

# *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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## **AMO PLANS BOARD OF TRUSTEES INTRODUCES NEW RETIREMENT INVESTMENT ADVISORS FOR 2019**

**HAPPY NEW YEAR!**



### **The new year has brought some exciting changes!**

The American Maritime Officers Pension, Money Purchase Benefit (MPB), Defined Contribution (DC), and 401(k) Plans are each required to periodically conduct a Request for Proposals (RFP) to ensure the best performance for the lowest fees from the Investment Advisor.

After extensive analysis and meetings of the Trustees, it was determined that the 401(k) Plan, DC Plan, and MPB Plan (all defined contribution plans) were awarded to Merrill Lynch. The Pension Plan was awarded to Meketa Investment Group, as they specialize in defined benefit plans. Both the decision to change our Investment Advisor, as well as the selection of Merrill Lynch and Meketa as Investment Advisors, were unanimous decisions by the Boards of Trustees.

The transition teams for both firms are working toward implementation by the beginning of this year and their efforts are already underway. As additional information becomes available, we will forward that information to all participants. Notices of any changes that affect you (if any) will be distributed to you over the course of the coming year and prior to any change taking effect.

### **Retirement Planning Assistance**

As a participant, you will notice little or no change in selecting from the investment options available to you online. Newport will continue to be our record keeper for the defined contribution plans. As such, Newport will continue to serve as the primary method for you to select your investment options and Newport will continue

to be the point of contact should you have any questions. **In the event you have a question regarding investments, you can contact a Participant Services Representative at Newport Group at 1-800-650-1065.** You can access your Newport Group account at the following website: [www.newportgroup.com](http://www.newportgroup.com); more information on how to access your account is shown on the next page. If it's a matter that Newport cannot handle, they will transfer your call to Merrill Lynch where you can speak with a professional Investment Advisor over the phone or schedule an appointment to speak with a professional Investment Advisor in person. As before, there will continue to be no fee to consult with a professional Investment Advisor.

### **Estimated Retirement Projection Statements**

As you are developing your investment portfolio to suit your financial goals, please take advantage of the **Estimated Retirement Projection Statement**, which is a consolidated statement of your AMO Plans retirement benefits. This personalized statement displays an estimate of the projected growth of all your retirement benefits that you are earning on a very conservative basis and over various time lines. If you want an individual statement at this time, you can call the AMO Retirement Services Department at 1-800-348-6515, extension 14 or send an email to [amopension@amoplans.com](mailto:amopension@amoplans.com).

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



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- Pensioner Earnings Limitation Form Annual Requirements / Pg. 5

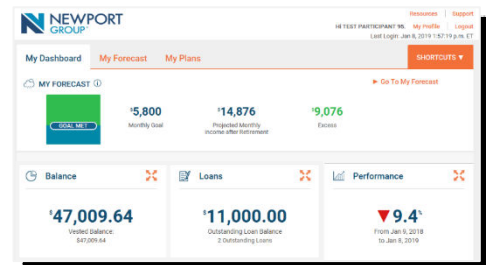
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# Updates and Enhancements are Coming to the Newport Group Participant Website

**Good news!** Updates and enhancements are coming to your Newport Group Participant website in mid-February, making it easier for you to manage your account. In order to implement these changes, the Newport Group Participant website will be unavailable from Friday, February 15, 2019, at 4 p.m. ET until Tuesday, February 19, 2019, at 9:30 a.m. ET. Please note: Monday, February 18, 2019, is President's Day, and the financial markets are closed.

## Updated Website Dashboard

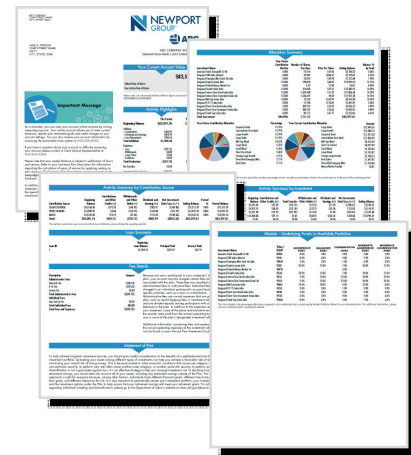
These enhancements will allow you to view your loan balance, if applicable, separately rather than as part of your overall account balance; **your loan balance will no longer be included in your overall account balance.** All your loan details are accessible through the *Loan* tile on your *My Dashboard* page. This change provides a clearer view of your account and can help you better oversee your retirement savings.



*This is for illustrative purposes only and does not represent the actual return of any investment.*

## Refreshed Participant Statements

Starting with your first quarterly statement received after February 15, you'll notice a new look to your participant statement. The statement features a message board, high-level account snapshot (account value, activity, and rate of return for the current period and year-to-date), detailed holdings information by investment and contribution source.

