Suffolk County Municipal Employees BENEFIT FUND



*** 2020 Annual Issue

A message from Chairman Levler on the current status of your Fund:



The AME Contract ratified in 2019 resulted in the ability for the Board of Trustees to make some exciting changes at your Suffolk County Municipal Employees Benefit Fund. The Fund went from a joint Labor/Management Board of Trustees, to a unilaterally Union Trusteed Fund. Along with this came an increase in contributions from Suffolk County, the first increase in contributions since 2012. As a result of both these actions, the Union Trustees diligently reviewed the finances and benefits structure of the Fund in an effort to not

only continue to deliver the current benefits, but to enhance them as well.

We are proud to share what the Union Board of Trustees unanimously adopted as Fund benefit improvements and additions:

Starting January 1st, 2021

Dependents

All eligible, enrolled dependents will have ancillary health benefit coverage up to the date they turn 26, regardless of student status. This is a great expansion that will allow all dependents younger than 26 to enjoy benefit coverage for dental, eyeglass, hearing aid and prescription drug copayment reimbursement.

Dental Benefits

We have returned to Healthplex (1-866-717-1869) as our dental plan provider and while we worked hard to ensure that no-cost basic retirees saw no reduction in their current benefits, no-cost basic retiree benefits remained unchanged—claims will be administered by Healthplex. We were able to greatly enhance dental benefits for active plan participants, members on COBRA and retirees in one of our low self-pay Enhanced Retiree SPERP plans. This will allow the Fund to increase the size of our dental provider network greatly, with over 3000 new dentists added in Suffolk and Nassau Counties alone. It also includes one of our most requested items in dental; implants. Starting January 1, 2021 up to 2 implants a year will be available at no cost to the member or dependents, and with no lifetime maximum on implant procedures. Also there is no longer an annual limit on individual or family annual dental maximums.

Prescription Drug Copayment Reimbursement Benefit

The Prescription Drug Copayment Reimbursement benefit has been increased to cover copayments up to \$25 per prescription. This benefit threshold remains as previous-

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Make an appointment or call to discuss retiree plan options before or as you retire or as you renew or upgrade to SPERP!

Call: 631-319-4099 ext. 321 or email Inquiry@scmebf.org

Free Notary Services.
Credit card payments
gladly accepted,
including payments made
on-line.

ly available for prescription drugs covered by your health plan's prescription drug plan. Also, we have increased the family yearly maximum to \$400 which continues to reimburse at \$1 per qualified prescription over the \$400 threshold. This is in immediate effect and applies to all 2020 prescriptions. We were able to offer this increase while keeping all other rules of the program for this benefit unchanged.

Health Plan Premium Assistance

The Fund Union Trustees are very pleased to announce that it has created a sustainable new Health Plan Premium Assistance benefit for all plan participants who are paying more than the current set percentage of Employee Medical Health Plan (EMHP) premium contribution rate as a percentage of base salary. This applies to base salary only as it was important to the Union Trustees to craft this benefit at no penalty for overtime compensation or any other additional form of compensation you may earn outside of your employment in Suffolk. The Benefit Fund will reimburse 15% of the difference between the percentage of base salary and the EMHP required minimum contribution then in effect, which is currently \$1,500. It is worth noting that this is for plan participants enrolled in EMHP only. Members will be provided a claim form on request to which the EMHP premium cost payment data should also be attached (e.g., your paystubs). We will provide detailed information on this benefit and how to apply for reimbursement at the beginning of 2021. Due to the complicated nature of this benefit, The Benefit Fund does not anticipate members receiving this benefit before mid-year, June 2021. The Benefit Fund will be advising members of documents necessary to accompany a claim at a later date.

* See explanation on the Fund Administrator's report on page 3.

