



The Benefits Connection NEWSLETTER

American Maritime Officers Plans, P.O. Box 35, Dania Beach, FL 33004 Ph.: (800) 348-6515 | VOLUME 12, ISSUE 1 - JANUARY 2022



New Year, New Look!



Secure Participant Web Portal Launches in 2022

We are pleased to announce the launch of our new **Secure Participant Web Portal!**

Our goal with this new web portal is to provide our participants with a secure platform that gives them access to real-time data of their AMO Plans benefits—medical, retirement, and vacation.

The new web portal is interactive and will allow participants to stay informed on all Plan changes.

The new web portal features:

- participant demographic and dependent information;
- medical eligibility coverage dates for participants and eligible dependents;
- view work history;
- vacation and medical claims (dental, optical, and scholarship) can be viewed and/or submitted for processing via secure upload;
- beneficiary designations are available by plan;
- drug cards can be requested and history viewed;
- submit Plan documents and request information via the secure web portal;
- receive secure notifications regarding your Plan benefits;
- view STAR Center training history;
- view benefits statements by Plan and more.

The web portal is also mobile-friendly—designed to work the same exact way across all devices. After the web portal goes live, we will be constantly updating our content and adding more expansive features.

It's important to note that each participant will receive a notice via email being invited to create an account. The notice will be sent to the email address you have on file. If you do not have an email address on file or you would like to update your email, please contact the Plan office. Please note that current user accounts are limited to sailing members.

We hope you enjoy the new web portal, that it's easy to maneuver, and becomes the best source of information for you and your families.

Here is a Preview Below...Stay Tuned!

AMO PLANS BENEFITS PARTICIPATION	
Participant Type	Active
Participant Since	09/12/1987
Enrolled to Receive Documents Electronically	No
Medical Eligibility	Active
Defined Benefit Eligibility Status	Eligible
Defined Contribution Vesting Status	Vested
MPB Vesting Status	Vested
401K Enrollment (Participant Election)	Vested

Your thoughts and feedback are welcome, please send an email to amopension@amoplans.com or call us at 1-800-348-6515, extension 14.

SPECIAL INTEREST ARTICLES INSIDE THIS ISSUE...



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NOTICE REGARDING NEW PHARMACY BENEFIT MANAGER IN 2022



We are pleased to announce that on January 1, 2022, we successfully transitioned to our new pharmacy benefit partner SmithRx.

In December, all active members and non-Medicare retirees were mailed new Healthcare ID cards. The new ID cards you received include the new information for SmithRx in the bottom left corner along with new phone numbers on the back of the card.

You will need to present your new ID card at the pharmacy so your pharmacist can update SmithRx as your new pharmacy benefit manager in order to fill your prescriptions. The ID cards contain all the information you need to use your medical benefits and fill your prescriptions. You will not receive a separate ID card from SmithRx.

There will be no changes to the Plan's prescription benefit design and no changes to the Blue Cross Blue Shield (BCBS) information on the card. The annual prescription deductible remains applicable.

You can visit www.mysmithrx.com to register and log in where you will find additional information on SmithRx, online tools and resources, access to pharmacies from their national network of over 68,000 participating locations, and view your personal profile including your prescription claims. The SmithRx Support Team is always available to assist you and can be reached at **1-844-454-5201**.

We want to assure you we are doing everything possible to make this a smooth transition. If you did not receive new Healthcare ID cards, require additional ID cards or have any questions or concerns regarding this transition, please contact the AMO Medical Benefits Department at 1-800-348-6515, extension 12 or amomedical@amoplans.com.

American Maritime Officers (AMO) Plans

STAR CENTER CAMPUS 2022



The health and safety of the AMO staff and members on campus is our first priority. We continue to monitor COVID-19 and follow effective safety practices recommended by The Centers for Disease Control and Prevention (CDC). In order to ensure persons in all classrooms, workspaces, training facilities, and other AMO property remain as safe as possible, the following protocols are currently in effect as of January 01, 2022:

- The galley dining room is now open for breakfast, lunch, and dinner, Monday – Friday. Seating is limited, additional outdoor seating is available. Dinner will also be served on Sundays.
- Masks must be worn at all times by students and staff while indoors on campus.
- Daily temperature check required for students and staff.
- Students and staff maintain social distancing whenever possible, including when in the dining area.
- The pools and gym are open for student use.
- Clinic services are available by appointment only. COVID-19 vaccinations are also available while on campus.
- The Benefits Department remains closed for in person service but can be reached via phone and email.
- All arriving students must submit a negative COVID-19 test result or provide proof of full vaccination (CDC vaccination card).
- Enhanced disinfecting procedures and fogging of offices, galley, classrooms, lodging rooms, and public areas with hypochlorous acid (HOCl).
- The campus is currently open to students ONLY.
- A list of complete requirements can be located at: <https://www.star-center.com/schedule.html>



Ascensus and Newport to Combine and Create a Leading Provider in Tax-Advantaged Savings

Dresher, PA—November 3, 2021—Ascensus, whose technology and expertise help millions of people save for retirement, education, and healthcare, announced that it has entered into a definitive agreement under which Newport Group (Newport), the Walnut Creek, California-based retirement services provider, will merge with Ascensus. The newly combined organization will offer a broader set of capabilities and products to benefit institutional partners, clients, advisors, and savers.

