











The AMO PLANS (AMOP) Benefits Connection

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph: (800) 348-6515

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AMO SAFETY & EDUCATION PLAN

Special Interest Articles

-  AMO Safety & Education Plan
-  Health and Wellness Program
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-  Pediatric Dental and Vision Benefits
-  Your Annual Wellness Benefits
-  Coordination of Benefits Annual Form
-  Pensioner Earnings Limitation Form Annual Requirements
-  AMO 401(k) Plan Enrollment

STAR Center

Simulation, Training, Assessment & Research

The AMO Safety & Education Plan provides benefits primarily through the STAR Center in Dania Beach, Florida. The main focus of the school is to provide regulatory training required by the USCG for license maintenance and upgrade on site at no cost to members. The school also offers a number of professional development courses that contributing companies have requested or that the membership has indicated are needed to develop or maintain skills at sea. STAR Center also provides a series of courses to meet training requirements of contracts with Military Sealift Command. STAR Center is continually updating and modernizing to meet member needs and currently includes full mission bridge and engine room simulators, a liquid cargo simulator, radar bridges, Dynamic Positioning, ECDIS, GMDSS, electricity, hydraulics, refrigeration and PLC Labs as well as modern computer equipped classrooms and a waterfront facility with lifeboats, davits, fast rescue boats and damage control trainers.

U.S. Coast Guard License Requirements

With the implementation of the 2010 Manila Amendments adding new training requirements for STCW, the school is exerting a major effort to meet the gap closing requirements of the 3,000 AMO officers who must complete additional training to ensure there are no restrictions on their documents by the end of the STCW transition period on January 31, 2016. The details of those requirements are identified on the STAR Center website (www.star-center.com) where links can be followed by deck or engine officers, not only to the gap closing requirements but also to new upgrade requirements and for revalidation training requirements for license renewals after January 1, 2017. The website also links to gap closing class schedules through the end of 2015 and provides an online fillable course registration form. **Courses are filling up fast, so we strongly encourage you to register early!**

REGISTER NOW!

USCG Medical Certificates

In addition to the 2010 STCW training requirements CFR changes have also implemented a new requirement for Coast Guard physical exams and Medical Certificates. Under the new provisions, holders of an STCW endorsed credential require a physical every two years (first class pilotage requires one every year and non-STCW endorsed document holders every 5 years). Medical Certificates are issued by the Coast Guard separately from the mariner's credential but must be kept with the credential. If the Medical Certificate is expired or not kept with the MMC, the MMC is not considered valid. Again, details about the requirement are available on the STAR Center website. Members who still have questions after reviewing the site are encouraged to call the school to request clarification or special assistance.

Please submit a copy of your Medical Certificate to the AMO Medical Clinic, P.O. Box 35, Dania Beach, FL 33004.



HEALTH AND WELLNESS PROGRAM

“Health is the thing that makes you feel that now is the best time of the year.”

~ Franklin Pierce Adams



Sign-up for the AMO Plans Living Well Newsletter **TODAY!**



If you are an AMO sailing member and would like to receive our monthly newsletter directly to your email inbox; please go to the Plans website at www.amoplans.com/wellness.shtml and sign-up.

You will receive news on upcoming campus health events, updates on medical benefits, as well as the latest in research and trends to optimize a healthy lifestyle.



Start the New Year Heart Healthy



The AMO Plans Health & Wellness Program together with the AMO Plans Medical Clinic are extending a very special invitation to the AMO Membership to participate in our very first **free** Heart Health Screening Initiative.

Dr. O’Campo and the clinic team, in collaboration with the new Integrative Health and Wellness Nurse, Vanessa Morgan, RN, have worked to build a unique screening process designed specifically for our AMOP community. **Everyone is welcome** to participate, whether you have known heart health risk factors, you have a family history or you would like to start or improve your diet and exercise program.

You can request a **free screening** by visiting the AMO Plans Medical Clinic where you will be provided with information on your overall health status and practicable prevention tools that may be difficult to obtain through a traditional doctor’s visit.

Once you’re aware of your specific risks for developing heart disease, you can then make better choices for maintaining a healthier, more active and fulfilling life.

Take Advantage of our On-Campus Events & Resources...