Optical Benefit

The Fund's Optical Benefits program has been increased to cover up to \$100 annually for members or eligible, enrolled dependents receiving an eye exam and purchasing eyeglasses or contact lenses. Participating providers are now offering the following enhancements for members using our Vision Voucher:

- Examination only (with Tonometry) \$20 Fund reimbursement increased to \$30
- Any frame in the store with a retail value of up to \$140 increased to \$155
- Anti-Reflective Coating \$30 reduced member copay to \$25
- Ultra-Thin Hi Index Lenses \$60 reduced member copay to \$55
- Transition Bifocal Lenses \$60 reduced member copay to \$50
- Progressive Sun-Sensitive Lenses \$110 reduced member copay to \$80

New Financial Planning Benefit

The Union trustees are pleased to announce a new Financial Planning Benefit provided by the firm JB Greco & Associates, (631) 617-5710. Our plan participants will now have a personal financial advisor available at no cost and can now receive assistance on retirement investment strategies, debt consolidation and other financial matters. We believe financial health is an important component to mental and physical health.

Enhanced Elder Law Benefits in Legal Services Plan

We are also excited to announce that the Trustees have negotiated an expansion of the Legal Services plan to provide additional Elder Law benefits. This includes:

- Free Estate Planning consultation and certain documents for parents and parents-in-law who reside in NY State.
- Will and Testament, Durable Power of Attorney, Health Care Proxy and Living Will (Maximum of 4 sets per year).
- Free Elder consultation in New York State- up to 2 hours.
- Capped fees for Elder Law Services not covered.

Call Feldman, Kramer and Monaco at (800) 832-5182 for details.

Bereavement Benefit

The Union Trustees provided a necessary benefit enhancement to ensure that current costs associated with end of life are adequately covered. Our Bereavement program for all active employees has increased from a \$10,000 to \$25,000 self-insured benefit. This benefit now more accurately reflects the anticipated costs of funeral services and other related expenses.

ADMINISTRATOR'S REPORT



I hope this letter finds you and your family healthy and safe. As you well know it has been an unprecedented year! Although the Benefit Fund did close in March due to New York State guidelines, we never stopped working. We were processing claims from home, printing and sending out checks weekly. We have been open to members since July. Due to social distancing rules, we allow only one member into our lobby at a time. So, you may have to wait outside or in your car during inclement weather. Please have patience during this difficult time.

Our new Lobby Hours are 8:00 am to 4:00 pm

In order to limit face to face contact almost all your Fund business can be accomplished via our website or over the phone. I would encourage you to visit our website **SCMEBF.org**, where you can find complete details about all your ancillary benefits and all our forms to download. The Fund is moving to a digital platform, in addition to our website **SCMEBF.org**, we have our Facebook page **SCME Benefit Fund** to keep members apprised of important information. As always if you have any questions don't hesitate to call us at **(631) 319-4099**.

The AME Contract ratified in 2019 made some exciting changes at your Suffolk County Municipal Employees Benefit Fund. The fund went from a Labor – Management Board of Trustees, to a strictly Labor Board. Along with this came an increase in contributions from Suffolk County, the first increase since 2012. With these increased contributions....

The Suffolk County Municipal Employees Benefit Fund is excited to announce upcoming benefit upgrades. We have enhanced some familiar benefits and added some totally new benefits. Please see the Fund website and our Facebook page to keep informed about these changes that will be starting January 1st, 2021.

COBRA & SPERP rates will remain the same for 2021!

Scott Mirabella
Fund Administrator

Explanation of the Health Care Assistance Benefit

The Health Care Assistance benefit will be used to assist active members who are currently paying more than 2% of their base salary towards the County Health insurance copay. The County minimum copay is currently \$1500, therefore If a member's base salary is less than \$75,000, they would be eligible for this benefit. Members must be enrolled in EMHP and paying the copayment to apply.

Employees who qualify will be required to request, fill out and send back a Health Care Assistance Benefit form and the necessary documentation. Please be patient. Due to the complicated nature of this benefit, The Benefit Fund anticipates members receiving this benefit by mid-year, June 2021. The Benefit Fund will be advising members of necessary documents at a later date.

The Benefit will be calculated here at the Benefit Fund. Members must mail in the requested form with the necessary information and documentation.

The Benefit will be calculated by subtracting 2% of your salary from \$1500. This equates to the amount over 2% a member pays into Health Care. Then that number is multiplied by 0.15 (15%) to calculate the amount the Benefit Fund will reimburse the member.

