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First Actuarial Consulting Team,
LLC, Inc.

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PC

Special Consultant
Sondra Palmer Randall

**Suffolk County Municipal Employees Benefit Fund
Suffolk County Municipal Legal Service Fund
Joint Labor- Management Trusts**

30 Orville Drive, Suite D
Bohemia, New York 11716

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*Suffolk County Municipal Employees Benefit Fund
Suffolk County Municipal Employees Legal Service Fund
Joint Labor - Management Trusts*

30 Orville Drive, Suite D, Bohemia, New York 11716 (631) 319-4099
www.scmebf.org

No. 37

2010

Chairperson's Message

The Board of Trustees continues to seek ways to offer our retirees more affordable options for continuing their dental and other benefits through the Fund. The Trustees recognize while the Premium, Premium Plus and Platinum Plans provide the rich assortment of benefits currently enjoyed by the active members of the Fund, not all retirees can afford to continue paying the self-pay premiums charged for these plans. **THERE WILL BE TWO MORE OPTIONS TO CHOOSE FROM, AT LOWER SELF-PAY PREMIUMS.**

Effective January 1, 2011, all retirees will have the opportunity to participate in any of three Premium or Platinum Retiree Self-Pay Plans offered by the Fund; or either the CapDent or CapDent Plus plans for New York area retirees, which are new. For Florida retirees, S700 and 500 Plans are offered. These new plans include a Comprehensive Dental Maintenance Organization (DMO) Program, which offers you a dental plan with most dental services covered at no charge and others at very low co-payments, underwritten by Dentcare Delivery Systems, Inc. and administered by Healthplex, Inc. These new options are described below.

DENTAL

The CapDent Option

Dental Benefits covered with NO ANNUAL MAXIMUMS for anyone in your family. If you use an out-of-network dentist under your current plan, you will pay out-of-pocket for most if not all of your services. When you use a CapDent dentist, you and your family have no co-pays for diagnostic, preventive, and basic services and low co-pays for other services.

The CapDent Plus Option

In Network Dental Benefits covered with NO ANNUAL MAXIMUMS for anyone in your family when you use an in-network dentist. If you or anyone in your family uses an out-of-network dentist, the annual maximum is \$1,200 per covered, enrolled person. When you use a CapDent Plus dentist, you and your family have no co-pays for diagnostic, preventive and most restorative services and lower co-pays for other services.

A special mailing was recently sent to all our retirees, which detailed the new offering and included a comparison chart of co-pays and out-of-pocket expenses for the top 25 dental services utilized by our retirees.

The Trustees are proud to continue to offer these enriched options to retirees so they may continue to reap the benefits offered by the Benefit Fund and be afforded even greater choice. We hope you are as pleased as we are that we have developed additional self-pay plan options at very affordable rates.

For the Board of Trustees,

Cheryl A. Felice

Chairperson

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2009 REVISIONS TO THE SHORT FORM POWER OF ATTORNEY

By: MIRKIN & GORDON, P.C.



On January 27, 2009, Governor Paterson signed Chapter 644 of the Laws of 2008, which amended the General Obligations Law in relation to Powers of Attorney. The intention was to address a number of abuses and omissions in the old law. The new law was effective as of September 1, 2009 and provides a new Statutory Short Form Power of Attorney.

Under the previous law an agent could easily misuse the broad powers granted to him by the principal to his own financial gain if the principal became incapacitated. In a recent Court of Appeals case, in a three-week period before the principal died, an attorney-in-fact who was given broad powers to make unlimited gifts to himself transferred over \$800,000 to himself to the detriment of the principal's heirs.

The statutory amendments are designed to provide greater notice to the principal of the significance of the document and emphasize the agent's responsibilities and obligations relative thereto.

