

***NEW Self-pay Retiree Benefits Plan available from the
Suffolk County Municipal Employees Benefit Fund***

Greetings from the Benefit Fund. For the last several years, the Trustees of the Suffolk County Municipal Employees Benefit Fund (“Fund”) have been examining the utilization and costs of benefits provided to retirees covered under our Fund. As a result of this examination and after consultation with our Fund's Actuarial Consultant, the Trustees announced that the Fund would offer additional benefits under our program of retiree coverage in response to both usage patterns and retiree suggestions while maintaining the financial integrity of the entire Fund.

Effective March 1, 2007, the Suffolk County Municipal Employees Benefit Fund began offering, in addition to the current “**no-cost, basic**” retiree benefits, three options of self-pay benefits coverage under the Fund.

The enhanced coverage is as follows:

1. The **Premium Plan** offers eligible retirees the opportunity to continue coverage at the same level of benefits available to active members for:
 - Dental, \$2,250.00 per year per person
 - Orthodontia, \$1,995.00 once-in-a-lifetime per person
 - Periodontal, \$2,000.00 per year per person
 - Implants, \$2000.00 once-in-a-lifetime per person (up to \$500.00 per implant)
 - Hearing Aid, \$400.00 per person every 36 months
 - Optical, \$80.00 per year per person
2. The **Premium Plus Plan** offers the same benefits of the Premium Plan in addition to:
 - Prescription Drug Co-Payment Reimbursement, up to \$350.00 per year per family
3. The **Platinum Plan** offers the same benefits of the Premium Plus Plan in addition to:
 - Tax Preparation Reimbursement, up to \$70.00 per year per member
 - Legal Services, up to \$1,000.00 per year per family

All benefits offered on a self-pay basis, in the above packages, are at the same level of benefits as that currently enjoyed by the active members of the Benefit Fund!

If you are approaching retirement this enhanced benefit is worthy of your consideration for increased ancillary benefits coverage. If you are several years away from retirement, then you can factor this enhanced package of benefits into your retirement plan.

It is **important** that all of you understand, however, that once you opt in for one of the enhanced benefit packages, you will never again be entitled to the no-cost, basic plan. Therefore, if you do not continue to make timely payment of the necessary premiums, all benefits available from the Benefit Fund will cease for you and your eligible dependents forever!

The revised rates are as follows:

<u>Plan</u>	<u>Individual</u>	<u>Individual + 1</u>	<u>Family</u>	<u>Frequency</u>
Premium	\$151.25	\$302.50	\$453.75	Quarterly
	\$288.75	\$577.50	\$866.25	Semi-Annual
	\$550.00	\$1,100.00	\$1,650.00	Annual
Premium Plus	\$209.00	\$376.75	\$539.00	Quarterly
	\$399.00	\$719.25	\$1,029.00	Semi-Annual
	\$760.00	\$1,370.00	\$1,960.00	Annual
Platinum	\$220.00	\$396.00	\$569.25	Quarterly
	\$420.00	\$756.00	\$1,086.75	Semi-Annual
	\$800.00	\$1,440.00	\$2,070.00	Annual

Here are some of the rules that apply:

- Upon your retirement, you have sixty (60) days to elect for this enhanced coverage.
- If you do not elect the enhanced coverage, but choose to remain in the no cost, basic plan, you will never again be eligible to opt for any of the enhanced plans.
- To be covered under any of the plans noted above, you must enroll and remit payments for a full year.
- Eligibility for dependents is based on the coverage you choose upon retirement. If you elect individual coverage at that time you will not be entitled to elect dependent coverage at a later date, unless you add a dependent to your family because of a life event (e. g., you get married).

We are pleased to offer these enriched options to our retirees so that you may continue to reap the benefits offered by the Benefit Fund.

If you have any questions regarding this enhanced coverage for retirees, please do not hesitate to contact the Fund at 631-319-4099.