Dependent Children now covered until the age of 26

With the new enhancements to your Benefit Fund, your dependent children are now covered until the age of 26 years old regardless of student status. If you have a dependent child under 26 that was not covered by the Benefit Fund, they are now entitled to coverage.

If your dependent was never listed as a covered dependent with the Benefit Fund, and they are under the age of 26, please send all documents listed below to the Benefit Fund to add your dependent to your coverage.

- New enrollment card listing the dependent(s) (from your payroll office)
- Copy of Birth Certificate
- Copy of Social Security Card

Documents can be mailed or dropped off at the Fund Monday thru Friday 8am to 4pm.

NYS Department of Financial Services Annual Report

The 2019 Annual Report for the SC Municipal Employees Benefit Fund
(as shown on pages, 5-7)

The Fund is subject to periodic examination by the **New York State Department of Financial Services (NYS-DFS).** Annually, the Fund's Auditor prepares a report of the Fund's financial conditions.

The Fund is required to distribute the report to the plan participants. This report shows the financial condition of the Fund, known as the **Annual Report**.

Year after year, the report reveals the excellent financial health of the Fund and exemplary services delivered by the Trustees and staff members on behalf of all Fund participants.

On behalf of all of us here at the Fund, thank you for allowing us to deliver these benefits and services to you.

If you need any further information, please call the Fund Administrator at (631) 319-4099, extension #323. We are happy to answer any questions you may have about the Benefit Fund or the 2019 Annual Report. Thank you.

Scott Mirabella

Fund Administrator

FUND FILES 2019 NYS-DFS ANNUAL REPORT

ANNUAL REPORTS

For the fiscal year ended December 31, 2019
SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT 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

Contributions:		
(a) Employer (Schedule 1)	\$10,153,293	
(b) Employee	463,859	
(c) Other (Specify) Retired Members	1,547,622	
(d) Total Contributions		\$ 12,164,774
Dividends and Experience Rating Refunds from Insurance Companies		
Investment Income:		
(a) Interest	288,325	
(b) Dividends	90,425	
(c) Rents		
(d) Other (Specify)		
(e) Total Income from Investments		378,750
Profit on disposal of investments		315,002
Increase by adjustment in asset values of investments		1,706,882
Other Additions: (itemize)		
(a) See Schedule	1,500,000	
(c) Total Other Additions	, ,	1,500,000
Total Additions		\$ 1 <u>6.065,408</u>
DEDUCTIONS FROM FUND BALANCE		· -
Insurance and Annuity Premiums to Insurance Carriers and to Service		\$ 8,379,509
Organizations (Including Prepaid Medical Plans)		4 -, ,
Benefits Provided Directly by the Trust or Separately Maintained Fund		\$1,924,875
Payments to an Organization Maintained by the Plan for the Purpose		
of Providing Benefits to Participants		
Payments or Contract Fees Paid to Independent Organizations or		
Individuals providing Plan Benefits (Clinics, Hospitals, Doctors, etc.)		
Administrative Expenses:		
(a) Salaries	776,851	
(b) Allowances Expenses, etc.	98,876	
(c) Taxes	58,907	
(d) Fees and Commissions	685,243	
(e) Rent	132,457	
(f) Insurance Premiums	274,107	
(g) Fidelity Bond Premiums	367	
(h) Other Administrative Expenses: (See Schedule)	616,486	
(i) Total Administrative Expenses		2,643,294
Loss on disposal of Investments		167,183
Decrease by adjustment in asset values of investments		,
Other Deductions: (itemize)		
(a) (See Schedule)	7,784,163	
(b) Contributions allocated to SCME Legal Services Fund	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(c) Total Other Deductions		7,784,163
Total Deductions		\$ 20,899,024
RECONCILEMENT OF FUND BALANCE		ψ <u>20,099,021</u>
Fund Balance (Reserve for Future Benefits) at Beginning of year		\$(16,373,154)
Total Additions During Year (Item 7)	16,065,408	\$(10,575,154)
Total Deductions During Year (Item 16)	(20,899,024)	
Total Net Increase (Decrease)	(20,077,024)	(4,833,616)
Fund Balance (Reserve for Future Benefits) at End of year		\$ <u>(21,206,770)</u>
(Item 14, Statement of assets and Liabilities)		Ψ <u>(21,200,770)</u>
(