The new statutory short form Power of Attorney contains a specific "Caution" message to the principal expressly describing the significance of the document as well as the agent's rights and obligations. It also includes "Important Information for the Agent" (e.g., the document creates a special legal relationship between the agent and the principal until terminated or revoked requiring the agent to act in accordance with any instructions from the principal; avoid conflicts that would impair the agent's ability to act in the principal's best interest; keep the assets of the principal distinct and separate from the agent's, etc.) and requires the agent to countersign the form, which is not effective unless and until the agent so countersigns.

Further, to protect against financial exploitation if the principal becomes incapacitated or is otherwise unable to personally monitor the agent's actions, s/he can designate a third-party to monitor the Agent's actions. The monitor can request and compel the agent to provide copies of all transactions entered into or by the agent on behalf of the principal to ensure that s/he is acting within the principal's interests.

The new law expands the definition of parties who are bound to honor a Power of Attorney. It also sets forth specific circumstances under which a party can refuse to honor a Power of Attorney and the consequences for improperly refusing to do so.

Important Phone Numbers and Websites

S.C. Municipal Employees Benefit Fund Web Address	www.scmebf.org
S.C. Municipal Employees Benefit Fund (Dental, Optical, Co-pay Rx)	631-319-4099
S.C. Municipal Employees Legal Services Fund (Legal and Tax)	631-319-4099
S.C. Association of Municipal Employees (Union)	631-589-8400
Medical Benefits (Hospital & Doctors) Employee Benefits	631-853-4866
Customer Service—Empire Blue Cross Blue Shield	1-800-939-7515
Nationwide Provider Update Listing Web Address	www.empireblue.com
Out-of-State Network Providers	1-800-810-BLUE
Express Scripts	1-800-939-7515
Express Scripts Web Address	www.expressscripts.com
Healthplex, Inc. (Customer Service)	1-888-468-5178
Healthplex, Inc. Web Address	www.healthplex.com
Value Options (Mental Health)	1-800-939-7515
Prescription Waiver Forms (ESI)	1-800-357-9577
QUEST Diagnostics for location for all Long Island Sites	1-800-877-7535
QUEST Diagnostics Web Address	www.questdiagnostics.com
QUEST Diagnostics Automated Appointment Scheduling	1-888-277-8772 or www.questdiagnostics.com/scheduling

Questions and Answers

Why was my tax voucher returned to me when I completed everything?

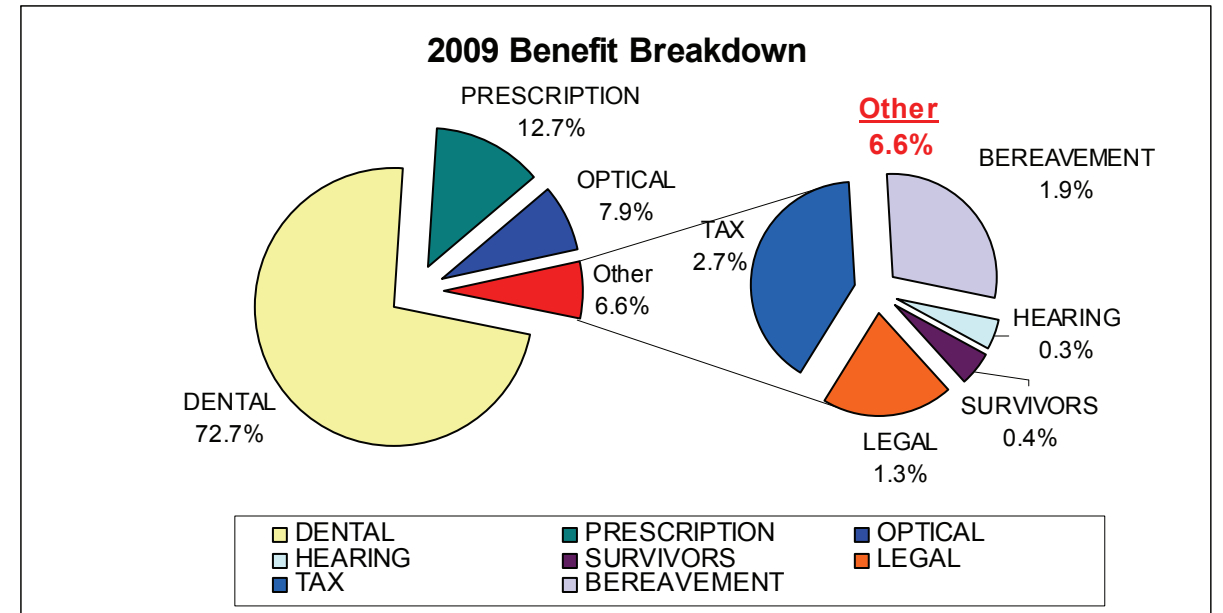
Before you mail your tax voucher to the Fund for processing, please take the time to go over the checklist on the front of the voucher. Your tax preparer must physically sign or signature stamp the voucher and also sign or signature stamp page 2 of either the 1040 form or the 8879 form. A typed name is not acceptable. Unlike the IRS, the Fund does not have access to electronic signature files.

