



The Benefits Connection NEWSLETTER

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph.: (800) 348-6515 | VOLUME 14 ISSUE 1 - JANUARY 2024

Enhanced Vision & Dental Benefits 2024!

AMO has partnered with Blue Cross Blue Shield and CareFirst to bring your family In-Network Vision and Dental Benefits

DENTAL

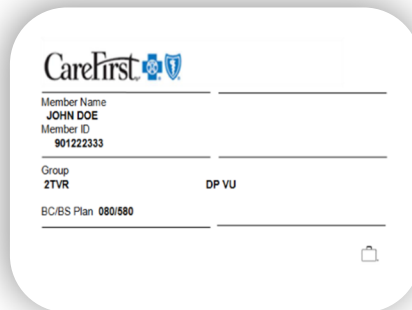
Simply utilize a Blue Dental Plus Provider and services will be discounted on average between 35% to 50%. This allows you and your family to have a greater dental benefit. Present your AMOP Dental ID card when using an in-network provider and you no longer pay out of pocket and wait to be reimbursed! Claims will be processed and paid directly to your in-network provider (any amounts over the limits must be paid directly to the provider at the time of service).

Blue Dental Plus offers pre-negotiated provider discounts at 380,000+ participating provider locations across the country.

Finding a Dental Provider: Members can visit the [CareFirst](#) website and use the provider search tool to find an in-network provider. Choose Blue Dental and enter your zip code to search for providers.

Pensioners are NOT eligible for Dental coverage.

If you are eligible for dental coverage, your card will look like the sample card here. If you only have vision coverage, it will display VU only.



VISION

Simply utilize a Blue Vision Plus Provider and services will be discounted. AMO members who choose one of the 150,000+ Blue Vision Plus providers can now receive a fully covered vision exam and save an average of 40% to 60% off retail prices at the time of services.

This allows you and your family to have a greater vision benefit. Present your AMOP Vision ID card when using an in-network provider and you no longer pay out of pocket and wait to be reimbursed! Claims will be processed and paid directly to your in-network provider. If your transaction exceeds the plan benefits, you will pay the overage to the provider at the time of service. If the cost of the frame exceeds the allowance, there is an additional 20% discount off the overage.

Blue Vision Plus Network – 150,000+ Davis Vision Providers across the nation:

- Private practitioners – thousands of independent physician offices across the country
- Retailers – VisionWorks, Pearle Vision, Warby Parker, MyEyeDr., America's Best, Target Optical, JC Penney, and more
- Online retailers – 1800Contacts.com, Warby Parker.com, Glasses.com and Befitting.com

Your CareFirst cards were mailed on January 3, 2024. Please note: your AMOP Medical ID card will NOT change and should continue to be used for all medical services. **Do not destroy your existing AMOP Medical Blue Cross Blue Shield card.**

SPECIAL INTEREST ARTICLES INSIDE THIS ISSUE...



- ◇ Enhanced Vision and Dental Benefits/Pg. 1
- ◇ Your CareFirst Account/Pg. 2
- ◇ Medical Plan Reminders/Pg. 3
- ◇ Active vs. Pensioner Medical/ Pg. 4
- ◇ Your Retirement Benefits/ Pg. 5

- ◇ Maximizing your 401k contributions/Pg. 6
- ◇ Vacation Plan Benefits/ Pg. 7
- ◇ Star Center 2024/ Pg. 8
- ◇ Plan Notifications/ Pg. 9
- ◇ Frequently Asked Questions/ Pg. 10

AMERICAN MARITIME OFFICERS MEDICAL PLAN

Access Your Dental & Optical Account

As a CareFirst BlueCross BlueShield member, you have secure online access to information and tools personalized just for you. Set up a password-protected account, you can do all this and more

How to Register Active Member

- Visit carefirst.com/myaccount and select the **Register** tab, then choose **Register Now**.
- Follow the steps to create your account.

