



The American Maritime Officers Plans (AMOP) Benefits Connection Newsletter

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

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RETIREMENT PROJECTION STATEMENTS FOR ALL MEMBERS ARE ON THE WAY!

Here's to 2018!

Planning for a successful retirement is important for everyone's future. However, as we are busy working and taking care of our families, rarely do we have the time or the know-how to develop reliable strategies for saving. It's a good thing that the **American Maritime Officers (AMO) Retirement Services Department** has numerous amounts of resources at its disposal.

The AMO Retirement Services Department is always researching ways to improve how retirement information is provided to the AMO membership and as a result, developed a **new** consolidated statement of the AMO Plans retirement benefits called the **Estimated Retirement Projection Statement**.

This personalized statement displays an estimate of the projected growth of your benefits that you are earning on a very conservative basis and over various time lines. The new projection statement is uniquely designed to help you prepare for retirement.

The AMO Plans offer an array of retirement benefits such as:

- **AMO 401(k) Plan**
- **AMO Money Purchase Benefit (MPB)**
- **AMO Defined Contribution (DC) Plan**
- **AMO Pension Plan Defined Benefit**

If you are currently not enrolled in the 401(k) plan and would like to participate in having additional savings for retirement, please complete and submit the AMO 401(k) Enrollment Form, which you can obtain at www.amopans.com.

Below is a sample of how the projection statement will appear:

HOW TO REQUEST A STATEMENT

We will be mailing projection statements to all participants in the coming year. If you want an individual statement at this time, you can call the AMO Retirement Services Department at (800) 348-6515, extension 14 or send an email to amopension@amopans.com.

FINANCIAL 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.

SPECIAL INTEREST ARTICLES INSIDE THIS ISSUE...



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RETIREMENT BENEFITS



Top 5 Reasons to Participate in the American Maritime Officers 401(k) Plan

401(k) plans are one the **best** investment tools to have for retirement. Here are **5** reasons to consider participating:

1 Tax Deferred

Your 401(k) contributions are deducted from your pay before taxes are taken out, thereby reducing the amount of your current income that is subject to taxes. You will pay less in current income taxes and probably put more into retirement savings. Second, contributions grow on a tax-deferred basis. Any tax on investment earnings in a 401(k) retirement plan is deferred until you start drawing on the money. This leaves more money in your account and creates the potential for your retirement savings to grow faster than they would in a taxable investment account where earnings are taxed each year.

2 Your Future

It may surprise you how significantly your 401(k) account can grow over time by simply saving even a small percentage of your salary each month. The earlier you start investing, the better your retirement outlook will be. For some, that may be easier said than done. However, if you haven't started investing through a 401(k), it's never too late to start. Take the time to plan ahead and invest in your future.

3 Maximum Contributions

The maximum amount of pre-tax income that you can contribute to a 401(k) for 2018 is \$18,500, or \$24,500 if you are over 50 years old or turn 50 in the current year.

When you put a portion of your pay into a 401(k), the amount paid in taxes is reduced. The higher the tax bracket, the more money saved simply by not having to pay tax on it right away. Additionally, the extra money you save every year works to earn even more over time, thanks to the compounding interest.

4 Professionally Managed, Well-Known Investment Options

A wide range of mutual fund investment options are available to choose from, as well as four pre-designed asset allocation model portfolios with risk/return characteristics, e.g., Aggressive, Moderate Aggressive, Moderate, and Conservative.

5 Rollovers

You can consolidate your retirement accounts. If you have any retirement accounts from a prior employer or financial institution, you can roll those funds into your 401(k) with AMO. Please contact our team of Morgan Stanley Financial Consultants at their toll free number 1-800-975-7061 for more information on rollovers.

RETIREMENT BENEFITS



NOTICE REGARDING DEFAULT INVESTMENTS

If you did not provide investment instructions to the Plans with respect to some or all of the assets in your Newport accounts, those assets have been automatically invested in the default investment for your 401(k), DC and/or MPB accounts respectively. You may at any time elect to transfer your assets invested in the default to any of the other investment options available under the Plans. Please contact your financial advisors at Morgan Stanley at 1-800-327-0144 for assistance.