Why was my optical voucher returned to me when I completed everything and so did the provider?

Before you mail your optical voucher to the Fund for processing, please take the time to review the bill you have attached. Be sure the patient's name is on the bill. If you submit a cash register receipt as proof of payment, it must have the name of the patient on the receipt. The Fund has to insure reimbursement is correctly being made to the member or the provider for eligible individuals and services.

Why was my dental claim denied because my dental provider did not seek pre-approval for a procedure?

Your dental provider, in-or out-of network, must always submit a claim for pre-determination if the cost of the services to be done is \$500 or more (crowns, Root Canal Therapy, post & cores and some extractions), surgical periodontal, orthodontia, and any implant-related procedure. This is mandatory.



Last year the Fund reimbursed over \$10,467,649 to our members for covered benefits, 72.7% going toward your dental expenses. To disburse this money, we processed over 190,162 procedures, issued more than 19,300 claim vouchers and mailed 132,227 checks, letters and explanations of benefits (EOBs).

More Dental Benefits Improvements

In 2008 the Board of Trustees added implants and occlusal guards as covered dental services.

But we were not going to stop there! Effective May 1, 2010, we expanded osseous surgery to include bone grafts as another covered dental procedure. The Fund also expanded coverage for dual members regarding prescription co-pay reimbursement. **Effective with prescriptions filed January 1, 2009**, as dual members, (County employee married to County employee or duly enrolled domestic partner), you are each entitled to the maximum prescription reimbursement @ \$350.00 with a maximum allowable co-payment of \$20.00. That means your benefit will be coordinated with the benefit of your spouse/domestic partner.

The Board of Trustees continuously strives to maintain benefits consistent with the marketplace for you and your covered family members, while insuring the fiscal integrity of the Fund.

ANNUAL REPORTS
For the fiscal year ended December 31, 2009
SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND
AND LEGAL SERVICES FUND
30 ORVILLE DRIVE, SUITE D, BOHEMIA, NEW YORK 11716
to the SUPERINTENDENT OF INSURANCE of the STATE OF NEW YORK
- BENEFIT FUND -
STATEMENT OF CHANGES IN FUND, BALANCE (reserve for future benefits)

