



The Benefits Connection NEWSLETTER

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph.: (800) 348-6515 | VOLUME 13 ISSUE 1 - JANUARY 2023

See What's New in 2023!

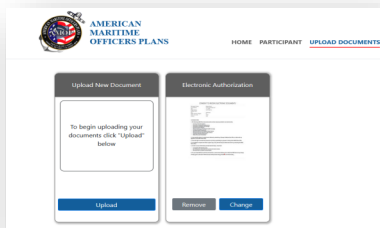
Secure Online Tools and Resources

Secure Web Portal Features at your Fingertips

- **New Feature** - View and print your Medical and Vacation EOBs
- **New Feature** - Attend Retirement Education Webinars for Newport and Merrill Lynch
- View your work history
- View your AMO Plans Retirement Benefits eligibility and contributions
- View medical eligibility coverage dates for you and your eligible dependents
- View and/or change your beneficiary designations

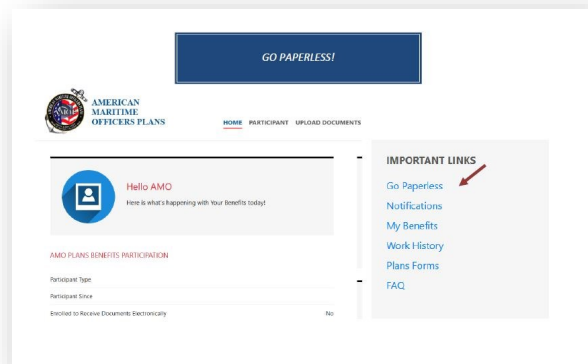
Keep Your Private Information Safe

Securely upload Medical Claims, Vacation Claims, and other documents using the Portal.



Go Paperless Today!

Never Miss Another Important AMO Plans Notice Again



Stay up to date on Plan and Benefit information by signing up for electronic delivery of all eligible Plan documents and notices with immediate access at home or onboard.

Just log into the AMO Plans Secure Portal at <https://secure.amopplans.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.

SPECIAL INTEREST ARTICLES INSIDE THIS ISSUE...



- ◊ Secure Participant Web Portal 2023/ Pg. 1
- ◊ Your Online Security/ Pg. 2
- ◊ Benefits You Can Count On/ Pg. 3
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American Maritime Officers Plans YOUR ONLINE SECURITY

"Security is not a product, but a process." , Bruce Schneier

KEEPING YOUR INFORMATION SAFE!

With the rising level of cyber attacks, it is critical for AMO Plans to raise the level of cyber security culture among our participants and employees.

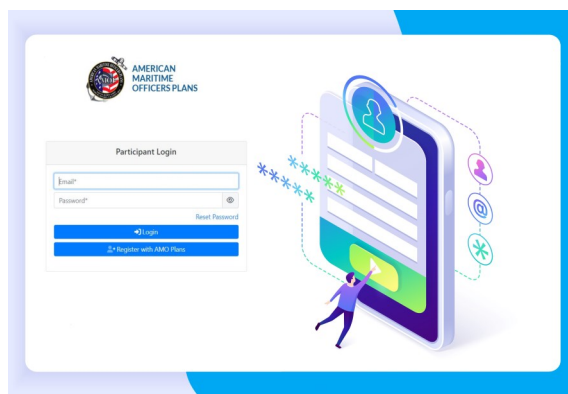
Threats to the cyber world are becoming more sophisticated and they are constantly changing, making it necessary for AMO Plans to continuously adapt to the changes in technology and threats.

AMO Plans Features Two-Factor (2FA) Authentication

AMO Plans Participants must use Two Factor (2FA) Authentication to access our secure website.

