



# The Benefits Connection NEWSLETTER

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph.: (800) 348-6515 | VOLUME 15 ISSUE 1 - JANUARY 2025



## Meet John Hancock



We are excited to partner with John Hancock as our new recordkeeper to administer your 401(k), Defined Contribution, and Money Purchase Benefit retirement accounts. Newport Group has been the AMO Plans' recordkeeper for many years. They recently announced that they were terminating their contracts with all of their Taft Hartley (Union Labor) retirement plans such as ours and could no longer provide service to our membership. After careful consideration, your Boards of Trustees have selected John Hancock. The transition will be effective this April 1, 2025.

For more than 50 years, John Hancock has helped people plan and invest for retirement; today, they are one of the largest full service providers in the United States.

John Hancock and AMO Plans believe your 401(k), Defined Contribution, and Money Purchase Benefit are the best chance to save for the retirement you want. John Hancock takes it further than that by offering you personalized tools and resources to help you create a plan to meet your financial goals—for today and tomorrow.

We look forward to better serve our membership with this partnership. Look for more information about John Hancock via email and mail.

### SPECIAL INTEREST ARTICLES INSIDE THIS ISSUE...



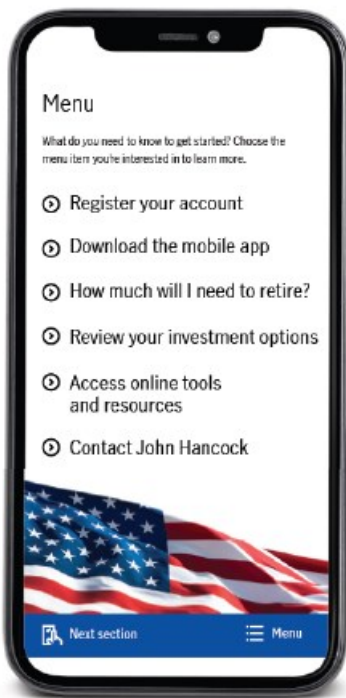
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## Your top retirement plan questions *answered!*

While you won't have account access until later in 2025, you can still browse and review our tool kit to familiarize yourself with what you will have available to you at John Hancock.



John Hancock helps you *chart a course* to retirement. They'll help you create a plan for:

**Retirement income and spending** – view your projected retirement expenses with the retirement planner, see if your savings strategy will help you cover them, and receive guidance to help you get on track. <sup>3</sup>

**Investing** – John Hancock can help guide you through creating an investment strategy and the process of choosing your investments.

**Financial wellness** – John Hancock offers tools and resources to help you improve your financial wellness.

# Meet John Hancock

## Model Portfolios

The transition to John Hancock will include a change regarding the various model portfolios that have been in place (Aggressive, Moderate Aggressive, Moderate and Conservative).

The underlying investment funds in which the models are invested will transfer to John Hancock in kind ("as is"), and at the same asset allocation percentages currently in place. Future contributions will also continue at the same asset allocation unless a participant takes individual action to reallocate the investments.

The change that will take place after the transition is that the model portfolios will no longer be referenced as "models". This means that the asset allocations within these portfolios should be monitored at your own discretion based on your individual financial goals, your risk tolerance and your time horizon.

In addition, these portfolios will no longer be automatically rebalanced for you as they had previously been with Newport. So, if you are currently invested in any one of the four model portfolios and you want to remain in that portfolio's designated asset allocation, you should rebalance periodically on your own after the transition. In any portfolio, rebalancing is a way to keep your investments aligned with the desired asset allocation that you have chosen.

As a participant with John Hancock, you will have access to the "Morningstar Retirement Manager" tool, at no additional cost to you. This offers a step-by-step action plan for selecting your investments, calculating how much to save, deciding when to retire and withdrawing your money in retirement. This tool provides recommendations based on your goals and the options available in the AMO retirement plans, while you maintain control over your investment decisions. You will receive further instructions on how to access this tool once we go live with John Hancock.

## Transition Period

Deposits will continue to be made into accounts and deposits will continue to be invested in the market, but your investment strategy cannot be altered during this transition.

The transition will take place from March 25 until April 18 during which time distributions and loans cannot be requested and retirement investments cannot be adjusted or reallocated.

This time frame is referred to as the "blackout period." The Go-Live Date to establish your online account is April 18, 2025. Once an online account is established, you will be able to monitor and manage your retirement fund investments.

## John Hancock's *commitment* to Union Labor (Taft-Hartley) retirement plans

Union Labor (Taft-Hartley) Defined Contribution retirement plan highlights (as of June 30, 2024)

- \$43.5B in Union/Taft-Hartley retirement plans Assets Under Management
- 25+ years servicing Union Labor plans
- 1,133,066 union members
- 182 Union Labor plans

You can scan this QR code to review additional information about John Hancock's resources



<sup>3</sup>The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results.

# AMERICAN MARITIME OFFICERS MEDICAL PLAN

## Benefits that are always on your side in 2025

### In Network Dental Claims

To receive an enhanced dental benefit for you and your family, make sure to utilize a Blue Dental network provider.