ADDITIONS TO FUND BALANCE

Item:			
1. Contributions:			
(a) Employer		\$12,186,730	
(b) Employee		222,655	
(c) Other (Specify) <u>Retired Members</u>		<u>365,306</u>	
(d) Total Contributions			\$ 12,774,691
2. Dividends and Experience Rating Refunds from Insurance Companies			
3. Investment Income:			
(a) Interest		694,348	
(b) Dividends		71,024	
(c) Rents			
(d) Other (Specify)			
(e) Total Income from Investments			765,372
4. Profit on disposal of investments			688,052
5. Increase by adjustment in asset values of investments			419,083
6. Other Additions: (itemize)			
(a) (See Schedule)		<u>2,823,663</u>	
(c) Total Other Additions			<u>2,823,663</u>
7. Total Additions			<u>\$ 17,450,861</u>
			<u>DEDUCTIONS FROM FUND BALANCE</u>
8. Insurance and Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)			
9. Benefits Provided Directly by the Trust or Separately Maintained Fund			\$ 10,467,694
10. Payments to an Organization Maintained by the Plan for the Purpose of Providing Benefits to Participants			
11. Payments or Contract Fees Paid to Independent Organizations or Individuals providing Plan Benefits (Clinics, Hospitals, Doctors, etc.)			
12. Administrative Expenses:			
(a) Salaries		517,458	
(b) Allowances Expenses, etc.		2,645	
(c) Taxes		45,504	
(d) Fees and Commissions		531,209	
(e) Rent		90,887	
(f) Insurance Premiums		158,765	
(g) Fidelity Bond Premiums		198	
(h) Other Administrative Expenses: (Specify) Operating Expenses		<u>258,071</u>	
(i) Total Administrative Expenses			1,604,737
13. Loss on disposal of Investments and fixed Assets			852,785
14. Decrease by adjustment in asset values of investments			
15. Other Deductions: (itemize)			
(a) Contributions allocated to SCME Legal Services Fund		460,780	
(b) Reserve for Future Benefits (See Attached)		<u>1,664,435</u>	
(c) Total Other Deductions			<u>2,125,215</u>
16. Total Deductions			<u>\$ 15,050,431</u>
			<u>RECONCILEMENT OF FUND BALANCE</u>
17. Fund Balance (Reserve for Future Benefits) at Beginning of year			\$(11,779,422)
18. Total Additions During Year (Item 7)		17,450,861	
19. Total Deductions During Year (Item 16)		<u>(15,050,431)</u>	
20. Total Net Increase (Decrease)			<u>2,400,430</u>
21. Fund Balance (Reserve for Future Benefits) at End of year (Item 14, Statement of assets and Liabilities)			<u>\$ (9,378,992)</u>

STONYBROOK

Dr. Alexander Bogler 631-836-4025

WESTBURY

d/b/a Dental World 516-683-9100

ORAL SURGEONS

HAUPPAUGE

Dr. Lynn Pierri 631-360-0266

HEMPSTEAD

Kane Dental PLLC 516-483-2220

HUNTINGTON

No. Shore Oral, Max & Implant Sur. 631-547-8324

HUNTINGTON STATION

Kane Dental of Huntington PLLC 631-424-5900

NESCONSET

Sachem Oral Surgery PLLC 631-383-8585

SMITHTOWN

Now Dental of Suffolk 631-360-8000

WEST ISLIP

Joseph J. Nicols, DDS PC 631-587-9766

ORTHODONTISTS

BAY SHORE

Dr.Thea Shive 631-968-5995

DEER PARK

Island Orthodontics, LLC 631-586-7654

EAST SETAUKET

North Fork Orthodontics, PC 631-941-1173

RIVERHEAD

North Fork Orthodontics, PC 631-727-4040

RONKONKOMA

Island Orthodontics 631-588-1199

SELDEN

Dr. Richard Kardovich 631-732-2566

PEDIATRIC DENTISTS

COMMACK

All About Smiles 631-486-6220

PERIODONTISTS

BAY SHORE

Dr. Danny Joseph 631-968-0302

MIDDLE ISLAND

Total Dental Care of Middle Island 631-924-8155

RIVERHEAD

David R. Leonoff, DDS, PC 631-369-5300

Reminder of Availability of HIPAA

Notice of Privacy Practices

Dear Member:

As you know, the Suffolk County Municipal Employees Benefit Fund issued a HIPAA Notice of Privacy Practices (“Privacy Notice”), describing how health information about individuals covered by the Fund may be used and disclosed. The Fund distributed the Privacy Notice to all covered members in the 2007 Newsletter. However, the HIPAA Privacy Rule requires every three years the Fund notify currently covered members of the availability of the Privacy Notice and how to obtain a copy of it.

