such as deductibles and copays) or treatment limitations (such as the number of visits permitted) on mental health or substance use disorder services that are more restrictive than those applied to the plan’s medical and surgical benefits, for covered expenses incurred on and after October 1, 2015, the following Plan limits will no longer apply:

- Mental/Behavioral health outpatient services are no longer limited to 20 visits per calendar year.
- Mental/Behavioral health inpatient services are no longer limited to 120 days per lifetime.
- Substance use disorder outpatient services are no longer limited to 25 visits per lifetime.
- Substance use disorder inpatient services are no longer limited to one confinement per lifetime with a maximum 42 day confinement.

Notice of Additional Change to the Plan - Eligibility for Dependent Adult Children

In order to comply with the Patient Protection and Affordable Care Act, effective October 1, 2015, eligible dependents will be covered under the Plan through the end of the month in which they turn age 26.

Example: Birthdate of adult child is **July 11th**; coverage terminates on **July 31st**.

GRANDFATHERED NOTICE

This notice is required under the Patient Protection and Affordable Care Act (the Affordable Care Act). The AMO Medical Plan is a “grandfathered health plan” under the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Benefits Services Office at 800-348-6515 extension 12. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have questions about the October 1, 2015 benefit changes, please contact the Benefits Services office at 800-348-6515 extension 12.

Sincerely,

American Maritime Officers Medical Plan