- View, order or print your member ID card.
- Find in-network doctors and facilities.
- View claim status and Explanation of Benefits.
- View benefits, copays, and out-of-pocket costs.

How to Register Retiree Member

DavisVision[®]
by  **VersantHealth**[®]

Creating and logging in to your member account

Davisvision.com gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents. Your member account includes useful tools allowing you to access your member ID card, find an in-network provider or view your list of benefits.

- Visit Davisvision.com
- Click top RED button: “Member Log In.”
- To set up an account, click on “Register new account”
- The member ID number used will be the CF VISION ID number on the card received Go through the rest of the questions.
- Once set up, you can login using the username and password that was set up.
- Once logged in, you would see everything on the CF My account site.

American Maritime Officers Plans MEDICAL PLAN REMINDERS

"Take care of yourself, be healthy, and always believe you can be successful in anything you truly want." – Alessandra Ambrosio

AMO Plans

Monthly Health and Wellness Newsletter!

The Plan Office distributes a monthly Newsletter providing health and wellness news to subscribers covering a wide range of topics. Please go to the Plans website at <https://www.amopplans.com/wellness> and subscribe.



Cardiac Health Screenings now available at AMOP Clinic!

The AMO Plans Clinic would like to invite you to participate in our **FREE**, exclusive and comprehensive Heart & Health Screenings. Designed by the AMO Plans Clinical & Wellness Team specifically for the Maritime Industry. **Make an appointment NOW!**



COORDINATION OF BENEFITS FORM

If you are an Active participant under the AMO Medical Plan and you have a dependent spouse and/or dependent children covered under the Plan, then you are required to complete a Coordination of Benefits (COB) Form on an annual basis. The form is due one year from the date of the last COB form on file with the Plan. If the AMO Medical Plan is the primary coverage for your dependent(s) and we do not have a current COB form on record, then your dependents' claims may be denied until a completed COB form is received. Please make sure to include all requested information when completing the form. You are required to notify the Plan office immediately if any change in dependent status occurs or if any changes occur that may change your dependents' coverage. Please note that if a dependent spouse is employed full time, the Plan will consider group medical coverage offered through a dependent spouse's full time employment first and the AMO Medical Plan will be secondary. For the purpose of determining full time employment status, 30 hours or more per week will be considered full time. If group medical coverage is rejected by a dependent spouse, the AMO Medical Plan will pay none of the otherwise eligible benefit.

PENSIONER EARNINGS LIMITATION FORM

All non-Medicare Pensioners with medical eligibility under the AMO Medical Plan were recently mailed notices regarding the Affidavit of Pensioner's Medical Benefits Earnings Limitation. This form is required on an annual basis until you (and your eligible dependent spouse, if you are married) turn age 65 and/or become eligible for Medicare, whichever comes first. If your form is not received in the Plan office by April 30, 2024, medical eligibility will be terminated for the Pensioner and the Pensioner's dependents and will result in permanent forfeiture of eligibility for medical benefits. Please note that if you are a non-Medicare Pensioner whose medical eligibility was previously terminated due to exceeding the annual Pensioner Earnings Limitations, you are still required to return this form. Non-Medicare Pensioners with medical benefits who have not received this notification can contact the AMO Medical Plan office at (800) 348-6515, extension 12 to request a copy.

YOUR ANNUAL WELLNESS BENEFITS

The AMO Medical Plan provides a Wellness Benefit to you and your eligible dependents without paying a co-payment or coinsurance when provided by an in-network provider. This 100% coverage applies regardless of whether your annual deductible or out-of-pocket maximum is met. These services include: Mammogram - Baseline age 40, Pelvic Exam and Pap Smear - No Baseline age, Colonoscopy - Baseline age 45, and PSA Test - Baseline age 50. This benefit applies to the first service per calendar year. Any service thereafter in the same calendar year is payable as any other sickness or injury.

