

## ASSOCIATION

Cheryl A. Felice  
Chairperson

Daniel Farrell

Josephine Passantino

Brian Kelly

## BOARD OF TRUSTEES



Sondra Palmer Randall  
Fund Administrator

Dental Consultant  
Healthplex,  
Inc.

Auditor  
Buchbinder Tunick  
& Co.

Actuary  
First Actuarial Consulting Team,  
LLC, Inc.

Counsel  
Mirkin & Gordon,  
PC

**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

 825-C

Return Service Requested

## MANAGEMENT

Jeffrey L. Tempera  
Vice Chairperson

Christine Malafi

Frank Nardelli



No. 36

F  
U  
N  
D  
N  
E  
W  
S

PRSR STD  
U.S. POSTAGE  
PAID

Homeowner	2
2008 Financials	4
Benefit Fund	6
Legal Service Fund	8
Benefit Break-down	8
Frequently asked Questions	8
Legal Coverage	10
Phone numbers	11

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](http://www.scmebf.org)

2009

## A MESSAGE FROM THE CHAIRPERSON

The Trustees of SCME Benefit Fund are continuously seeking new ways to improve benefits for you and your family members. We are pleased to announce that as of April 1, 2009, Healthplex, Inc. is the new dental administrator for our self funded dental program. SCME Benefit Fund and Healthplex, Inc. are committed to providing you with the best possible program.

Beginning on April 1, 2009 dental claims are to be filed with Healthplex at 333 Earle Ovington Blvd., Suite 300, Uniondale, NY 11553. The Healthplex Customer Service Department will assist you Monday through Friday from 8:00 a.m. to 6:00 p.m. with any eligibility, claims or provider availability questions. Members can call 1-888-468-5178, a dedicated line for our members and providers can call 1-888-468-2183. You can also visit the Healthplex website at [www.healthplex.com](http://www.healthplex.com) to view your account at any time. As always, you may call the Fund at 631-319-4099 if you have questions.

In response to our members' concerns about identity theft and to protect your right to privacy, the Trustees explored alternate means of identification. **The Fund's computer database was reconfigured to accommodate linking an alternate number with members' social security numbers.** The Fund is now using dedicated identification numbers that start with BF on all vouchers. You will no longer see all your vital information listed. You will see your name, address and date of birth. The reason for retaining the date of birth is to distinguish members and their dependants who share the same name.

Benefit Fund identification cards for members and their dependants 18 years of age and older were mailed to members in May. The cards are always issued in the member's name, even for a dependant, because it is the member's identification number that must be referenced when requesting and processing claims. You should have your new Benefit Fund identification number available whenever you call the Fund about your benefits. If you lose your ID card, you may request a duplicate from the Healthplex website or contact the Fund. You can still access information when you call the Fund with your personal identification number (PIN) or your social security number.

We are proud to bring these accomplishments to you on behalf of our members.

For the Board of Trustees



Cheryl A. Felice  
Chairperson

**DO YOU QUALIFY FOR REFINANCING OR  
OTHER ASSISTANCE UNDER THE NEW  
HOMEOWNER AFFORDABILITY AND STABILITY PLAN?**

**BY MIRKIN & GORDON, P.C.**

President Obama recently unveiled his Homeowner Affordability and Stability Plan as part of a comprehensive strategy to get the economy back on track. The Plan states that it will "help up to 7 to 9 million families restructure or refinance their mortgages to avoid foreclosure." The key components of the Plan are:

**Enable up to 4 to 5 million Responsible Homeowners to Refinance and Reduce Their Monthly Payments**

*Under current rules, most families who owe more than 80 percent of the value of their homes have a difficult time securing refinancing (For example, if a borrower's home was worth \$200,000, he or she would have limited refinancing options if he or she owed more than \$160,000.) Under the Obama Plan, 4 to 5 million homeowners who took out conforming loans owned or guaranteed by Freddie Mac or Fannie Mae will be provided the opportunity to refinance through the two institutions over time. The Treasury Department has provided the following two examples to illustrate how refinancing through Freddie Mac and Fannie Mae would work:*

**Family A: Access to Refinancing**

*In 2006: Family A took a 30-year fixed rate mortgage of \$207,000 on a house worth \$260,000 at the time. (The family put just over 20% down.) They received a Fannie Mae conforming loan with an interest rate of 6.50%.*

*Today: Family A has about \$200,000 remaining on their mortgage but their home value has fallen 15% to \$221,000. – Their "loan-to-value" ratio is now 90% **making them ineligible for a Fannie Mae refinancing**.*