You may obtain a copy of the Fund’s Privacy Notice by writing to the Fund’s Privacy Officer at the Suffolk County Municipal Employees Benefit Fund, 30 Orville Drive, Suite D, Bohemia, New York 11716. A copy of the Privacy Notice is also available on the web at <http://www.scmebf.org>.

Thank you.

New Participating Dental Providers

Healthplex, Inc. became the Fund's Dental Consultant and Third Party Administrator for your dental benefits in April 2009. At that time they also undertook the process of credentialing dental care providers who wanted to join the Fund's panel of participating providers.

Listed below are the names, locations and telephone numbers of providers who have joined the panel since April 2009:

GENERAL PRACTITIONERS

AMITYVILLE

Dr. David Abramowitz 631-691-3000
Erick Trivedi, DDS, PC 631-842-0300
Dr. Sasha D. Cekada 631-598-2940

BABYLON

Dr. Sefik Yavuz 631-595-2400

BAY SHORE

Dr. Christopher Crisera 631-666-0427
Dr. Nathaniel Price 631-666-0427
Dr. Robert Wendt 631-666-4114

BRENTWOOD

Beautiful Smile Dental 631-813-2008
Dr. Manilal I. Patel 631-231-5566
Dr. Masood Syed 631-273-5888

COMMACK

Dent-Wise 631-462-5780
Green & Glasser Dental Assoc. 631-499-9393
Dr. Changpae Yu 631-462-1111

CORAM

Dr. Michael N. Liotta 631-928-5055

DEER PARK

Dr. David Diamond 631-321-1235
Dr. Charles Lipenholtz 631-667-8630
Dr. Parag Mathur 631-586-7100
Dr. Jarrett Pikser 631-242-0404
Dr. Michael Trucchio 631-254-6543

GREENLAWN

Dr. Craig A. Hoffman 631-261-1555

HICKSVILLE

Dr. Manilai Patel 516-822-6659

HOLBROOK

Dr. Mauro V. DiBenedetto 631-244-5724
Dr. Ramiz A. Chaudhry 631-589-8451
Dr. Christiaan A. Ditolla 631-589-8485
VIP Dental 631-589-8485

Dr. George N. Skevofilax 631-589-8451

HUNTINGTON

Dr. Adam Maslow 631-673-5784
Dr. Kirk W. Soodoo 631-367-4977

HUNTINGTON STATION

LI Smile Design Center 631-683-4455
Dr. Nuzhat H. Siddiqui 631-385-5650

KINGS PARK

Dr. Glenn Goldfarb 631-265-5444
Dr. Ronald Wilensky 631-737-3753

LINDENHURST

Dr. Emad E. Ibrahim 631-957-8200
Dr. Marc N. Sperber 631-226-5252

MASSAPEQUA

Dr. Michael Giuliani 516-541-7300

MELVILLE

Darren M. Schnapp, PC 631-271-9384

MIDDLE ISLAND

Total Dental Care of MI 631-924-8155

MT SINAI

Dr. Harry Boutis 631-928-5858

NORTH BABYLON

Dr. David Diamond 631-321-1235
Dr. Sefik Yavuz 631-462-1111

PORT JEFF STATION

Dr. Kenneth Gerber 631-331-4200

RIVERHEAD

Affordable Dental Care 631-591-3331
Dr. John Frankis 631-591-3727

SELDEN

Excelent Dental of Brookhaven 631-732-0233

SMITHTOWN

Dr. Deborah Adams 631-265-9616
Now Dental of Suffolk 631-360-8000
Dr. Lloyd E. Simonsen 631-265-1066
Dr. Steven N. Witt 631-360-3604