ONSITE WELLNESS ACTIVITIES

Nutritional Counseling: schedule an appointment with our Registered Dietitian. Customized nutritional meal planning focuses on lifestyle, activity level and personal goals including weight loss, disease prevention and management. Come in for nutrition counseling and find what is best suited for YOU.

Fitness Instruction: YOGA and Cross Training classes are held weekly in the Bracco Gym.

Active vs. Pensioner Medical

There are differences between Active and Pensioner Medical. The chart below details those differences for active, pensioners under the age of 65 and pensioners over the age of 65.

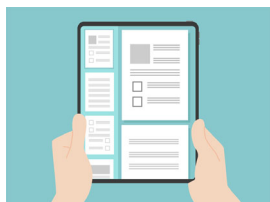
	<u>ACTIVE COVERAGE</u>	<u>PENSIONER/RETIREE COVERAGE</u> <u>≤AGE 65</u>	<u>PENSIONER/RETIREE MEDICARE ELIGIBLE COVERAGE</u>
<i>Co-Pays</i>	Office - \$20 Urgent Care - \$40 Emergency Room- \$60	Office - \$20 Urgent Care - \$40 Emergency Room- \$60	N/A
<i>Rx Deductibles</i>	\$100 person / \$200 family	\$100 person / \$200 family	\$100 person / \$200 family
<i>Deductibles</i>	\$250 person / \$500 family	\$300 person / \$600 family	This plan will include reimbursement of any Medicare Part A and Medicare Part B deductible.
<i>Co-Insurance In-Network</i>	Plan Pays 90%, you pay 10%	Plan Pays 80% / you pay 20%	Medicare Pays 80% / AMO Medical Plan will reimburse 20%
<i>Co-Insurance Out of Network</i>	Plan Pays 70%, you pay 30%	Plan Pays 60% / you pay 40%	N/A
<i>Hospital Stay</i>	\$300 co-pay/Co-Insurance based on Network	\$500 co-pay/Co-Insurance based on Network	This plan will include reimbursement of any Medicare Part A deductible.
<i>Out of Pocket Maximum</i>	\$3,000 person / \$6,000 family	No Out-of-Pocket Maximum	N/A
<i>Vision</i>	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.
<i>Dental</i>	100% of 1 st \$500, 50% of next \$3,000. Maximum of \$2,000 per person/per calendar year. In-network discounted 35% to 50%	No dental benefit	No dental benefit
<i>Hearing Aid</i>	\$1,000 paid every 3 calendar years	No hearing aid benefit	No hearing aid benefit
<i>*Earnings Limitations</i>	N/A	2 Times the SSA Earnings Limit 2024 Limit is \$44,640	N/A

*As a Retiree under the age of 65, your medical coverage will be suspended if you earn over the Earnings Limitation. Once you are no longer earning over the limitation, you must notify the AMO Medical Plan. The AMO Medical Plan reviews and updates the Earnings Limitation amount annually. You must have retired with and be eligible for Pensioner Medical coverage.

All Pensioners/Retirees and their dependent spouses must enroll in both Medicare Part A and Part B as soon as it is offered to you. The AMO Medical Plan will NOT pay any amounts more than the **Medicare Approved Amounts**. You must have retired with and be eligible for Pensioner Medical coverage.

American Maritime Officers Plans RETIREMENT BENEFITS

"Know what you own, and know why you own it." — Peter Lynch



ELECTRONIC DELIVERY OF RETIREMENT PLAN NOTICES

The Plan office sends you electronic notices when retirement account statements, qualified default investment notices, summary plan descriptions, summary of material modifications, summary annual reports, and annual funding notices ("Covered Documents") are available to you electronically or on www.amoplans.com.

This notice only applies to documents distributed by AMO Plans and not any of its administrative partners. The email address we have on file will be used for distributing electronic notices to you. Notices will now automatically default to electronic unless you otherwise opt out.