*Under the Refinancing Plan: Family A can refinance and obtain a rate of 5.16%. **This would reduce their annual payments by nearly \$2,350.***

	<b>Existing Mortgage</b>	<b>Refinancing</b>
<b>Balance</b>	<b>\$199,584</b>	<b>\$203,575</b>
<b>Remaining Years</b>	<b>27</b>	<b>30</b>
<b>Interest Rate</b>	<b>6.50%</b>	<b>5.16%</b>
<b>Monthly Payment</b>	<b>\$1,308</b>	<b>\$1,113</b>
<b>Savings</b>	<b>\$196 per month, \$2,347 per year</b>	

**Family B: Access to Refinancing**

*In 2006: Family B took a 30-year fixed rate mortgage of \$350,000 on a house worth \$475,000 at the time. (The family put just over 26% down). They received a Fannie Mae conforming loan with an interest rate of 6.50%.*

*Today: Family B has about \$337,460 remaining on their mortgage but their home value has fallen to \$400,000. – Their "loan-to-value" ratio is now 84%, **making them ineligible for a Fannie Mae refinancing**.*

*Under the Refinancing Plan: Family B can refinance and obtain a rate of 5.16%. **This would reduce their annual payments by nearly \$4,000.***

**Important Phone Numbers and Websites**

S.C. Municipal Employees Benefit Fund Web Address	<a href="http://www.scmefbf.org">www.scmefbf.org</a>
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
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	<a href="http://www.empireblue.com">www.empireblue.com</a>
Out-of-State Network Providers	1-800-810-BLUE
Express Scripts	1-800-939-7515
Express Scripts Web Address	<a href="http://www.expressscripts.com">www.expressscripts.com</a>
Healthplex, Inc.	1-888-468-5178
Healthplex, Inc. Web Address	<a href="http://www.healthplex.com">www.healthplex.com</a>
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	<a href="http://www.questdiagnostics.com">www.questdiagnostics.com</a>
QUEST Diagnostics Automated Appointment Scheduling	1-888-277-8772
	or <a href="http://www.questdiagnostics.com/scheduling">www.questdiagnostics.com/scheduling</a>

to add something new, it's done in a manner consistent with fairness for all. A forward-looking effective date is the first thing established so that all members of the Fund will have equal access.



## Legal Coverage

If you are a member in active status with the Fund you have Legal coverage for the following benefits:

General Consultation	Domestic Relations Representation	Tenant Defense
Review	Principal Residence Closing	Court Ordered Support
Will	Debt Collection Defense	Veteran's Rights
Contract	Legal Defense-Civil	Arraignment Service
Adoptions	Auto Overage Defense	Residence Mortgage Defense
Change of Name	Traffic Violation Defense	Estate Settlement
Personal Bankruptcy		

If you are the spouse of a member in active status you have coverage for:

Estate Settlement	Traffic Violation Defense	Arraignment Service
Will	Tenant Defense	Auto Overage Defense
Contract	Legal Defense - Civil	Debt Collection Defense
Personal Bankruptcy		
Veteran's Rights		

If you are the dependant of a member in active status you have coverage for:

Estate Settlement	Debt Collection Defense	Arraignment Service
Veteran's Rights	Traffic Violation Defense	Legal Defense - Civil
Auto Overage Defense		

	Existing Mortgage	Refinancing
Balance	\$337,460	\$344,210
Remaining Years	27	30
Interest Rate	6.50%	5.16%
Monthly Payment	\$2,212	\$1,882
Savings	\$331 per month, \$3,968 per year	

### Create a \$75 Billion Homeowner Stability Initiative to Reach Up to 3 to 4 Million At-Risk Homeowners

The Treasury Department, working with other federal agencies, will undertake a comprehensive strategy to prevent millions of foreclosures and help families stay in their homes. This initiative is intended to reach millions of responsible homeowners who are struggling to afford their mortgage payments because of the current recession, yet cannot sell their homes because prices have fallen so significantly. The initiative helps those who commit to make reasonable monthly mortgage payments to stay in their homes – providing families with security and neighborhoods with stability. The Treasury Department has provided the following example to illustrate how this initiative would work:

#### Family C: Eligible for Homeowner Stability Initiative

In 2006: Family C took out a 30-year sub prime mortgage of \$220,000, on a house worth \$230,000 at the time (they put less than 5% down). Their mortgage broker – Mom & Pop Mortgage – sold their loan to Investment Bank. The interest rate on their mortgage is 7.5%.