The 2015 Health and Wellness Program is taking on a fresh start with new activities and initiatives aimed at engaging and supporting a healthy lifestyle for you and your families. While staying on campus, we want to ensure you are offered every opportunity to connect with events and resources that will assist you in maintaining a healthy, active life whether at work or at home. See what we offer below:

Fitness

- ◆ Fully equipped gym and outside fitness circuit, outdoor tennis and basketball courts, and two on-site swimming pools
- ◆ A wide variety of daily fitness classes at the Bracco Building gym, also available after hours for your convenience

Nutritional Dining

- ◆ Fresh meals with healthy choices for you and your guests are provided in the galley
- ◆ For spouses and guests, we also offer weekly cooking classes taught by our Executive Chef Shannon Agor and the galley staff

Clinic Services

- ◆ Extend the Medical Certificate expiration date by taking a physical
- ◆ Get help with the requirements to apply for an extension of your Medical Certificate expiration date

For more information regarding the Health and Wellness Program, please call Vanessa Morgan, RN, at 1-800-348-6515, ext. 7305, Monday through Friday from 8am to 5pm.

AMO MEDICAL PLAN REMINDERS

“The future depends on what we do in the present.”

~ Mahatma Gandhi



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 50
- 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.

Coordination of Benefits (COB) Form

In an effort to continue to provide efficient claims processing, AMO Medical Plan participants with dependents are required to complete a Coordination of Benefits Form every year. Such participants should have already received the Coordination of Benefits form for 2015. This form is used to update the information in your records as well as that of your dependents. Please make sure to include all requested information when completing the form. Claims may be delayed for you and your dependents if we do not have this form on record. You are required to notify the Plan office immediately if any change in dependent status occurs.

Please know that if a dependent spouse is employed full time (30 hours or more), and the employer does not provide group medical coverage, documentation from the employer on company letterhead will be needed as proof that no coverage is provided.

Pensioner Wage 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.** If your form is not received in the Plan office by **April 30, 2015**, 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 even if you are a non-Medicare Pensioner whose medical eligibility was previously terminated due to exceeding the annual Pensioner Wage Earnings limitations, you are still required to return this form.

If you are a non-Medicare Pensioner with medical benefits and you did not receive this notification, please contact the AMO Medical Plan office immediately at 1-800-348-6515, ext. 12 and request a copy.



HEALTH CARE REFORM



Dependent Coverage to Age 26 Mandate Effective October 1, 2014

During August 2014, all participants with medical eligibility under the AMO Medical Plan (the “Plan”) should have received a notice pertaining to health care coverage for dependent children up to age 26. The notice dated August 1, 2014, stated that effective October 1, 2014 and as required by the Affordable Care Act, the Plan is required to offer coverage for eligible dependent children until the child reaches the age of 26 regardless of their employment status and coverage available to them through their employer.

If you have an eligible dependent child who is not currently enrolled in the Plan or who may have been previously termed from the Plan before turning 26 years of age based on the eligibility rules in effect at the time of their termination, and the child meets the definition of “dependent child”, you now have the opportunity to enroll such child by completing a Permanent Data and Coordination of Benefits form. This form can be found on the AMO Plans website at www.amoplans.com under Medical Plan forms.

The term “Dependent child” is defined as a child, step-child, or child under legal guardianship/custody of the Participant who is less than 26 years of age. The coverage shall not terminate if such child is incapable of self-sustaining employment by reason of total disability as defined by the Social Security Administration and is dependent upon the Covered Participant for principal support and maintenance and became so incapable prior to attainment of the determination age specified above. The medical benefits for an eligible dependent shall cease once the dependent has reached age 26 or fails to meet the above eligibility requirements.

Pediatric Dental and Vision Benefits

The August 1, 2014 notice referenced above also included a notification to participants that the AMO Medical Plan’s dental and optical benefits will remain unchanged for the 2015 plan year. 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 the dependents under the AMO Medical Plan.

Please contact the Plan office at 1-800-348-6515, extension 12 for any questions related to the above Health Care Reform topics.



AMO PLANS RETIREMENT BENEFITS



Your Road to Retirement

AMOP benefits are uniquely designed to fit our members' needs with access to quality retirement programs. The retirement benefits offered may include benefits listed to the right of this page.

American Maritime Officers 401(k) Plan

The AMO 401(k) Plan offers you the opportunity to prepare for your retirement. 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.

In addition, we also offer a Roth 401(k) option, which combines the features of a regular 401(k) with those of a Roth IRA. 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 59 ½.

Saving for your retirement is simple - just complete the AMO 401(k) enrollment form located on the AMO Plans website at www.amoplans.com. See page 6 for additional information regarding the 401(k) Plan, including 2015 contribution limits.

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. This benefit does not allow employee contributions or loans.