AMERICAN MARITIME OFFICERS 401(k) PLAN

The AMO 401(k) Plan is one of the best and easiest ways to save for your future. Make your future a priority now. If you can't save the maximum amounts shown below then consider gradually increasing your contributions over time. You'd be surprised how much even a small contribution adds up.

You can save up to 75% of your pay from your employer payroll and/or AMO vacation pay on a pre-tax basis, which lowers your taxable income and therefore, lowers your taxes. You can also contribute on an after-tax basis. The Plan offers both traditional pre-tax contributions and Roth 401(k). If elected, the Roth 401(k) option requires after-tax contributions, but allows for tax free growth and distribution, provided you have had the account at least five years and are age 59½.

The 401(k) elective deferral limit for Pre-Tax and Roth Contribution for **2024** is **\$22,500** or **\$30,500** (if at least 50 years old). Saving for your retirement is simple - just complete the [401\(k\) Plan Enrollment Form](#) located on the AMO Plans website at www.amoplans.com.

AMERICAN MARITIME OFFICERS MONEY PURCHASE BENEFIT (MPB)

The AMO MPB is a defined contribution benefit, which is solely funded by participating employer contributions. These contributions are placed into a personal retirement account for each member, which can also grow tax-deferred until retirement age.

AMERICAN MARITIME OFFICERS DEFINED CONTRIBUTION PLAN (DC)

The AMO DC Plan is a defined contribution benefit in which the participant does not make the contributions. Under this plan, the contribution rates are based on AMO Years of Service and Eligible SIU Years of Service. These rates will increase steadily and substantially over the course of an AMO career in the Deep Sea, Great Lakes and Inland Waters sectors. The contribution rates are 10 percent at 10 years and increase by 1 percent every other year with a maximum rate of 20 percent at 30 years or more of Eligible Service.

MERRILL LYNCH INVESTMENT & RETIREMENT PLANNING

AMO Plans is partnered with Merrill Lynch to provide Investment and Retirement Planning advice. Liam Finn and William Alexander are available and can be reached at (800) 338-2814 or (212) 236-1043 to provide retirement strategies or additional financial advice.

TARGET DATE FUNDS

Target date funds provide an easy and convenient retirement strategy. The date in the fund's name corresponds to an expected retirement date. You select the fund closest to your targeted retirement date and you won't need to pick or manage your own investments as professional fund managers do that for you. The funds are diversified across multiple asset classes.

American Maritime Officers Plans

MAXIMIZE YOUR 401(k)

"An investment in knowledge pays the best interest." — Benjamin Franklin

HOW TO ENSURE YOUR EMPLOYER 401(k) MATCH THROUGHOUT THE YEAR?

If you are eligible for Employer 401(k) Matching Contributions, these contributions will end once you reach the IRS 401(k) Limit for Pre-Tax and Roth Contributions. The limit for **2024** is **\$22,500** or **\$30,500** (if at least 50 years old).

If you routinely max out your 401(k) contributions each year, and are eligible for 401(k) Employer Match Contributions, you can continue to take advantage of this benefit by simply completing **Section 5 Excess Pre-Tax and Roth to After-Tax Contributions** on the [401\(k\) Plan Enrollment Form](#). Your Pre-Tax and/or Roth Contributions will automatically end once you meet the IRS Limitations and your 401(k) contributions will be deducted on an After-Tax basis. After-Tax funds are not subject to the IRS limits above.

AMO has partnered with Newport to create an informative slideshow on this topic. [Maximizing your 401k Contributions](#) can be viewed anytime on the AMO Plans website.

ROTH 401(k) VS. ROTH IRA

There are many misconceptions about Roth 401(k) contributions. A common one we hear frequently is: "I can't make Roth contributions to my 401(k) because I make over the income limit." This is not true! Your AMO Plans Roth 401(k) contributions can be made regardless of income. The same cannot be said for Roth IRA contributions, as Roth IRA contributions are to an Individual Retirement Account. Those types of accounts have income restrictions. Your AMO Plans 401(k) is not subject to any income restrictions.