FUND FILES 2019 NYS-DFS ANNUAL REPORT

- BENEFIT FUND - STATEMENT OF ASSETS AND LIABILITIES

ASSETS

<u>ASSE15</u>	
Cook	End of Reporting Year
Cash Receivables	2,256,745
(a) Contributions:	
(1) Employer	7,765,422
(2) Other	7,703,422
(b) Dividends or Experience Rating Refunds	
(c) Other (Specify): Due from Staff Retirement Plan	
Investments (Other than Real Estate)	
(a) Bank Deposits At Interest and Deposits or Shares In Savings and Loan Associations	171,242
(a) Bank Deposits At Interest and Deposits of Shares in Savings and Loan Associations (b) Stocks:	1/1,272
(1) Preferred	
(2) Common	6,247,010
(c) Bonds and Debentures:	0,247,010
(1) Government Obligation	
(a) Federal	11,685,889
(b) State and Municipal	11,063,069
(2) Foreign Government Obligations	
(3) Non-Government Obligations	1,612,144
(d) Common Trusts	1,012,111
(e) Subsidiary Organizations	
Real Estate Loans and Mortgages	
Loans and Notes Receivable: (Other than Real Estate)	
(a) Secured	
Real Estate:	
(a) Operated	
(b) Other Real Estate	
Other Assets:	
(a) Accrued Income	71,863
(b) Prepaid Expenses	17,544
(c) See Schedule	415,730
	*
Total Assets	\$30,243,589
<u>LIABILITIES</u>	
Insurance and Annuity Premiums Payable	
Unpaid Claims (Not Covered by Insurance)	1.40.422
Accounts Payable	148,423
Other Liabilities - See Schedule	51,301,936
Reserve for Future Benefits (Fund Balance)	(21,206,770) © 30,243,580
Total Liabilities and Reserves	<u>\$ 30,243,589</u>

ADDITIONAL INFORMATION IS AVAILABLE

REPORT ON EXAMINATION: This fund is subject to periodic examination by the Department of Financial Services. All employeemembers 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 Department of Financial Services, Life Insurance Companies Bureau, 25 Beaver Street, New York, NY 10004 - Telephone (212) 480-5038

FUND FILES 2019 NYS-DFS ANNUAL REPORT

SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND Attachment to Annual Report - December 31, 2019

Statement of Changes in Fund Balance (Reserve for Future Benefits) Other Additions: Claims Payable Post-Retirement: Benefits paid (Estimated) Benefits earned and other charges Obligations for current benefit coverage: Benefit claims incurred but not reported Pension adjustment other than net periodic pension cost	1,500,000
Total Other Additions	\$ 1,500,000
Statement of Changes in Fund Balance (Reserve for Future Benefits)	
Other Administrative expenses: Pension expense Provision for sick and vacation Computer Stationery, printing and office expense Postage Depreciation and Amortization Members' benefit information Telephone Bank Charges Dues and Subscriptions Meeting Expense Miscellaneous expense	272,094 16,142 89,665 61,494 26,635 55,961 52,958 10,473 13,592 2,300 15,172
Total Administrative expenses:	616,486
Statement of Changes in Fund Balance (Reserve for Future Benefits) Other deductions: Claims payable Postretirement: Benefits earned and other charges Interest	112,766 5,609,000 1,599,000
Obligations for current benefit coverage:	1,377,000
Benefit claims incurred but not reported Pension adjustment other than net periodic pension cost	115,234 348,163
Total other Deductions:	<u>7,784,163</u>
Statement of Assets and Liabilities Other Assets:	
Leasehold Improvements Furniture and Fixtures Computer Equipment Subtotal Less: Accumulated Depreciation and Amortization Net: Security Deposit	467,432 71,263 <u>346,435</u> 885,130 (488,310) 396,820 18,910
Total Other Assets:	415,730
Statement of Assets and Liabilities	
Other Liabilities: Prepaid Retiree Contributions Due to broker for securities purchased Pension Liability Employees accumulated vacation and sick pay Claims Payable Estimated Liability for claims incurred but not reported Estimated Liability for future payments of benefits based on participants' accum. Eligibility Post retirement benefits for current retirees Post retirement benefits for other participants fully eligible for benefits Post retirement benefits for other participants not fully eligible for benefits	763,293 2,775,018 86,625 912,858 1,202,142 1,000 21,550,000 12,023,000 11,988,000
Total other Liabilities:	51,301,936

Keep Enrollment Information Up-To-Date!