American Maritime Officers Defined Contribution (DC) Plan

The AMO DC Plan is also funded by participating employers. As you know, in 2013 Schedule 1.1 of the DC Plan was established. This marked an increase of at least 25% to the contribution rates in addition to raising the minimum contribution rate to 6%. For the year 2015, the AMO DC Plan contribution rate will be increased by 10% and a new minimum contribution rate of 6.60% will be established for all DC Plan participants; we refer to this new schedule as Schedule 1.2. This schedule can be located on the AMO Plans website.

Remember, your contribution rate is based on your points, which are determined by combining your years of service and your age. You will earn one point this year for the increase in age, plus an additional point if you had at least 100 days of AMO covered employment in 2014.

A helpful tool is available to determine the future estimated value of your AMO DC Plan account balance. Please visit the following website to download this tool:

<http://www.amoplans.com/DCForms/DC-Plan-Worksheet.xlsx>

American Maritime Officers Pension Plan

At anytime during the year, you may request a pension statement which shows your estimated accrued pension benefit. To request a statement, please call the Pension Plan office at (800) 348-6515 ext. 14 or send an email to amopension@amoplans.com.

Personalized Retirement Planning Assistance

For personalized retirement planning assistance, please contact the **Morgan Stanley Financial Consultants** at (800) 975-7061 or send an email to Larry.Goldstock@morganstanley.com.



AMO 401(k) PLAN



*“You may not be there yet,
but you’re closer than you
were yesterday.”*

- Anonymous

One way to ensure a financially healthy retirement is to supplement your current retirement savings by participating in the AMO 401(k) Plan.

Make your future retirement a priority now and take advantage of the best and easiest way to save for it. Did you know the AMO 401(k) Plan allows you to contribute up to **75%** of your compensation with a 2015 maximum limit of \$18,000 on a pretax and/or Roth after tax basis? If you can't save the maximum amount, consider gradually increasing your contributions over time. You'd be surprised how much even a small contribution adds up.

Did you know higher contribution limits are available to anyone who will be age 50 or older by the end of the year? Catch-up contributions are permitted by the IRS to help you make up any retirement savings shortfall by bumping up the amount you can save in the years leading up to retirement. The AMO 401(k) Plan allows you to contribute up to 75% of your compensation, subject to a 2015 maximum of \$18,000 **plus** a \$6,000 catch-up contribution or \$24,000, on a pre-tax and/or Roth after tax basis.

The AMO 401(k) Plan is one of the best and easiest ways to save for your future. In addition, the AMO 401(k) Plan offers a unique option of saving an unlimited amount of after-tax contributions. Now you can save even more for your retirement, along with social security and AMO's MPB and DC Plans.

Whatever lifestyle you're looking forward to in retirement, rest assured you've taken an important first step in getting there. AMOP has offered you a premium retirement savings program through Morgan Stanley and The Newport Group.

Why contribute to your own retirement plan?

1. **It's Easy**—Regular, predictable payroll deductions mean you can save money before you spend it. You choose how much to contribute. And **YOU** determine how to invest your contributions.
2. **It's Flexible**—Select or change your contribution amount and investment elections as often as you like.
3. **Easy Access**—You may take a loan from your retirement account and pay principal and interest back to yourself.

Don't wait any longer—Enroll now and start saving for a financially secure retirement!

Download the AMO 401(k) Enrollment Form from the Plans website at www.amoplans.com.

If you have any questions about saving for retirement, investing your account or the AMO retirement plans in general, call your Morgan Stanley Financial Consultants, toll free at 800-975-7061 or send an email to Larry.Goldstock@Morganstanley.com.



PENSIONER RETURN TO WORK GUIDELINES

*“Choose a job you love,
and you will never have to
work a day in your life.”*

~Confucius



The following has been prepared to offer some general information with respect to a Pensioner returning to work under the AMO Pension and Medical Plans.

Pensioners who wish to return to work **aboard a vessel in covered or non-covered employment and/or in any capacity within the maritime industry** must request so in writing and receive written permission from the Board of Trustees of the AMO Pension Plan prior to beginning such employment.

A Pensioner who returns to Covered Employment will have his pension payments suspended during the period of employment unless the Trustees determine that there is a temporary shortage of certain qualified personnel, in which case they may grant permission for Pensioners to return to Covered Employment without suspension of pension payments during the period of employment.