WHICH TYPE OF CONTRIBUTION IS RIGHT FOR ME?

Pre-tax, Roth, or After-tax? There are several options available, and choosing the right combination can be daunting. AMO has partnered with Newport to create an informative presentation on this topic as well. [Pre-Tax vs. Roth 401\(k\)](#) can be viewed any time on the AMO Plans website. There are tax benefits to each type of contribution, and should you have questions about each type, you can contact the AMO Plans Retirement Services team.

PRE-TAX CONTRIBUTIONS are not taxed at the time of contribution. At the time of withdrawal at retirement age, distributions are taxed at ordinary income rates and subject to 20% automatic withholding. This option decreases your taxable income in the year you make the contribution.

ROTH CONTRIBUTIONS are taxed at the time of contribution. At the time of withdrawal at retirement age, the withdrawal is not taxed. This option decreases your taxable income in retirement. In order to be eligible for the tax break your first Roth contribution must be invested for 5 years.

AFTER-TAX CONTRIBUTIONS are taxed at the time of contribution. At the time of withdrawal at retirement age, the withdrawal is taxed only on the gains. If you contributed \$100 and those funds are now worth \$1000, you will pay taxes on \$900. After-Tax contributions are not subject to the same contribution limits as Pre-tax and Roth contributions.

American Maritime Officers Plans VACATION PLAN BENEFITS

"Sometimes the most productive thing you can do is relax" —Mark Black



FILE YOUR VACATION BENEFITS USING THE AMO PLANS SECURE PORTAL

You now can safely and securely submit your Vacation Claim Application by logging into the [AMO Plans Secure Portal](#). Once logged in, click on the Upload Application Package link at the right of the page under APPLY FOR VACATION and follow the steps to upload your Vacation Claim Application. Once completed, you will be able to view your completed Vacation Claim on the portal.

If you have not already registered, please go to <https://secure.amoplans.com> and click on Register with AMO Plans and follow the prompts.

If you need assistance with registering, please email webconnect@amoplans.com. Please do not include Social Security Numbers, home addresses or other personal identifying information in your email.

You are still always welcome to apply in person at:

2 West Dixie Highway, Dania Beach, FL 33004

or

1 Maritime Plaza, Toledo, OH, 43604

FREQUENTLY ASKED QUESTIONS FOR VACATION

Q. What is the processing time for Vacation Pay?

A. It is five business days after receipt of the completed application via the portal, mail, email, or fax.

Q. Can I apply for Vacation benefit while on the vessel?

A. No, unless a waiver has been granted in writing from the Union.

Q. How can I get a drug card without applying for Vacation Benefits?

A. Please email a request for a drug card to amovacation@amoplans.com and include your most recent discharge. If you meet the eligibility requirements, we will email one back to you accordingly.

Q. How long do I have to file for Vacation Benefits?

A. Three years from the date of Discharge from the vessel.

American Maritime Officers (AMO) Plans

STAR CENTER 2024

STAR CENTER's class dates are posted online at <https://www.star-center.com/schedule.html>.

ELIGIBILITY: AMO Safety & Education (S&E) Plan benefits are earned by being an Employee onboard a vessel of an Employer making man-day contributions and have acquired a minimum of ninety (90) days of onboard employment within the twelve (12) months preceding the arrival at STAR Center or the start date of benefits under this Plan. For Inland Waters Employees, being in a regular rotation for ninety (90) days and being employed on the 90th day.

Once initial eligibility has been established, S&E Plan eligibility is maintained or re-established by being an Employee of an Employer for thirty (30) days onboard a vessel within twelve (12) months preceding the arrival at STAR Center or the start date of benefits under this Plan. The same rule applies to Deep Sea, Great Lakes and Inland Waters. A previously eligible Employee who incurs a 10-year lapse in Covered Employment or more will be required to reestablish 90-day eligibility requirements before being eligible to benefits under the Plan.