Fax, email or mail all changes in addresses, phone numbers and dependents. Also contact the Fund with any changes in your marital status by providing the Fund with a copy of your divorce decree.

Send all information to the:

SCME Benefit Fund "Attention: Eligibility"

If faxed, our fax line is private & confidential 631-218-7970

If mailed, send to:

SCMEBF 30 Orville Dr., Suite D, Bohemia, NY 11716-2513

If e-mailed, send to:
Inquiry@scmebf.org

For our members who travel!
The Fund will forward all Fund correspondence to your temporary address as you travel or snowbird! Just send in the form below for:



Temporary forwarding addresses, address/phone number changes or any other status changes.

The Right to "OPT-OUT" of Dental or Optical Coverage*

*(Does Not Apply to those in the "Self-Pay" Enhanced Retiree Plans)

To comply with the mandates of the Patient Protection Affordable Care Act (PPACA), the Fund must offer new members an opportunity upon enrollment to "Elect" or "Opt-Out" of the Fund's Dental and/or Optical Benefits. Current active members also have the Right to "Opt-Out of or Opt-back into Dental and/or Optical coverage annually.



<u>Take NO action at all</u> if you <u>do not</u> wish to "Opt-Out" of any Benefit Fund Coverage!

Active members who only wish to discontinue Dental and/or Optical Benefits, (not retirees in the "Self-Pay" Enhanced Retiree Plans) will simply need to advise the Fund of their decision to "opt-out" by writing a letter or an email to the Fund at:

SCMEBF 30 Orville Dr. Suite D Bohemia, NY 11716-2513

or
Inquiry@SCMEBF.org



Please note if you wish to "Opt-Out" of or "Opt-Back" into Dental, Optical or both in the memo line of your letter and/or email.

"Opt-Out" DOES NOT apply to those in the "Self-Pay" Enhanced Retiree Plans.

Members in those plans must still fulfill their 2-year

minimum enrollment requirement.

SCME BENEFIT FUND - RIGHT TO APPEAL

The benefits provided by this Fund may be changed by the Board of Trustees at any time, in their sole and absolute discretion. The Board of Trustees adopts rules and regulations for the payment of benefits. All provisions of the Benefit Reference Guide (BRG) are subject to such rules and regulations and to the Trust Agreement, which established and governs the Fund operations. All benefit and eligibility rules are uniformly applied by the Fund office and Third-Party Administrators. The actions of the Fund or its Administrators are subject to review by the Board of Trustees.

A member or beneficiary may request an **APPEAL** of any action by submitting a written request to the **Board of Trustees within 180 days** of the last determination:

Suffolk County Municipal Employees Benefit Fund Attn: Board of Trustees, for Appeal 30 Orville Drive, Suite D Bohemia, New York 11716-2513

The Trustees shall act on the appeal within a reasonable period of time and render their conclusive decision in writing, which shall be final and binding on all persons.

Inquiries regarding enrollment, eligibility and your Health Benefits Plan should be directed to the Employee Benefits Unit (EBU). These calls are <u>not</u> handled by the SCME Benefit Fund, but are listed here for your information and convenience.

The Employee Benefits Unit (EBU) - Representatives are listed below. Please contact the representative who handles the first letter of the member's last name.

EBU Office Hours: Monday - Friday 9:00 a.m. - 5:00 p.m.