- BENEFIT FUND - STATEMENT OF ASSETS AND LIABILITIES

Item:	<u>ASSETS</u>	End of Reporting Year
1. Cash		2,878,570
2. Receivables		
(a) Contributions:		
(1) Employer		
(2) Other (Due from S.C. Legal Services Fund)		
(b) Dividends or Experience Rating Refunds		
(c) Other (Specify):		
3. Investments (Other than Real Estate)		
(a) Bank Deposits At Interest and Deposits or Shares In Savings and Loan Associations		
(b) Stocks:		
(1) Preferred		
(2) Common		5,080,671
(c) Bonds and Debentures:		
(1) Government Obligation		
(a) Federal		10,232,556
(b) State and Municipal		
(2) Foreign Government Obligations		
(3) Non-Government Obligations		1,247,936
(d) Common Trusts		
(e) Subsidiary Organizations		
4. Real Estate Loans and Mortgages		
5. Loans and Notes Receivable: (Other than Real Estate)		
(a) Secured		
6. Real Estate:		
(a) Operated		
(b) Other Real Estate		
7. Other Assets:		
(a) Accrued Income		101,397
(b) Prepaid Expenses		20,652
(c) Other		426,579
(1) Furniture Fixtures		
(2) Computer Equipment		
(3) Leasehold Improvements		
Accumulated Depreciation		
(4) Total Other		
(5) Security Deposit		
8. Total Assets	<u>LIABILITIES</u>	<u>\$19,988,361</u>
9. Insurance and Annuity Premiums Payable		
10. Unpaid Claims (Not Covered by Insurance)		76,887
11. Accounts Payable		90,512
12. Due to SCME Legal Services Fund		
13. Other Liabilities (See attached)		29,199,954
14. Reserve for Future Benefits (Fund Balance)		<u>(9,378,992)</u>
15. Total Liabilities and Reserves		<u>\$ 19,988,361</u>

ADDITIONAL INFORMATION IS AVAILABLE

REPORT ON EXAMINATION: This fund is subject to periodic examination by the New York State Insurance Department. All employee-members of the fund, all contributing employers and the participating unions may inspect the Reports on Examination at the New York State Insurance Department, upon presentation of proper credentials. If you wish to see the Report, please contact the New York State Insurance Department, Life Insurance Companies Bureau, 25 Beaver Street, New York, NY 10004 - Telephone (212) 480-5038

SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND
Attachment to Annual Report - December 31, 2009

Line 6 (a) – Statement of Changes in Fund Balance (Reserve for Future Benefits)		
Other Additions:		
Provision for Sick and Vacation		2,666
Benefit Claims incurred but not reported – Active Members		496,000
Benefit Claims incurred but not reported – Retired Members		100,000
Benefit earned and other charges		873,000
Benefits paid (Estimated)		1,300,000
Transfer from Suffolk County Municipal Employees Benefit Fund		51,997
		<u>\$ 2,823,663</u>
Line 15 (b) Statement of Changes in Fund Balances (Reserve for Future Benefits)		
Other Deductions:		
Pension Adjustment other than net periodic pension cost		25,435
Transfer of benefit obligations from Suffolk County Municipal Employees Legal Service Fund		46,000
Post Retirement:		
Interest		1,593,000
Total Other deductions:		1,664,435
Line 13 Statement of Assets & Liabilities		
Other Liabilities:		
Pension Liability		199,828
Due to Broker for securities purchased		32,884
Employees Accumulated vacation & sick pay		15,242
Estimated liability for claims incurred but not reported for active participants		2,114,000
Estimated liability for claims incurred but not reported for retired participants		
Estimated liability for future payments of benefits based on participants accum. Eligibility		
Post-Retirement benefits for current retirees		
Post- Retirement benefits for active participants fully eligible for benefits		6,887,000
Post- Retirement benefits for active participants not fully eligible for benefits		6,073,000
Total Other Liabilities		\$29,199,954

- LEGAL SERVICE FUND-
STATEMENT OF CHANGES IN FUND, BALANCE (reserve for future benefits)
ADDITIONS TO FUND BALANCE