With industry-leading qualified and non-qualified retirement plan services, fiduciary consulting services, and corporate and bank-owned life insurance practices, Newport will expand the solutions and expertise Ascensus provides to its clients and advisor partners. Similarly, Newport's clients will benefit from greater access to unique tax-advantaged savings solutions across retirement, education, and health provided by Ascensus. In addition, the companies' respective investments in technology, digital capabilities, and analytics will deliver enhanced value to clients, expand client relationships, and create better outcomes for savers.

David Musto, president and chief executive officer (CEO) of Ascensus, will serve as CEO of the combined company.

Greg Tschider, who led Newport's successful growth strategy, has stepped down as CEO of Newport. To ensure continuity of leadership, operations, and client service through closing, Laura Ramanis—who has served as Newport's chief operating officer since 2014—has been named interim CEO. She will be supported by Kurt Laning, executive vice president, Non-Qualified and Insurance Solutions, along with Newport's senior management team. Ramanis and Laning will join the Ascensus executive leadership team and remain with the unified company post-closing.

"Ascensus and Newport are both respected leaders in the marketplace—and well-known for service excellence, deep expertise, investment independence, and purpose-built technology," said Musto. "We expect the service platform investment, product expansion, and enhanced capabilities our union will deliver to be well-received by our collective clients. As a combined company, we'll be able to even further advance our mission of helping individuals save for what matters."

Musto added, "I want to commend Greg Tschider and his team for their leadership and success in building a strong, highly respected, and winning company in our industry."

"This is a tremendous opportunity for our two companies and our people," said Ramanis. "Our union confirms the hard work of our dedicated employees and partners. Joining with Ascensus provides additional resources to continue the expansion of services, and I am excited to see the new ways that our combined associate teams will work together for our clients."

Noting the significant opportunities to capitalize on the strengths of both companies, Musto said, "Ultimately, the talent and extensive experience of our organizations are the most valuable assets our companies bring to this combination. As one company, we'll deliver so much more than the sum of our capabilities—and set a new performance standard for service excellence and client satisfaction in the markets we serve. We look forward to working with Laura Ramanis and her leadership team to unify our organizations in the months ahead and are eager to be operating as one team by next spring."

Strategically Compelling Combination

Market Strengths

- Combination represents a compelling strategic fit and creates a leader in tax-advantaged savings that is well-positioned to lead amid industry transformation
- Expanded tax-advantaged savings participant base of more than 15 million people across the U.S.
- Increase of Ascensus-administered assets under administration to more than \$700 billion when combined with Newport's business
- Diversified client base, including more than 150,000 retirement plans
- Management of an industry-leading \$184 billion in government savings accounts (including 529 plans, ABLE savings accounts, and state-facilitated retirement programs), more than 700,000 health and flexible savings and COBRA accounts, nearly 300,000 COLI/BOLI policies, and more than 140,000 non-qualified retirement plan participant accounts

Client, Partner, and Saver Benefits

- Broader set of products and solutions delivering enhanced value to new and existing clients
- Increased investment in technology and digital solutions designed to enhance partner efficiency and drive saver outcomes
- Experienced leadership teams with outstanding track records across both organizations
- Continued commitment to service excellence and client satisfaction offers opportunity to build on world-class NPS scores to set a new performance standard in markets served
- Increased size and reach of sales and distribution channel relationships supporting partner growth
- Depth and breadth of our combined expertise, including retirement, compliance, actuarial, non-qualified, insurance, and fiduciary services, represents a significant value-add for our clients

Associate Benefits

- New and expanded career path opportunities for Ascensus and Newport associates resulting from the combination of two great companies focused on long-term growth
- Increased ability to attract, retain, and develop top talent
- Continued commitment to a diverse and inclusive work environment where every associate feels welcome, valued, and safe, and enjoys a sense of belonging
- A common heritage of integrity and independence, coupled with the resourcefulness and speed of a market innovator

The transaction is expected to close in the first quarter of 2022, subject to receipt of regulatory approvals, including review and non-objection by the South Dakota Division of Banking and review and approval by the New Hampshire Banking Department, and satisfaction of other customary closing conditions.

Evercore acted as exclusive financial advisor to Newport in connection with the transaction. Committed financing for the transaction has been provided by Goldman Sachs Bank USA, SPC Financing Company LLC, and KKR Capital Markets LLC.

Access the full press release at: <https://www.newportgroup.com/knowledge-center/november-2021/ascensus-and-newport-to-combine/>

American Maritime Officers Plans RETIREMENT BENEFITS

Quotes of the Year: "An investment in knowledge pays the best interest.", Benjamin Franklin



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 investment to any of the other investment options available, including Target Date Funds under the Plans by logging in to your Newport account at www.newportgroup.com.