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, a Roth 401(k) option is offered, 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.

The 401k elective deferral limit for 2018 is \$18,500; however, if you are at least age 50 or will be 50 sometime this year, you can contribute an additional \$6,000.

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 offers eligible participants the opportunity to prepare for their retirement with a wide range of investment options. The key to successfully planning for the future is learning the basic principles of a disciplined investment program.

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

<http://www.amoplans.com/Forms/Retirement/DC/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**.



INTRODUCING: Newport Group Anytime Mobile for iPhone® and Android™

Stay connected with your future by downloading Newport Group Anytime Mobile.

Newport Group is excited to announce the launch of the **Newport Group Anytime Mobile** application. The application is available for iPhone and Android phones through their respective app stores.



Newport Group Anytime Mobile is a new way for you to access your retirement account while on the go.

Newport Group Anytime Mobile Features:

- Easily access your account
- View real time balance information
- Browse recent account activity
- View performance and returns by holding
- View contributions and election information

Download Newport Group Anytime Mobile

Download the free application today by visiting:



Inside Newport Group Anytime Mobile

The login screen displays the Newport Group logo at the top. Below it are two input fields: 'Login ID:' and 'Password:', each with a 'Forgot?' link to its right. A teal 'Log In' button is centered below the fields. At the bottom, there is a 'Need Assistance?' section with contact information: 'Call us at 844-743-0881', 'Email us at CustomerService@newportgroup.com', and 'Hours: Monday - Friday 9:00 am - 8:00 pm Eastern Time'. A 'Terms of Use' link is also present.

Login

Quick and simple

Home Page

Easily view your account balance and performance

The activity screen shows a table of account transactions over the last 30 days. The table includes columns for the transaction type and the amount.

Activity (last 30 days)	
Beginning Balance	\$82.40
Ending Balance	\$82.42
Net Change	+ \$0.02
Contributions	\$0.00
Distributions & Loans	\$0.00
Loan Repayments	\$0.00
Fees & Expenses	\$0.00
Other	\$0.00
Gain / Loss	+ \$0.02

The home page displays key account information for the 'TEST 401K PLAN'. It includes the current balance, return, and last contribution.

TEST 401K PLAN	
Your Balance	as of 4/12/16
\$82.42	View Portfolio
Fully Vested	
Your Return (YTD)	as of 3/31/16
0.01%	See Performance
Last Contribution	posted 9/25/14
\$100.00	

Account Activity

Browse recent account activity

Have a question about your account?

Contact our Customer Service Team:

Phone: 800-650-1065

www.newportgroup.com

MEDICAL PLAN REMINDERS

“Happiness is part of who we are. Joy is the feeling.”

~ Tony DeLiso



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.** If your form is not received in the Plan office by **April 30, 2018**, 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 1-800-348-6515, ext. 12 to request a copy.



HEALTH AND WELLNESS PROGRAM

*"It is health that is real
wealth not pieces of gold
and silver."*

~ Mahatma Gandhi



**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 <http://www.amopplans.com/Content.aspx?Code=Health%20and%20Wellness> 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 Making Healthy Choices Today!

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 **free** Health Screening Initiative.

Dr. O'Campo, along with the clinic and wellness team have worked to build a unique screening process designed specifically for our AMOP community. **Everyone is welcome** to participate, whether you have known health risk factors, you have a family history of health risk factors 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 risk factors you can then make better choices for maintaining a healthier, more active and fulfilling life as well as maintain U.S. Coast Guard medical requirements.

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

The Health and Wellness Program continues to provide access to 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 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 and Counseling

- ◆ 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
- ◆ On-site Registered Dietitian and Licensed Nutritionist is available to assist sailing members with nutrition education and counseling

Clinic Services

- ◆ Extend the Medical Certificate expiration date by taking a physical while on campus
- ◆ 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 1-800-348-6515, ext. 7305, Monday through Friday from 8am to 4pm.

HEALTH CARE REFORM



KEEPING YOU
Informed

As changes arise with Health Care Reform, the Plans will remain diligent in keeping you up to date on the latest developments.