Today: Family C has \$214,016 remaining on their mortgage but their home value has fallen –18% to \$189,000. Also, in November, one parent in Family C was moved from full-time to part-time work, causing a significant shock to their income. Their loan is now 113% the value of their home, making them “underwater” and unable to sell their house. Meanwhile, their monthly mortgage payment is \$1,538 and their monthly income has fallen to \$3,650, meaning the ratio of their monthly mortgage debt to income is 42%.

Under the Homeowner Stability Initiative: Family C can get a government sponsored modification that – for five years – will reduce their mortgage payment by \$406 a month. After those five years, Family C’s mortgage payment will adjust upward at a moderate, phased in level.

	Existing Mortgage	Loan Modification
Balance	\$213,431	\$213,431
Remaining Years	27	27
Interest Rate	7.50%	4.42%
Monthly Payment	\$1,538	\$1,132
Savings	\$406 per month, \$4,870 per year	

This article provides a preliminary and brief overview of President Obama’s Plan. As you know, assistance in connection with refinancing a home is available from the Fund’s Legal Services Plan.

**ANNUAL REPORTS**  
 For the fiscal year ended December 31, 2008  
**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	\$ 12,092,420	
(b) Employee	114,889	
(c) Other (Specify) <u>Retired Members</u>	<u>375,104</u>	
(d) Total Contributions		\$ 12,582,413
2. Dividends and Experience Rating Refunds from Insurance Companies		
3. Investment Income:		
(a) Interest	917,667	
(b) Dividends	69,949	
(c) Rents		
(d) Other (Specify)		
(e) Total Income from Investments		987,616
4. Profit on disposal of investments		500,749
5. Increase by adjustment in asset values of investments		
6. Other Additions: (itemize)		
(a) See Schedule	<u>4,827,099</u>	
(c) Total Other Additions		<u>4,827,099</u>
7. Total Additions		<u>\$ 18,897,877</u>

**DEDUCTIONS FROM FUND BALANCE**

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. 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	534,176	
(b) Allowances Expenses, etc.	9,319	
(c) Taxes	52,070	
(d) Fees and Commissions	250,995	
(e) Rent	87,338	
(f) Insurance Premiums	174,076	
(g) Fidelity Bond Premiums	107	
(h) Other Administrative Expenses: (Specify) Operating Expenses	286,644	
(i) Total Administrative Expenses		1,394,725
13. Loss on disposal of Investments and fixed Assets		954,559
14. Decrease by adjustment in asset values of investments		1,001,087
15. Other Deductions: (itemize)		
(a) Contributions allocated to SCME Legal Services Fund	442,957	
(b) Reserve for Future Benefits (See Attached)	<u>2,236,343</u>	
(c) Total Other Deductions		<u>2,679,300</u>
16. Total Deductions		<u>\$ 16,013,164</u>

**RECONCILEMENT OF FUND BALANCE**

17. Fund Balance (Reserve for Future Benefits) at Beginning of year		
18. Total Additions During Year (Item 7)		
19. Total Deductions During Year (Item 16)		(14,664,135)
20. Total Net Increase (Decrease)		<u>16,013,164</u>
21. Fund Balance (Reserve for Future Benefits) at End of year (Item 14, Statement of assets and Liabilities)		<u>2,884,713</u> <u>\$(11,779,422)</u>

**Q. Why must two dental claims be submitted for dual members ?**

A. Healthplex, Inc. is not equipped to process your claim with only one hard copy of the claim form received.

**Q. If my spouse/duly enrolled domestic partner and I are both County employees, are we limited to one benefit ?**

A. No. An individual is always their own primary because the County pays the Fund for each individual member. If you are both active the Fund will pay up to the maximum benefit as follows: \$2250 per year per person for general dentistry; \$2000 per year per person for periodontia; \$1995 once-in-a-lifetime per person for orthodontia; \$2000 once-in-a-lifetime per person for implants; \$225 per person once every five years for occlusal guards . This holds true for members on the Self-Pay Retiree Plan as well. If you are both retired the Fund will pay up to the maximum benefits as follows: \$500 for an individual and \$250 for the spouse/duly enrolled domestic partner. If one of you is active and the other is retired the Fund will pay the maximum under the primary.