PARTICIPANT FEES

The AMO Plans continuously review the retirement benefits to ensure that employees have access to quality investments and services. The Plans have chosen the lowest fee share class available to the Plans, so that no matter which investment option you select, you achieve the maximum investment return for that investment option. If you would like information on these fees and investment funds, please call the Newport Group Participant Call Center at 1-844-749-9981.

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 2022 is \$20,500 or \$27,000 (if over 50 years old) on a tax deferred basis. Saving for your retirement is simple - just complete the AMO 401(k) enrollment form located on the AMO Plans website at www.amoplans.com.

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. This benefit does not allow employee contributions or loans.

AMERICAN MARITIME OFFICERS DEFINED CONTRIBUTION PLAN

The AMO DC Plan is a defined contribution benefit in which the participant does not make the 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.

This plan was revised effective April 1, 2021 which enhanced the retirement security significantly for all AMO members through a more equitable benefit calculation and distribution formula that relies exclusively on length of service in AMO covered employment.

Under this revised plan, participant age is no longer a factor, and the rates of employer contributions into AMO Defined Contribution Plan individual accounts are determined solely from the new Schedule 3. The new contribution rates are 10 percent at 10 years, 12 percent at 15 years and 15 percent at 20 years or more. The new rates cap at 20 percent at 30 years or more of AMO covered employment.

These rates will increase steadily and substantially over the course of an AMO career in the Deep Sea, Great Lakes and Inland Waters sectors.

American Maritime Officers Plans MEDICAL PLAN REMINDERS

Quotes of the Year: "He who has health, has hope; and he who has hope, has everything.", Thomas Carlyle

**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.

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 subscribe.

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



AMO Plans Living Well

**COVID-19
Vaccine
Booster Shots**

Are You Eligible For a Booster Shot?

Sign up to stay in touch!

Please sign up to receive more interesting health and wellness news as well as monthly AMO Plans updates delivered directly to your inbox.

Email Address

First Name

Last Name

Security Check

☐ I'm not a robot

By submitting this form, you are consenting to receive marketing emails from: You can revoke your consent to receive emails at any time by using the [Unsubscribe](#) link found at the bottom of every email. [EEO/AAE](#)

Sign Up



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, 2022, 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 online at www.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 HEALTH CARE REFORM

Quotes of the Year: "A healthy outside starts from the inside.", Robert Urich



Reporting Health Coverage on IRS Tax Forms

In 2019 Congress eliminated the penalty on individual taxpayers for not having ACA-compliant health coverage by reducing the penalty to \$0 beginning in calendar year 2019. This effectively ended the individual coverage requirement, also known as the individual mandate or the individual responsibility requirement. The IRS noted that individuals do not need to report whether they had coverage or not when filing their federal tax returns. Despite these changes, the 1095-B Forms showing the months in which you and your dependents were covered under the Plan are still required and all AMO Medical Plan participants will continue to receive these forms for the 2022 calendar year.

There were no changes to the employer mandates and all AMO Medical Plan participants will receive Form 1095-C from their respective employer(s) (if actively working).

The deadline to furnish these forms to individuals is January 31, 2022 and you should receive these forms by the deadline.

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

If you worked in AMO covered employment during 2021 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 2021, 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. Although the form is no longer needed to show compliance with the individual mandate, the Plan will continue to furnish these forms until further notice.

Pediatric Dental and Vision Benefits

The AMO Medical Plan's dental and optical benefits will remain unchanged for the 2022 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 your 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.

American Maritime Officers Plans VACATION PLAN BENEFITS

Quotes of the Year: "To travel is to live.", Hans Christian Anderson



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 with your Application.

Step 3 Submit your application (e-mail, fax, or mail).

In Person: Due to the ongoing COVID-19 public health emergency - and for the health and safety of our members and employees - the AMO Plans campus will not allow walk-ins into the Benefits Department, while continuing to maintain services via phone, mail, e-mail and through online resources.

E-mail: amovacation@amopplans.com

Fax: 954-926-7274

Mail: 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 your vacation check from the AMO Vacation Plan, when filing for a specific period of shipboard employment—you must file your vacation application **including ALL time sheets, ALL discharges, and the most recent pay stub.**

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. A **Method of Payment Authorization** form can be located on the website listed in Step 1 above.

American Maritime Officers Plans PLAN NOTIFICATIONS

Quotes of the Year: "Notice the small things. The rewards are inversely proportional.", Liz Vassey

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.

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

Quotes of the Year: "The greatest gift is not being afraid to question.", Ruby Dee

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. Who do I call for precertification?**
A. 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? 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 www.amoplans.com. 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?**
A. 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. 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?**
A. 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?**
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.

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 web portal.

American Maritime Officers Plans CONTACT INFORMATION

STAY INFORMED BY USING OUR PLANS RESOURCES

WEBSITE

<http://www.amoplans.com>

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

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Vacation - amovacation@amoplans.com

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This newsletter was prepared by your AMO Plans Benefits Services Department.

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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.