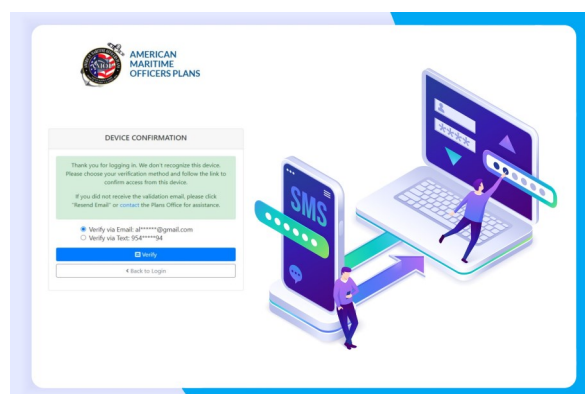
Enter Your Credentials

When you enter your login information, you will be prompted to verify your identity via *E-Mail* or *Text Message*.



Verify Your Identity

Once you make a selection, you will receive a secure link to verify your identity/device in order to access our secure site.



Cyber Security Tips: Use a unique password for each unique account; passwords should contain letters, numbers and symbols; log out of websites/programs when done; answers to security questions can be easily found in public records like a maiden name—select another word for when that question comes up; use completely separate passwords for work and personal accounts; use Two-Factor (2-FA) Authentication whenever possible.

BENEFITS YOU CAN COUNT ON!



YOUR SMILE IS ESSENTIAL!

Did you know that Dental Benefits refresh as of January 1, 2023? The first \$500 of dental expenses are paid at 100% for you and each of your eligible dependents. Preventative dental services are essential to your overall health. Make your first appointment of the year today!

HOW TO OPTIMIZE YOUR VISION BENEFITS

Did you know you can roll over your unused optical benefits and accumulate a maximum of \$360 every 2 calendar years for yourself and each covered dependent? If you missed out on your optical benefits in 2022 you are entitled to \$360 as of January 1, 2023 so don't forget to schedule your eye appointment!

LASIK BENEFITS: The Plan also covers up to \$600 for Lasik Vision Correction surgery per person per lifetime. You can also combine this with any available optical benefits you may have for the calendar year!

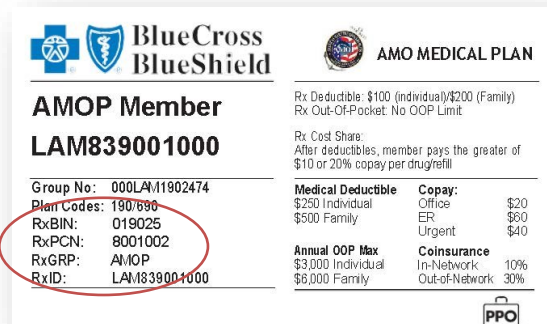
SCHOLARSHIP BENEFITS!

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.

RX BENEFITS

Did you know that your prescription ID information needed to fill a prescription at the pharmacy is located on the front of your medical ID card? Check your ID card and make sure you have the most current version. You can visit www.mysmithrx.com to register and view your personal profile including your prescription claims. The SmithRx Support Team can also be reached at 1-844-454-5201.



REMINDER: Don't forget that your Medical and Rx deductibles will reset in 2023.

COVID-19 HOME TEST KITS: Home test kits are reimbursed at 100% for a maximum of 8 tests per month for each member of your family. Some major retail pharmacies will accept your insurance card with no out of pocket cost to you, simply ask your local pharmacy if this is available. Self-tests are an easy and convenient way to get rapid results!

American Maritime Officers Plans MEDICAL PLAN REMINDERS

"Happiness is the highest form of health.", Dalai Lama

**SUBSCRIBE
NOW**

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.



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!**



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, 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.

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 Rules and Regulations of the AMO Medical Plan require that the Plan consider group medical coverage offered through a dependent spouse's full time employment first and the AMO Medical Plan will be secondary. If group medical coverage is rejected by a dependent spouse, the AMO Medical Plan will pay none of the otherwise eligible benefit. For the purposes of determining full time employment status, 30 hours or more per week will be considered full time, and if the employer does not provide group medical coverage, documentation from the employer on company letterhead will be required as proof that no coverage is provided.