CREDENTIAL RENEWAL: For AMO members, a key benefit of participation in the S&E Plan is the ability to complete renewal and upgrade training at STAR Center. As a reminder, all actively sailing members/applicants with STCW endorsement (who will have 360 days sea service at renewal) should complete Basic Training and Advanced Fire Fighting Revalidation courses **ANYTIME** in the five-year validity period of their MMC and **NOT WAIT** until their credential is expiring to try to enroll in these courses, as seating may not be available. Full details of credential renewal requirements are posted online at <https://www.star-center.com/stcw2010-renewal.html>. Information on upgrading credentials can be found online at <https://www.star-center.com/stcw2010.html>.

AMO COAST GUARD LEGAL AID PROGRAM: In addition to STAR Center, S&E Plan benefits also include the AMO Coast Guard Legal Aid Program with services provided by Michael Reny, Esq., who is on call and ready to assist any eligible Plan Participant who is experiencing issues that might affect his or her USCG credential. Mr. Reny routinely deals with cases involving USCG actions against a Participant's credential. He should be consulted immediately when there are questions that could lead to license suspension or revocation. His contact data is published every month in the AMO newspaper and is also available on the STAR Center website.

FULL CAMPUS HEALTH SAFETY PROTOCOLS ARE POSTED ON THE STAR CENTER WEBSITE at <https://www.star-center.com/health-safety.html>. If you feel unwell or are displaying any illness related symptoms (i.e. cough, runny nose, fever, aches, chills, etc.), do not go to class/do not travel to STAR Center. Symptom-based screening and testing is available at the Clinic and may be utilized by STAR Center for those displaying symptoms of illness. Additional screening and testing may also be required.

Jointly with AMO Plans, STAR Center is committed to providing a safe environment and to the ongoing health and well-being of all Plans Participants, staff and campus visitors and to the ongoing continuity of AMO Plans operations.

American Maritime Officers Plans PLAN NOTIFICATIONS

"It takes as much energy to wish as it does to plan." – Eleanor Roosevelt

HIPAA NOTICE OF PRIVACY PRACTICES

In April 2005, legislation was implemented affecting the privacy sections in the Health Insurance Portability and Accountability Act (HIPAA). This legislation concerns your rights as a consumer and the health care privacy practices that protect your rights. It affects not only how your personal medical information is handled, but also how you and your confidential information are treated when working with your healthcare professionals and your health insurance carrier. If you were a member of the AMO Plans in December 2008, you were mailed a copy of the Notice of Privacy Practices (NPP) that discusses the rights you have under the HIPAA legislation. If you became a member after December 2008, then a Notice was mailed to you as part of the enrollment confirmation process. The federal HIPAA requirements include that we remind you periodically about the Notice of Privacy Practices (NPP). A copy is available for you to review anytime by visiting the AMO Plans website at www.amoplans.com.

WOMEN'S HEALTH AND CANCER RIGHTS

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for: (a) All stages of reconstruction of the breast on which the mastectomy was performed, (b) Surgery and reconstruction of the other breast to produce a symmetrical appearance, (c) Prostheses, and (d) Treatment of physical complications of the mastectomy, including lymphedemas. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the American Maritime Officers (AMO) Medical Plan. If you would like more information on WHCRA benefits, you can reach the AMO Medical Benefits Services Department at 1-800-348-6515, ext. 12 or 2 W Dixie Highway, Dania Beach, FL 33004.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

The AMO Medical Plan complies with Federal law (the Newborns' and Mothers' Health Protection Act of 1996) that prohibits restricting benefits for a mother's or newborn child's hospital length of stay because of childbirth to less than 48 hours following a normal delivery, or less than 96 hours following cesarean section. The AMO Medical Plan does not require a physician to obtain authorization (pre-certification) for prescribing a length of stay not in excess of those periods. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours if applicable). Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, please contact the AMO Medical Benefit Services Department at 1-800-348-6515, extension 12 or 2 W Dixie Highway, Dania Beach, FL 33004.