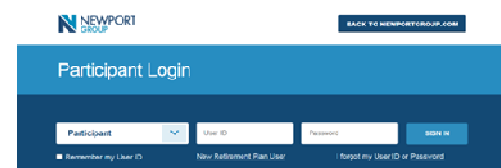


Please note: like the website *Dashboard*, your participant statement will no longer include your loan balance in your overall account balance, it is listed as a separate line item.

A **How to Read Your Statement Guide** will be included with your first updated statement.

## New Default Passwords

If you have never accessed your account online at [www.newportgroup.com](http://www.newportgroup.com), the default passwords for your first time login will reset to your birthday in MMDDYYYY format. For example, a birthday of June 4, 1982, will be 06041982. We strongly encourage participants that have never accessed their online account to log onto the website to help secure their account by customizing their User ID and Password.



The screenshot shows the 'Participant Login' page with the following fields and options:

- Participant:** A dropdown menu.
- User ID:** A text input field.
- Password:** A text input field.
- Sign In:** A button.
- Remember my User ID:** A checkbox.
- New Retirement Plan User:** A link.
- Forgot my User ID or Password:** A link.

Additionally, your Voice Response Unit (VRU) Password will be reset to your birthday in MMDDYYYY format. Please access the VRU at 1-800-650-1065 to update your Password.

**We are excited about these updates to your retirement plan experience. If you have any questions, please contact our Participant Service Center at 1-800-650-1065, Monday through Friday, from 8 a.m. to 8 p.m. ET.**

# 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, there are two input fields: 'Login ID:' and 'Password:'. Each field has a 'Forgot?' link to its right. A teal 'Log In' button is positioned below the password field. 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. The data is as follows:

| 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 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           | <a href="#">View Portfolio</a>  |
| Fully Vested      |                                 |
| Your Return (YTD) | as of 3/31/16                   |
| 0.01%             | <a href="#">See Performance</a> |
| 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](http://www.newportgroup.com)

# 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 by logging in to your Newport account at [www.newportgroup.com](http://www.newportgroup.com).*

## 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.

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](http://www.amoplans.com).

The 401k elective deferral limit for 2019 is \$19,000; 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 is a defined contribution benefit, which is solely funded by participating employer contributions. It 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.

## 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 Retirement Services Department at 1-800-348-6515, ext. 14 or send an email to [amopension@amoplans.com](mailto:amopension@amoplans.com). Please note that the Pension Plan has been frozen since January 1, 2010.





# MEDICAL PLAN REMINDERS

*“Your body holds deep wisdom. Trust in it. Learn from it. Nourish it. Watch your life transform and be healthy.”*

~ Bella Bleue



## 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, 2019**, 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

*"Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."*

~ World Health  
Organization



**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 <https://www.amoplans.com/wellness> 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 an on-site swimming pool
- ◆ 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. ET.**

# 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

Despite some changes that have been enacted into law, the tax-related reporting requirements under the Affordable Care Act (ACA) remain intact for health care coverage during 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 2018 calendar year as described below.

**The deadline to furnish these forms to individuals was recently extended from January 31, 2019 to March 4, 2019 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 2018 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.**

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

If you worked in AMO covered employment during 2018 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 from 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 2018, 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 shows 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, but is not required in order to file your tax return. This plan provides Minimum Essential Coverage.

## Pediatric Dental and Vision Benefits

The AMO Medical Plan's dental and optical benefits will remain unchanged for the 2019 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

*“The breaks you take from work pay you back manifold when you return because you come back with a fresher mind and newer thinking. Some of your best ideas come when you’re on vacation.”*

~ Gautama Singhania

## File Your Vacation Claim in 3 Easy Steps

### Step 1

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

<https://www.amopplans.com/VacationForms>

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@amopplans.com](mailto:amovacation@amopplans.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](http://www.amoplans.com).

## WOMEN'S HEALTH AND CANCER RIGHTS

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for: (a) All stages of reconstruction of the breast on which the mastectomy was performed, (b) Surgery and reconstruction of the other breast to produce a symmetrical appearance, (c) Prostheses, and (d) Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the American Maritime Officers (AMO) Medical Plan.

If you would like more information on WHCRA benefits, you can reach the AMO Medical Benefits Services Department at 1-800-348-6515, 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](http://www.newportgroup.com).

### **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](http://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](http://www.newportgroup.com). If you have trouble accessing your account, please call the Newport Group at 1-800-650-1065.

### **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: **1-800-348-6515**

| 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



#### 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.