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, 2023, 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 1-800-348-6515, extension 12 to request a copy.

AMO MEDICAL PLAN OFFERS

DIRECT DEPOSIT FOR DIRECT MEMBER REIMBURSEMENT CLAIMS

The AMO Medical Plan allows direct member reimbursement claim payments that are processed by the Plan office to be issued via direct deposit. A Method of Payment Authorization form is required, along with bank support, which will be kept on file and processed with each applicable claim. Please note that the bank information provided must confirm that the claimant is an account owner. The form is available on the Secure Portal at <https://secure.amoplans.com>. If you have any questions regarding this feature, please contact the AMO Medical Department at 1-800-348-6515, extension 12.

American Maritime Officers Plans RETIREMENT BENEFITS

The key to successfully planning for the future is learning the basic principles of a disciplined investment program.



Target Date Funds

- **Provide an easy and convenient strategy.** *The date in the fund's name corresponds to an expected retirement date. You select the fund closest to your targeted retirement date.*
- **Are diversified across multiple asset classes.** *You won't need to pick or manage your own investments. Professional fund managers do that for you.*
- **Have a glide path and automatically adjust your asset allocation as your retirement date approaches.** *The glide path represents the fund's changing mix of investments, including stocks, bonds and cash equivalents, over time. The fund will be more growth-oriented and typically more aggressive the further you are from retirement. As you get closer to retirement, the fund "glides down" to a more conservative mix of investments.*

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 2023 is \$22,500 or \$30,000 (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.

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 (mentioned above) for the year.

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](#). By electing Section 5, you will continue to contribute to your 401(k) through After-Tax funds which are not subject to the IRS limits above.

AMERICAN MARITIME OFFICERS MONEY PURCHASE BENEFIT

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

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.

How to Change Your Investment Options Online with Newport Group

Newport's website provides you the convenience of changing your investments online. Log in to newportgroup.com. Your first time login information is:

User ID: Social Security number without dashes

Password: 8-digit birthday (MMDDYYYY)

Then create your own User ID and Password.

STEP 1

From the Dashboard Select:

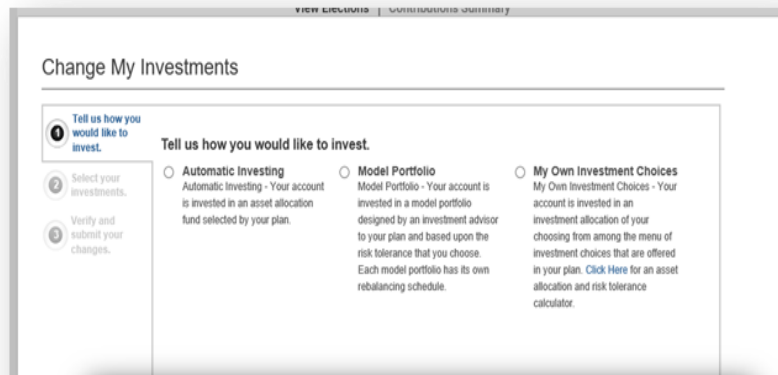
- SHORTCUTS
- *Explore My Options*



STEP 2

From Explore My Option:

- *Select-My Own Investment Choices*



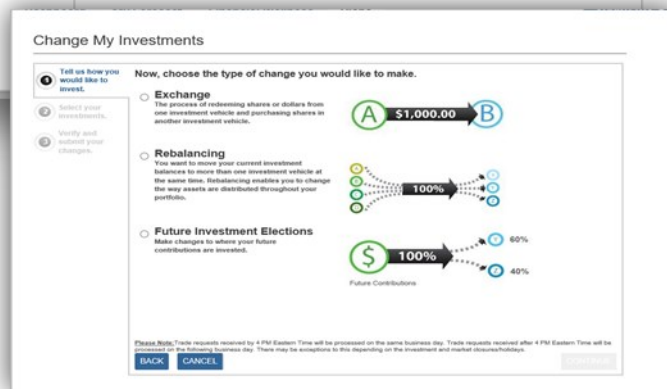
STEP 3

Three Options:

Exchange— Exchange one investment vehicle and purchase shares in another investment vehicle.