PEDIATRIC DENTAL AND VISION BENEFITS

The AMO Medical Plan's dental and optical benefits will remain unchanged for 2024. Accordingly, yearly dollar limits on pediatric dental and optical benefits will still apply. If you have access to a plan that does not have a yearly dollar limit on pediatric dental and optical benefits and wish to enroll any eligible dependents in such plan, you may opt out of these benefits for your dependents under the AMO Medical Plan. To opt out contact the Medical Plan at 1-800-348-6515 Ext. 12.

PENSION PLAN STATEMENTS

At anytime during the year, you may request a pension statement that shows your estimated accrued pension benefit. To request a statement, please call the Retirement Services Department at 1-800-348-6515, ext. 14 or send an email to amopension@amoplans.com. Please note that the Pension Plan has been frozen since January 1, 2010.

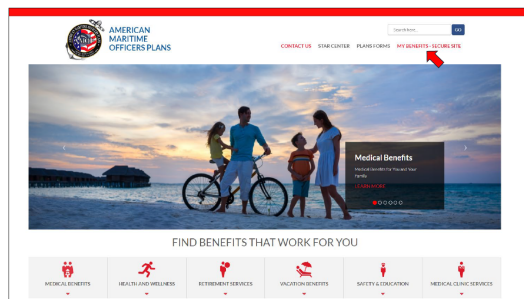
American Maritime Officers Plans FREQUENTLY ASKED QUESTIONS

"One who never asks either knows everything or nothing." - F. Malcolm Forbes

SECURE WEB PARTICIPANT PORTAL FAQs

Q. How do I register in the secure portal?

- A. Go to www.amoplans.com and click on MY BENEFITS—SECURE SITE. Click on 'Register with AMO Plans' and complete all required fields on the next screen, including the SSN. All info (except mobile phone) has to match the info in the AMO system. When complete, click on 'Register'.



Q. Who should I contact if I have trouble registering in the Secure Portal?

- A. Please contact : webconnect@amoplans.com

Q. Can I submit my medical, vacation, or retirement benefit forms/claims/documents via the secure portal?

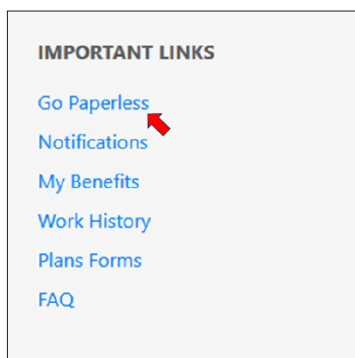
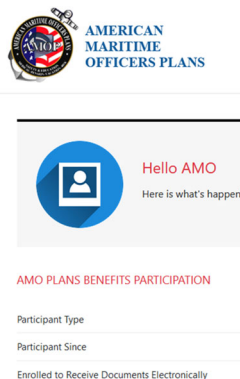
- A. Yes, you can submit any Plans claim, form and/or document via the upload feature on the Secure Portal.

Q. Am I able to get my Vacation W2 through the portal?

- A. As of now, we are unable to provide the W2s through the portal. You may request a copy of your vacation W2 by contacting the vacation department at amovacation@amoplans.com

Q. How do I GO PAPERLESS or sign up for electronic delivery of Plan notices?

- A. Log onto the secure portal at <http://secure.amoplans.com> click "GO Paperless" under Important Links and follow the prompts. Once completed all future mailings will be securely delivered to your inbox on the AMO Plans Secure Portal.



MEDICAL FAQs

Q. How do I establish or re-establish medical eligibility?

- A. To establish initial medical eligibility you must complete 90 days of covered employment (30 days must be aboard a vessel) within a 182 consecutive day period. To re-establish medical eligibility you must complete 30 days aboard a vessel within a 182 consecutive day period. Please contact the AMOP Benefits Services Department to confirm if you have established or re-established eligibility. The AMOP Benefits Services Department will verify your employment and let you know what documentation is required to have you and your dependents covered under the AMO Medical Plan.