We have covered the current requirements (in the article to the right) in an easy to understand way. You will be provided with your yearly tax form(s) by the deadline with instructions included.

If you have any questions, once you have received your tax forms, please contact the Plan office at 1-800-348-6515, ext. 12.



Reporting Health Coverage on IRS Tax Forms

We are now in the third year of the mandatory reporting requirements under the Affordable Care Act (ACA) which began in 2016 for health coverage during the calendar year 2015. Although the individual mandate penalty was eliminated in the Tax Reform bill that was recently passed, it still remains in effect through 2018. All AMO Medical Plan participants will receive Form 1095-C from their respective employer(s) (if actively working) and Form 1095-B from the Plan with regard to health coverage during the 2017 calendar year as described below.

The deadline to furnish these statements to individuals was recently extended from January 31, 2018 to March 2, 2018 and you should receive these forms by the deadline.

Because of these extensions, individuals may not receive their Forms 1095-B and 1095-C by the time they are ready to file their 2017 individual tax return. While information on these forms may assist in preparing a return, the forms are not required to file. Taxpayers can use other information about their health coverage to prepare and file their returns and do not have to wait for Forms 1095-B or 1095-C to file.

Individual Mandate for the Affordable Care Act (ACA)



The recently passed Tax Reform bill eliminated the Individual Mandate Coverage Penalty as of December 31, 2018, therefore, you are still required to maintain health insurance that is considered Minimum Essential Coverage through December 31, 2018. The AMO Medical Plan does provide Minimum Essential Coverage.

Form 1095-C - Employer-Provided Health Insurance Offer and Coverage

If you worked in AMO covered employment during 2017 and contributions were made to the AMO Medical Plan on your behalf by an AMO participating employer, then you will receive a Form 1095-C from your employer. If you worked for more than one employer, you should receive a separate form each employer. Since your employer participates in a multiemployer plan and does not directly make the offer of health coverage, special codes have been designated specifically for multiemployer arrangements and will be reflected on the form for each month that a contribution was made to the Plan on your behalf, with no regard to whether you were eligible for coverage in that month. For multiemployer plans, employers are exempt from completing Part III (Covered Individuals) of the form. This information will be contained on Form 1095-B which will be furnished by the Plan as indicated below.

Form 1095-B - Health Coverage

If you were eligible for health coverage under the Plan at any time during the calendar year 2017, then you will receive Form 1095-B from the Plan. This form will indicate the months that you and/or your eligible dependents were covered under the Plan. This form is needed when you file your tax return to show the IRS that you are in compliance with the individual mandate under the Affordable Care Act which requires that most individuals obtain and maintain health insurance that is considered Minimum Essential Coverage. This plan does provide Minimum Essential Coverage.

Pediatric Dental and Vision Benefits

The AMO Medical Plan's dental and optical benefits will remain unchanged for the 2018 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.

VACATION PLAN BENEFITS

"In matters of healing the body or the mind, vacation is a true genius!"

~Mehmet Murat Idlan

File Your Vacation Claim in 3 Easy Steps

Step 1

A Vacation Application can be downloaded online at the following website:

<http://www.amoplans.com/Content.aspx?Code=Vacation%20Benefits/Forms>

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.



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

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, extension 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.

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.

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 American Health Holdings (AHH) at 1-866-343-6416 located on the back of your BC/BS ID card. Please note that members are responsible for complying with the pre-certification requirements. If you are not certain that your physician has obtained a precertification, you can call AHH directly 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*, and *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 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?

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.newportgroup.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.newportgroup.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.newportgroup.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 1-800-348-6515, ext. 7305, Monday through Friday from 8 a.m. to 4 p.m. EST**

STAY INFORMED BY USING OUR PLANS WEBSITES

Plan Updates: <http://www.amoplans.com>

Access the BC/BS Provider Directory: <http://provider.bcbs.com>

You have the ability to search for a provider in the BC/BS network.

Access Your NEWPORT GROUP Account: <http://www.newportgroup.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.



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

THE
NEWPORT
GROUP



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.