A Pensioner returning to Covered Employment with a company contributing to the AMO Medical Plan will be eligible for medical coverage as an active employee upon establishing thirty (30) days of continuous Covered Employment. Active medical benefits will cease on the date following the Pensioner's last day of Covered Employment. Participants who were eligible for the AMO Medical Plan's Pensioner benefits will revert to Pensioner coverage after the last day of Covered Employment. However, in the case of a Pensioner who returns to Covered Employment with his monthly pension benefit suspended during his period of re-employment, his active coverage will revert to Pensioner coverage on the effective date of the reinstatement of his pension benefit. Wages earned while working in Covered Employment are not applied toward the earnings restrictions for Pensioners receiving benefits under the AMO Medical Plan.

Pensioners who have reached Normal Retirement Age under the AMO Pension Plan will not lose pension benefits for any month in which they work. Pensioners who return to Covered Employment will not be entitled to additional pension credit in excess of that earned as of their original Pension Effective Date, except if a Pensioner received an Early or Disability Retirement pension.

Pensioners who return to work **aboard a vessel in covered or non-covered employment and/or in any capacity within the maritime industry** without the express permission of the Trustees (including Participants who received an in-service lump sum distribution and have declared retirement, as well as Participants who received an in-service lump sum distribution who have not declared retirement and go to work aboard a vessel in non-Covered Employment) are subject to the following penalties:

- (1) A Participant who has not yet attained Normal Retirement Age will not be entitled to pension benefits for any month during which he was so employed and for six additional months, provided that the suspension does not extend beyond his Normal Retirement Age; and
- (2) The Participant will forfeit all eligibility for Benefits under the AMO Medical Plan, regardless of whether he has attained Normal Retirement Age.



AMO VACATION PLAN

“Laughter is an instant vacation.”

~Milton Berle

File Your Vacation Claim in 3 Easy Steps

Step 1

Download a Vacation Application online at:

<http://www.amoplans.com/vacationforms.shtml>

Please note there is a separate form for Deep Sea and Great Lakes members.

Step 2

Complete the Vacation Application in its entirety and verify that you have the appropriate documentation required to submit your application.

Step 3

Submit your application (in person, email, fax, or regular mail).

In Person: 2 West Dixie Highway, Dania Beach, FL 33004
or
1 Maritime Plaza, Toledo, OH, 43604

Email: amovacation@amoplans.com

Fax: (954) 926-7274

Mail In: AMO Vacation Plan
P.O. Box 35, Dania Beach, FL 33004

Reminder for AMO members filing for Great Lakes vacation pay:

In order to avoid delays in receiving a vacation check from the AMO Vacation Plan, when filing for a specific period of shipboard employment, ALL time sheets and ALL discharges and the most recent pay stub must be included with the application filed with the AMO Vacation Plan.

Direct Deposit is Available for Your Vacation Check

You can complete a **Method of Payment Authorization** form which provides authorization to deposit your vacation benefit checks directly into your bank account. This form will be kept on file and all future vacation payments will be processed via direct deposit. Benefit payments will only be processed if the applicant is named on the bank account. If any banking information changes, please complete a new **Method of Payment Authorization** form so we may update our records and process benefit payments accurately. Once you authorize direct deposit, this will be your primary method of payment until withdrawn. A **Method of Payment Authorization** form can be located on the website listed in Step 1 above.



AMO PLANS NOTIFICATIONS

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

The AMO Medical Plan complies with the Women's Health and Cancer Rights Act of 1998 by providing benefits to members and dependents in connection with a mastectomy, and who elect breast reconstruction, subject to the terms and provisions of the AMO Medical Plan. A copy is available for you to review anytime by visiting the AMO Plans website at www.amoplans.com.

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).

A copy is available for you to review anytime by visiting the AMO Plans website at www.amoplans.com.

SUMMARY OF BENEFITS AND COVERAGE (SBC)

As is required by the federal Patient Protection and Affordable Care Act (also known as "Health Care Reform"), the AMO Medical Plan mailed the SBC to all its participants. The SBC contains a summary of the benefits the AMO Medical Plan provides, to include covered benefits, cost sharing, and exclusions.

The AMO Medical Benefits Services Department will be glad to answer any questions you may have regarding this or any other mailing.

AMOP FREQUENTLY ASKED QUESTIONS

MEDICAL FAQs

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

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?

Please contact the AMOP Benefits Services Department. An AMOP Representative will let you know what documentation is required. 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.

Q. Who do I call for precertification?

Your physician's office should call the UMR precertification phone number listed on the back of your UMR medical ID card. Please note that members are ultimately responsible for complying with the precertification requirements. If you are not certain that your physician has obtained a precertification, you can call the UMR precertification department or the AMOP Benefits Services Department.