Q. How do I add dependents to my AMO Medical Plan?

- A. Please contact the AMOP Benefits Services Department for assistance. Newborn children are not automatically covered under the medical plan. You must notify the AMOP Benefits Services Department to have your newborn child added to the AMO Medical Plan.

BENEFICIARY FAQs

Q. How do I update my beneficiary forms?

- A. You can download the forms from the AMO Plans website and submit via the Upload feature on the AMO Plans Secure Portal at <https://secure.amoplans.com> or contact the AMOP Benefits Services Department.

Q. What happens to my benefits if I do not complete a beneficiary form?

- A. In the unfortunate event of your death and there is no AMO Plans Beneficiary on file, surviving benefits will be paid as follows: (1) to your spouse: or if there be none surviving, (2) to your children equally, or if there be none surviving, (3) to your parents equally, or if there be none surviving, (4) to your estate, or if there be none, (5) to any person who is an object of natural bounty, as the Trustees, in their sole discretion, determine.

RETIREMENT SERVICES FAQs

Q. Can I fax or email my 401(k), MPB, or DC Distribution forms?

- A. Yes, unless notarization is required, then the original form must be mailed in.

Q. How can I access my 401(k), MPB, or DC plan accounts, apply for a 401(k) loan, or check my account balances?

- A. You can log on to the Newport Group website at www.newportgroup.com. If you have trouble accessing your account, please call the Newport Group at 1-844-749-9981.

Q. Will I receive a 401(k), MPB, or DC account statement?

- A. You will receive a quarterly statement from the Newport Group.

Q. I've been sailing for quite some time now. How do I know if I'm vested and what is my monthly pension benefit?

- A. You will need to call the AMO Plans Retirement Services Department at 1-800-348-6515, extension 14 and speak to a Representative about your retirement.

American Maritime Officers Plans CONTACT INFORMATION

STAY INFORMED BY USING OUR PLANS RESOURCES

AMOP WEBSITE

<http://www.amoplans.com>

SECURE WEB PORTAL REGISTRATION

<https://secure.amoplans.com/auth/register>

BLUE CROSS BLUE SHIELD (BCBS) PROVIDER DIRECTORY

<http://provider.bcbs.com>

CAREFIRST

<http://carefirst.com>

NEWPORT GROUP RETIREMENT SERVICES

<http://www.newportgroup.com>

If you have trouble accessing your account or would like to request account information, please call the Newport Group at 1-844-749-9981.

BUSINESS HOURS:

Monday through Friday from 8 a.m. to 4 p.m. EST

MAILING ADDRESS:

P.O. Box 35, Dania Beach, Florida 33004

MAIN TELEPHONE NUMBER/DEPARTMENT EXTENSIONS:

1-800-348-6515

Medical - Extension 12 | **Retirement** - Extension 14 | **Vacation** - Extension 15

FAX NUMBERS BY DEPARTMENT:

Medical - (954) 920-9482 | **Retirement** - (954) 922-7539 | **Vacation** - (954) 926-7274

EMAIL ADDRESSES BY DEPARTMENT:

Medical - amomedical@amoplans.com

Retirement - amopension@amoplans.com or amo401k@amoplans.com

Vacation - amovacation@amoplans.com

AMOP Website Questions - webconnect@amoplans.com

American Maritime Officers Plans
P.O. Box 35
Dania Beach, FL 33004



YOUR BEST SOURCE FOR INFORMATION



This newsletter was prepared by your AMO Plans Benefits Services Department.

We are your [best](#) source for information.

If you have any questions that have not been answered or have suggestions on topics you would like to see in future newsletters, please reach out to us using our contact information listed on the previous page.