**KNOWING WHEN TO APPEAL**

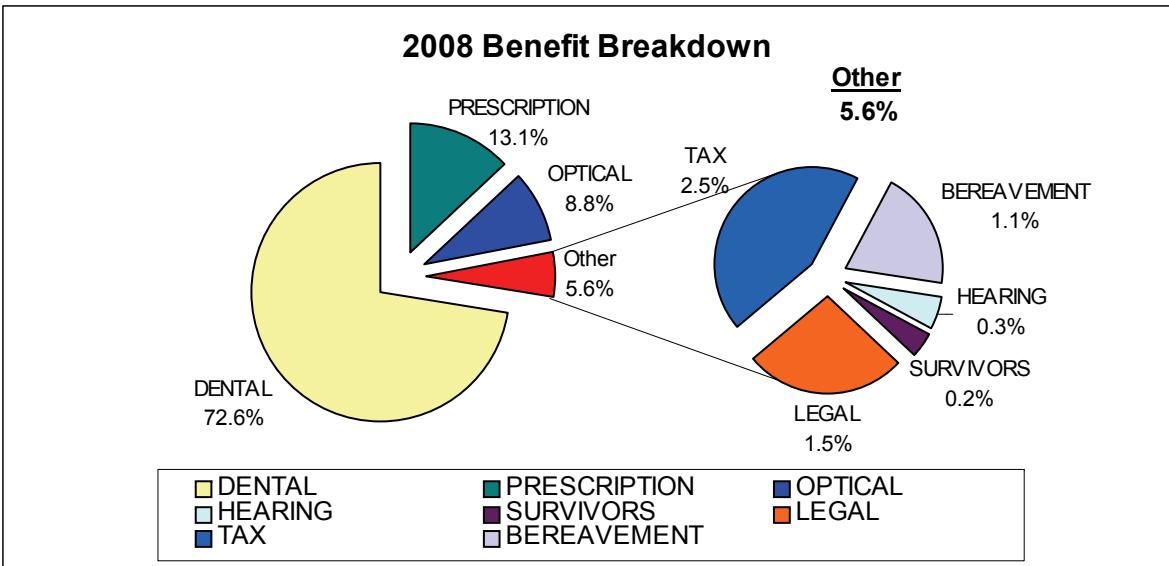
Every now and then you get the unpleasant news that an expense you had was denied. You've called the Fund office and still have not been able to work it out. Is there any avenue left for you to take? Sometimes, the answer is yes.

First you need to answer a few questions. Is the benefit normally covered? Am I sure there are no exclusions that apply? Did I meet all of the requirements to be eligible and if not, were my circumstances unique? Did I receive the denial less than 60 days ago? If the answers to all of these questions are yes, then you may want to consider sending in a letter of appeal.

Now, you need to do your homework. Make sure that what you are putting in writing is factual. Attach supporting documentation attesting to those facts. If it's a dental appeal, have your dentist help you by supplying you with a written narrative explaining why your situation is unique . If all is in order your appeal will be reviewed by the Funds' Trustees at their next quarterly meeting. Your request needs to be timely, so make sure that you've included everything that you think might be helpful.

The Trustees can only entertain the facts surrounding your particular situation. They can't help you if your only basis for the appeal is what you think should have happened. For example, if the denial was the result of a residency requirement, then attach proof of where you lived at the time.

Don't confuse your request for new benefits with an appeal for denied benefits. The Trustees periodically review your plan of benefits, and when circumstances are right



Last year the Fund reimbursed over \$10,110,000 to its members for covered benefits, 72.6 % going toward your dental expenses. To disburse this money, we processed over 185,000 procedures, issued more than 19,000 claim vouchers and mailed 112,000 checks, letters and explanations of benefits (EOBs).

#### FREQUENTLY ASKED QUESTIONS

**Q. I'm retired. Why don't I have the same benefits as the active members of the Fund?**

A. Unlike the active members, the County no longer makes a contribution to the Fund on your behalf. Your benefits are funded primarily through the income derived from our investments. At a time when most other plans have been forced to require co-payments from their retired members, we're happy to say that today we can still offer you benefits cost-free to you and your family. As of April 2007 the Fund also offers a Self-Pay Retiree Plan that allows a retiree to buy into the same level of benefits that active members enjoy.

**Q. Why won't the Fund pay the bank's attorney fee for a refinance or a closing?**

A. The bank's attorney is retained by the bank and the bank is not our member. Fees paid to the attorney representing the lending institution are not covered. If you retain your own attorney to be present for a closing the Fund can reimburse the fee up to \$600 for one sale and purchase or refinance, per family, in any year. This benefit is in respect to one's personal residence.