Q. Where do I submit my dental and optical claims?

These claims should be sent directly to the AMO Plans office along with proof of payment for direct reimbursement. You can submit your claim via email, fax, or regular mail. See inside this newsletter for contact information.

BENEFICIARY AND POWER OF ATTORNEY FAQs

Q. How do I update my beneficiary forms?

You can download the forms from the AMO Plans website or contact the AMOP Benefits Services Department. The following Plans have beneficiary forms:

- AMO Medical Plan,
- AMO 401(k) Plan,
- AMO DC Plan,
- Money Purchase Benefit (MPB)

Q. What is a Power of Attorney (POA)?

A Power of Attorney is an authorization to act on someone else's behalf in a legal or business matter. Please seek advice from a legal professional regarding the uses of a Power of Attorney.

Q. Can my spouse sign a Plans benefit form on my behalf?

You may submit a Power of Attorney (POA) to the Plans office authorizing your spouse or anyone else you want to sign documents on your behalf. All Power of Attorney documents must be reviewed and accepted by the AMO Plans before your representative can act on your behalf.

RETIREMENT SERVICES FAQs

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

Yes, unless a notary public is required, then the original form must be mailed in.

Q. What is the maximum percentage that I can contribute to my 401(k) account?

You can **save up to 75%** of your pay from your employer payroll and/or AMO Vacation Plan pay.

Q. How can I make investment changes to my 401(k), MPB, or DC plan accounts?

You can log on to the Newport Group website at www.plandestination.com.

You can also contact Morgan Stanley at (800) 975-7061.

Q. Where can I apply for a 401(k) loan? Who can I call for assistance?

You can log on to the Newport Group website at www.plandestination.com. See inside this newsletter for instructions and contact information.

Q. How can I check my 401(k), MPB or DC account balances?

By logging into the Newport Group website: www.plandestination.com. If you have trouble accessing your account, please call the Newport Group at (800) 650-1065.

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

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?

You will need to call or stop by the AMOP Benefits Services Department and speak to a Representative about your retirement. The contact information is located in this newsletter.

VACATION FAQs

Q. What is the processing time for Vacation Pay?

It is five business days after receipt of the completed application via mail, email, or fax. If you walk in, the processing time is three hours.

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

Send us a copy of your last discharge indicating that you need a drug card and we will generate it if you are eligible.



AMOP CONTACT INFORMATION

AMOP BENEFITS SERVICES DEPARTMENT CONTACT INFORMATION

Business Hours: **Monday through Friday from 8 a.m. to 4 p.m. EST**

Mailing Address: **P.O. Box 35, Dania Beach, FL 33004**

Contact Number: **(800) 348-6515**

Plan Name	Direct No.	Fax Number	Email Address
Medical	Extension 12	954-920-9482	amomedical@amoplans.com
Pension	Extension 14	954-922-7539	amopension@amoplans.com
401k	Extension 14	954-922-7539	amo401k@amoplans.com
MPB	Extension 14	954-922-7539	amopension@amoplans.com
DC	Extension 14	954-922-7539	amopension@amoplans.com
Vacation	Extension 15	954-926-7274	amovacation@amoplans.com

HEALTH AND WELLNESS PROGRAM

For more information regarding the Health and Wellness Program, please call Vanessa Morgan, RN, at 1-800-348-6515, ext. 7305, Monday through Friday from 8am to 5pm.

STAY INFORMED BY USING OUR PLANS WEBSITES

Plan Updates

<http://www.amoplans.com>

Plan updates are posted on the AMO Plans website.

Access Your UMR Account

<http://www.umar.com>

You have access to claim information, provider search, etc.

Download Forms Online

<http://www.amoplans.com>

You have access to all forms for all your AMOP benefit needs.

For example, you can:

- Print a medical or vacation application for benefits
- Print a pension application
- Request a distribution from your personal retirement accounts

Access Your NEWPORT GROUP Account

<http://www.plandestination.com>

This site contains account information regarding your 401(k), MPB, and DC benefits.

To create an account or for account information, please call the Newport Group at (800) 650-1065, ext. 2 for Client Services.

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

THE
NEWPORT
GROUP



UMR
A UnitedHealthcare Company

YOUR BEST SOURCE FOR INFORMATION

This newsletter was prepared by your AMOP Benefits Services Department.

We are your ***best*** source for information. If you have any questions that have not been answered or have suggestions for information you would like to see in future newsletters, please contact us. The contact information is located on the previous page.