Simply present your CareFirst ID card when using an in-network dental provider and you will not have to wait to be reimbursed! Your provider will submit the claim on your behalf and be reimbursed from CareFirst. You only owe the provider your out-of-pocket share at the time of service, if applicable. Find an in-network provider on the CareFirst [website](#) with the provider search tool. Choose **Blue Dental** in the dropdown menu and enter your zip code.

### Vibrant Rx for Retiree Members

Your Medicare Part D Prescription Plan is changing for 2025.

AMO Medical Plan retirees who are Medicare primary and were covered through Elixir Insurance Company for prescription coverage have been automatically enrolled into the new Vibrant Rx plan effective January 1, 2025 and were issued new ID numbers. You should have already received a new Vibrant Rx ID card and should use the new card beginning January 1, 2025. If you have not received your new Vibrant Rx ID card, please contact the Plan Office immediately for assistance. Your previous Elixir ID card no longer works as of December 31, 2024. You can also contact Vibrant Rx directly at 1-844-826-3451 or visit the Vibrant Rx website at [www.myVibrantRx.com/AMO](http://www.myVibrantRx.com/AMO).

For retirees covered under the AMO Medical Plan who are not yet eligible for Medicare, your prescription coverage has not changed and continues to be managed by SmithRx.



### Out of Network Dental Claims

***You spoke, we listened!*** Based on member feedback we received regarding the long delays with reimbursements from CareFirst for your out of network dental claims, we are now processing these claims at the Plan Office and your reimbursement will come directly from the AMO Medical Plan. This change has helped to significantly improve the turnaround time in receiving dental reimbursements for those participants utilizing out of network dental providers ***and CareFirst will no longer process out of network dental claims.***

If you utilize an out of network dental provider, you will need to pay the provider at the time of service and submit your claim and proof of payment directly to the AMO Plan office for reimbursement. This can be done via mail, email, fax or you can upload through the AMOP secure member portal that is available to all active participants. Please see instructions in the FAQ section on how to register.

The feedback from members has been instrumental in shaping these changes and we are dedicated to providing quality service and support to the AMO membership.

### Pregnancy Leave

Effective August 1, 2024, there is a process for leave upon medical determination resulting in a not-fit-for-duty due to pregnancy. The policy will provide up to 15 months of medical coverage commencing after a member's vacation ends. This provides up to one year of Covered Employment Credit towards retiree medical and STAR Center eligibility for training when the member returns to work, so long as the member remains not-fit-for-duty. For additional information, please contact the medical department at ext. 12

# American Maritime Officers Plans MEDICAL PLAN REMINDERS

*"Self-care is not selfish. You cannot serve from an empty vessel." – Eleanor Brown*

## 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.amoplans.com/wellness> and subscribe.



AMO Plans Living Well

Start 2025  
Strong!



## 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 by calling ext. 7515!**

## 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, 2025, 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. For more information call ext. 7305, or email [healthandwellness@amoplans.com](mailto:healthandwellness@amoplans.com)

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

## SCHOLARSHIP BENEFITS

Scholarship benefits of \$3,000 per scholastic year (maximum 4 years) are available for each eligible dependent student in an accredited college or trade school. See complete requirements at [www.amoplans.com](http://www.amoplans.com).



# American Maritime Officers Plans RETIREMENT BENEFITS

*"Don't simply retire from something; have something to retire to." – Harry Emerson Fosdick*

## DC SCHEDULE UPDATE

The Board of Trustees recently approved a new schedule which can be viewed here: [DC Schedule 3.1](#). This schedule is effective as of January 1, 2025. Should you have any questions about how many years of service you have, please contact the Retirement Services Department at ext. 14.



## RETIREE MEDICAL

Did you know? If you are not a participant in the Defined Benefit Pension Plan, but you have the required 20 years of service, you are eligible for retiree medical.

There are differences between active and pensioner medical. The chart linked here: [Pensioner vs. Active Medical Coverage](#) goes over the differences in detail.

## 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 2025 is **\$23,500** or **\$31,000** (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](http://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.

## 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 (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. Target date funds can be considered a good alternative to actively rebalancing your portfolio because they automatically adjust their asset allocation over time, essentially taking the responsibility of rebalancing off your shoulders and making it a "set it and forget it" investment option, particularly beneficial for investors who want a hands-off approach to managing their retirement savings.

# American Maritime Officers Plans

## MAXIMIZE YOUR 401(k)

*"Price is what you pay. Value is what you get." - Warren Buffett*

### 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 **2025** is **\$23,500** or **\$31,000** (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.

### 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.

### RETIREMENT EDUCATION

As we partner with John Hancock, please be on the lookout for exciting new educational tools on a variety of topics. Is there something you would like to have more information on? Please let us know!