Rebalance—Exchanges more than one investment vehicle at the same time. Rebalancing enables you to change the way assets are distributed throughout your portfolio.

Future Investments Elections—Make changes to where your future contributions are invested.



One call puts you in touch with our highly skilled benefit specialists.

Call 844-749-9981 Monday through Friday, 8 a.m. to 8 p.m. ET.

NEWPORT
retirement services

American Maritime Officers Plans VACATION PLAN BENEFITS

"Wherever you go, go with all your heart.", Confucius



FILE YOUR VACATION BENEFITS USING THE AMO PLANS NEW SECURE PORTAL

You now can safely and securely submit your Vacation Claim Application by logging into the [AMO Plans New 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

DIRECT DEPOSIT IS AVAILABLE FOR YOUR VACATION CHECK

You can complete a **Method of Payment Authorization** form that provides authorization to deposit your vacation check directly into your bank account. This form will be kept on file and all future vacation payments will be processed via direct deposit. The 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.

American Maritime Officers (AMO) Plans

STAR CENTER 2023

STAR CENTER is fully open and class dates are posted online at <https://www.star-center.com/schedule.html>. 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. Whereas students are expected to act in a responsible manner that does not impact other students/members/guests and to follow current CDC health guidance, the AMO Plans Trustees directed and approved the following health protocols for STAR Center campus and related facilities to apply to all individuals while attending STAR Center, as revised January 1, 2023.

FULL CAMPUS HEALTH SAFETY PROTOCOLS ARE POSTED ON THE STAR CENTER WEBSITE at <https://www.star-center.com/health-safety.html>. Key points are:

- ◆ Arriving students that have traveled internationally within the last seven (7) days should provide full details to Student Services prior to their arrival on campus and may be required to test in the Clinic prior to start of class.
- ◆ 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 required by STAR Center for those displaying symptoms of illness. Additional screening and testing may also be required.

ELIGIBILITY: for 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>.

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.

American Maritime Officers Plans PLAN NOTIFICATIONS

"As a general rule, the most successful man in life is the man who has the best information.", Benjamin Disraeli

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 2023. 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

"The important thing is never to stop questioning.", Albert Einstein

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.
- Q. Where do I submit my dental and optical claims? Is direct deposit available?**
A. These claims should be sent directly to the AMO Plans office along with proof of payment for direct reimbursement. The AMO Medical Plan allows direct member reimbursement claim payments that are processed by the Plan office to be issued via direct deposit. A Method of Payment Authorization form is required, along with bank support, which will be kept on file and processed with each applicable claim. Please note that the bank information provided must confirm that the claimant is an account owner. The form is available online at <https://secure.amoplans.com>. You can submit your claim via email, fax, or regular mail.

SECURE WEB PARTICIPANT PORTAL FAQs

- 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. Who should I contact if I have trouble registering in the Secure Portal?**
A. Please contact : webconnect@amoplans.com

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.

BENEFICIARY FAQs (contd.)

- 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. What is the maximum percentage that I can contribute to my 401(k) account?**
A. You can **save up to 75%** of your pay on a pre-tax or tax deferred basis from your employer payroll and/or AMO Vacation Plan pay.
- 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.

VACATION FAQs

- Q. What is the processing time for Vacation Pay?**
A. It is five business days after receipt of the completed application via mail, email, or fax.
- 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.

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>

You have the ability to search for a provider in the BCBS network.

NEWPORT GROUP RETIREMENT SERVICES

<http://www.newportgroup.com>

This site allows you to access information regarding your 401(k), MPB, and DC benefits. 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

Smi+hRx



NEWPORT
retirement services

**BlueCross
BlueShield**

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.