**- BENEFIT FUND -  
STATEMENT OF ASSETS AND LIABILITIES**

Item:	ASSETS	End of Reporting Year
1. Cash		257,043
2. Receivables		24,881
(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		
(c) Bonds and Debentures:		
(1) Government Obligation		
(a) Federal		
(b) State and Municipal		
(2) Foreign Government Obligations		
(3) Non-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		
6. Real Estate:		
(a) Operated		
(b) Other Real Estate		
7. Other Assets:		
(a) Accrued Income		
(b) Prepaid Expenses		
(c) Other		
(1) Furniture Fixtures	55,704	
(2) Computer Equipment	255,643	
(3) Leasehold Improvements	419,385	
	730,732	
Accum Depreciation		
(4) Total Other	(285,603)	
(5) Security Deposit		
8. Total Assets		
	127,849	
	22,519	
	445,129	
	14,425	
	\$ 18,978,153	
LIABILITIES		
9. Insurance and Annuity Premiums Payable		
10. Unpaid Claims (Not Covered by Insurance)		
11. Accounts Payable		
12. Due to SCME Legal Services Fund		
13. Other Liabilities (See attached)		
14. Reserve for Future Benefits (Fund Balance)		
15. Total Liabilities and Reserves		
	409,634	
	71,511	
	30,276,430	
	(11,779,422)	
	\$ 18,978,153	

**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, 2008

## Line 6 (a) – Statement of Changes in Fund Balance

Other Additions:  
 Provision for Sick and Vacation  
 Benefit Claims incurred but not reported – Active Members  
 Benefit earned and other charges  
 Benefits paid

4,099
7,000
3,516,000
1,300,000
<u>\$ 4,827,099</u>

## Line 15 (b) – Statement of Changes in Fund Balance

Deductions from Fund Balance - Changes in Fund Balance (Reserve for Future Benefits)

Other Deductions:  
 Benefit claims incurred but not reported - retired participants  
 Pension Adjustment other than net periodic pension cost

137,000
324,343
<u>1,775,000</u>
<u>\$ 2,236,343</u>

## Post-retirement

Interest

Total other deductions

## Line 13 - Statement of Assets and Liabilities:

Other Liabilities:  
 Estimated liability for claims incurred but not reported for active members  
 Estimated liability for claims incurred but not reported for retired members  
 Postretirement Benefits for Current Retirees  
 Post retirement benefits for active participants fully eligible for benefits  
 Post retirement benefits for active participants not fully eligible for benefits  
 Employees Accumulated Vacation and sick pay  
 Pension Liability

2,566,000
318,000
14,123,000
6,656,000
6,419,000
17,908
176,522
<u>\$ 30,276,430</u>

## - LEGAL SERVICES FUND -

STATEMENT OF CHANGES IN FUND BALANCE (reserve for future benefit)  
ADDITIONS TO FUND BALANCE

## Item:

1. Contributions:  
 (a) Employer  
 (b) Employee  
 (c) Other: Allocation from SCME Benefit Fund

442,957

\$ 95,391

2. Dividends and Experience Rating Refunds from Insurance Companies

3. Investment Income:

(a) Interest

4. Profit on disposal of investments

5. Increase by adjustment in asset values of investments

6. Other Additions

(a) Est. liability for future payments of benefits based on participant's accum. eligibility

7. Total Additions

491

## DEDUCTIONS FROM FUND BALANCE

8. Organizations (Including Prepaid Medical Plans)

9. Benefits Provided Directly by the trust or Separately Maintained Fund

12. Administrative Expenses

(a) Salaries

(b) Allowances, Expenses, etc.

(c) Taxes

(d) Fees and Commissions

(e) Rent

(f) Insurance Premiums

(g) Fidelity Bond Premiums

(h) Other Administrative Expenses Allocated and Direct Operating Expenses

(i) Total Administrative Expenses

13. Loss on disposal of investments

14. Decrease by adjustment in asset values of investments

15. Other Deductions

(a) Est. Liability for claims incurred, but not reported - active

16. Total Deductions

1,000  
\$ 444,448

402,264

7,613
<u>29,571</u>
37,184

5,000  
\$ 444,448

-0-

## RECONCILEMENT OF FUND BALANCE

17. Fund Balance (Reserve for Future Benefits) at Beginning of year (Deficit)

18. Total Additions During Year (Item 7)

444,448

19. Total Deductions During Year (Item 6)

444,448

20. Total Net Increase (Decrease)

21. Fund Balance (Reserve for Future Benefits) at end of Year (Deficit)  
(Item 14, Statement of Assets and Liabilities)

-0-

-0-

**- LEGAL SERVICES FUND -**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**ASSETS**

End of  
Reporting Year  
\$ 95,391

- Item
1. Cash
  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

## 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

\$ 95,391

6,000

50,000

2,000

12,510

24,881

## 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