### 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. 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

*"Relaxation is the foundation for success. It creates space for clarity, creativity, and breakthroughs." - Kathy Cooperman*



## 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](mailto: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

## FREQUENTLY ASKED QUESTIONS FOR VACATION

- |   |   |
|---|---|
| <p>Q. What is the processing time for Vacation Pay?</p> <p>A. It is five business days after receipt of the completed application via the portal, mail, email, or fax.</p> <p>Q. Can I apply for Vacation Benefits while on the vessel?</p> <p>A. No, unless a waiver has been granted in writing from the Union.</p> | <p>Q. How can I get a drug card without applying for Vacation Benefits?</p> <p>A. Please email a request for a drug card to <a href="mailto:amovacation@amoplans.com">amovacation@amoplans.com</a> and include your most recent discharge. If you meet the eligibility requirements, we will email one back to you accordingly.</p> <p>Q. How long do I have to file for Vacation Benefits?</p> <p>A. Three years from the date of Discharge from the vessel.</p> |
|---|---|

# American Maritime Officers Plans

## STAR CENTER 2025

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 90<sup>th</sup> 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 in the last 5 years at renewal) should complete 1-day Basic Training and 1-day 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>.

**CLASS REGISTRATION:** STAR Center's course schedule is updated monthly and posted at <https://www.star-center.com/schedule.html> for 8-months ahead. Embedded links on the schedule page provide amplifying information and course notes. AMO members are encouraged to register as far ahead as possible and to always submit an online application at <https://www.star-center.com/forms/reg.mbr.live.html> for required courses, even when told a class is full. STAR Center works hard to address wait lists, and 80% of members initially wait listed are eventually accommodated in their requested class. Contact the registration team at [register@star-center.com](mailto:register@star-center.com) as soon as you become aware of an issue preventing your attendance so that the seat can be re-assigned as appropriate.

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 in the AMO newspaper and is also available on the AMO Plans website.

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. Full campus health safety protocols are posted on the STAR Center website at <https://www.star-center.com/health-safety.html>.



# American Maritime Officers Plans PLAN NOTIFICATIONS

*"Spectacular achievement is always preceded by unspectacular preparation." — Robert H. Schuller*

## HIPAA NOTICE OF PRIVACY PRACTICES

In June 2024, legislation was implemented affecting the privacy sections in the Health Insurance Portability and Accountability Act (HIPAA). This final rule ("2024 Privacy Rule") amends provisions of the Privacy Rule to strengthen privacy protections for highly sensitive PHI about the reproductive health care of an individual and directly advances the purposes of HIPAA by setting minimum protections for PHI. 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](http://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, ext. 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 2025. 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](mailto:amopension@amoplans.com). Please note that the Pension Plan has been frozen since January 1, 2010.

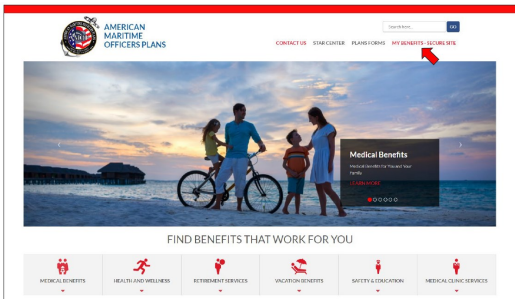
# American Maritime Officers Plans FREQUENTLY ASKED QUESTIONS

*"I would encourage you: be informed—knowledge is power" - Matt Bevin*

## SECURE WEB PARTICIPANT PORTAL FAQs

**Q. How do I register in the Secure Portal?**

A. Go to [www.amoplans.com](http://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](mailto:webconnect@amoplans.com)

**Q. Can I submit my medical, vacation, or retirement benefit forms/claims/documents via the Secure Portal?**

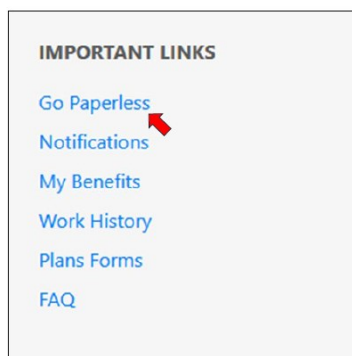
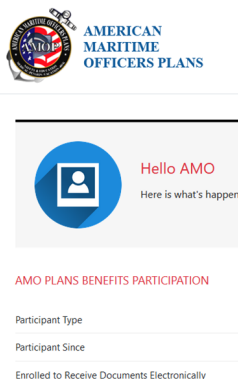
A. Yes, you can submit any Plans claim, form and/or document via the upload feature on the Secure Portal.

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

A. You may request a copy of your vacation W2 by contacting the vacation department at [amovacation@amoplans.com](mailto:amovacation@amoplans.com). It will be uploaded to the portal for you to download.

**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. 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, ext. 14 and speak to a Representative about your retirement.

# American Maritime Officers Plans CONTACT INFORMATION

STAY INFORMED BY USING OUR PLANS RESOURCES

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## 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>

## 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](mailto:amomedical@amoplans.com)

**Retirement** - [amopension@amoplans.com](mailto:amopension@amoplans.com) or [amo401k@amoplans.com](mailto:amo401k@amoplans.com)

**Vacation** - [amovacation@amoplans.com](mailto:amovacation@amoplans.com)

**AMOP Website Questions** - [webconnect@amoplans.com](mailto: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.