Item:		
1. Contributions:		
(a) Employer		
(b) Employee		
(c) Other Allocation from SCME Benefit Fund	460,780	
(d) Total Contributions		460,780
2. Dividends and Experience Rating Refunds from Insurance Companies		
3. Investment Income:		
(a) Interest	160	
(b) Dividends		
(c) Rents		
(d) Other (Specify)		
(e) Total Income from Investments		160
4. Profit on disposal of investments		
5. Increase by adjustment in asset values of investments		
6. Other Additions: (itemize)		
(a) Estimated Liability for future payments of benefits based on participants accum. Liability	52,000	
(c) Total Other Additions		52,000
7. Total Additions		<u>512,940</u>

DEDUCTIONS FROM FUND BALANCE

8. Insurance and Annuity Premiums to Insurance Carriers and to service organizations inc. prepaid med. Plans		
9. Benefits provided directly by the Trust or Separately Maintained Fund		433,804
10. Payments to an organization Maintained by the plan for the purpose of providing Benefits to participants		
11. Payments or Contract Fees paid to independent organizations or individuals providing plan benefits		
12. Administrative Expenses:		
a) Salaries		
b) Allowances, Expenses etc.		
c) Taxes		
d) Fees & Commissions		
e) Rent		
f) Insurance Premiums		
g) Fidelity Bond Premiums		
h) Other Administrative Expenses allocated from SCME Benefit Fund	27,139	
Total Administrative Expenses		27,139
13. Loss on disposal of Investments		
14. Decrease by adjustment in asset values of investments		
15. Other Deductions		
a) Transfer to Suffolk County Municipal Employee Benefit Fund	51,997	51,997
Total Deductions		<u>512,940</u>

Reconciliation of Fund Balances

Fund Balance @ Beginning of Year		
Additions	512,940	
Deductions	512,940	
Total Net Increase	0	
Fund Balance at End of Year		0

- LEGAL SERVICES FUND -
STATEMENT OF ASSETS AND LIABILITIES
ASSETS

Item	End of Reporting Year
1. Cash	\$0.00
2. Receivables	
(a) Contributions	
(1) Employer	
(2) Other – Due from Suffolk County Municipal Employees Benefit Fund	
(b) Dividends or Experience Rating Refunds	
3. Investments (Other than Real Estate)	
(a) Bank Deposits At Interest and Deposits or Shares in Savings and Loan Associations	
(b) Stocks:	
(1) Preferred	
(2) Common	
(c) Bonds and Debentures:	
(1) Government Obligations	
(a) Federal	
(b) State and Municipal	
(2) Foreign Government Obligations	
(d) Common Trusts	
(e) Subsidiary Organizations	
4. Real Estate Loans and Mortgages	
5. (Loans and Notes Receivable: Other than Real Estate)	
(a) Secured	
(b) Unsecured	
6. Real Estate:	
(a) Operated	
(b) Other Real Estate	
7. Other Assets:	
(a) Accrued Income	
(b) Prepaid Expenses	
(c) Other (Specify)	
8. Total Assets	<u>\$ 0.00</u>

LIABILITIES

9. Insurance and Annuity Premiums Payable	
10. Unpaid Claims (Not Covered by Insurance)	
11. Accounts Payable	
12. Accrued Expenses	
13. Other Liabilities (Specify)	
(1) Est. liability for claims incurred, but not reported, for active participants	
(2) Est. future payments of benefits based on participants accumulated eligibility	
(3) Benefits Claims Payable	
(4) Due to the SCME Benefit Fund	
14. Reserve for Future Benefits (Fund Balance)	
15. Total Liabilities and Reserves	<u>\$ 0.00</u>

The benefits offered by the Legal Services Fund were provided via the Benefit Fund effective December 1, 2009. Accordingly, the Legal Services Fund was terminated as a separate legal entity. All benefits continue to be provided by the Benefit Fund

ADDITIONAL INFORMATION IS AVAILABLE

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