Employee Benefits Representatives			
If your last name begins with the letters:	Telephone Number	EBU Representative Name	E-Mail Address
A thru C	631-853-4987	Susan Sheldrick	Susan.sheldrick @suffolkcountyny.gov
D thru G	631-853-5316	Grace Dugre	Grace.Dugre @suffolkcountyny.gov
H thru K	631-853-4852	Sherry Wilcox-Mills	Sherry.Wilcox-Mills @suffolkcountyny.gov
L thru M	631-853-4807	Maggie Brown	maggie.brown @suffolkcountyny.gov
N thru O	631-853-5493	Robin Vitalino	Robin.Vitalino @suffolkcountyny.gov
P thru R	631-853-5954	Sandy Daly	sandy.daly2 @suffolkcountyny.gov
S thru Z	631-853-5310	Diane Bo	Diane.Bo @suffolkcountyny.gov

As a courtesy to Fund members, we are providing you with this contact list so that you may call your Employee Benefits Representative directly at EBU.

When calling EBU, if you get your representatives voicemail, please leave a message (as the Benefit Fund is a separate office and does not handle these calls). An EBU representative will return your call.

<u>Please note</u>: EBU handles the eligibility for approximately 48,000 covered lives.

Please be patient and courteous with your inquiries.

For VDT Glasses, call Risk Management at 631-853-4701

PLEASE CHECK WHERE YOU SHOULD CALL BEFORE CALLING THE FUND

For Inquiries regarding enrollment, eligibility and Health Benefit Plans for:

Prescription Drugs
I.D. Cards Health Benefits Plan
Medicare Checks
Hospitalization
Lab Work
Behavioral Health/Substance
Use Disorder
Medicare, Part B
Reimbursement Checks

Please call the
Employee
Benefits Unit
631-853-4866
or email:
ebu@suffolkcountyny.gov

For Active Members & Non-Medicare Eligible Retirees, the Prescription Drug Benefits are handled by WellDyneRx *Call:* 1-855-799-6831

For Medicare Eligible
Retirees, the Prescription
Drug Benefits are
handled by
Express Scripts
Call:
1-800-987-5242

Phone Numbers & Websites

Call the SCME Benefit Fund

for inquiries about ANCILLARY coverage for:



CALL THESE
NUMBERS FOR
HEALTH BENEFIT
PLANS
MATTERS



Benefit Fund Office Hours

Monday - Friday 8:00 a.m. - 4:00 p.m.

Unless otherwise noted on website

BENEFIT FUND CONTACTS	WEBSITE/EMAIL/FAX	PHONE
SC Municipal Employees Benefit Fund Fund Email Contact	www.scmebf.org Inquiry@scmebf.org	1-631-319-4099
Fund Administrator Urgent Message/Voice Mail	Scott@scmebf.org	Ext. #323
Claims Supervisor (Questions re: Dental, benefits offered, to make a payment)	Inquiry@scmebf.org (list type of inquiry in the memo line)	Ext. #0
Controller (Payment History)	Tom@scmebf.org	Ext. #320
Eligibility/ Enrollment College proof/address chgs./alt coverage	Wendyz@scmebf.org Doreen@scmebf.org	Ext. #321 Ext. #322
SCMEBF Confidential FAX		1-631-218-7970
Pre-Paid Legal Services Plan	Feldman, Kramer & Monaco	1-800-832-5182
Financial Planning	JB Greco & Associates, Inc.	1-631-617-5710
DENTAL - 3rd-Party Administrator ASO, Inc. (Customer Service) 303 Merrick Road, Suite 300 - Dept. 217 Lynbrook, NY 11563	WWW.asonet.com (listed in the drop-down screen as "Suffolk County Mun Emp Benefit Fund")	1-800-626-5562
As of 1/1/2021—Healthplex Fully-insured plan (Active, COBRA & Enhanced Retirees)	www.healthplex.com	1-866-717-1869
No Cost Basic Retirees		1-866-935-9047
S. C. EMHP (Health Benefits) Enrollment/Eligibility/Medicare Reimbursement Checks	Employee Medical Health Plan www.emhp.org ebu@suffolkcountyny.gov	1-631-853-4866
DOCTOR/HOSPITAL Empire Blue Cross Blue Shield 24-Hour Nurse Talk Line Out-of-State Network Providers	www.empireblue.com/emhp www.bcbs.com	1-800-939-7515 1-877-Talk2RN 1-800-810-BLUE
PRESCRIPTION BENEFITS Prescription Waiver Forms	(Handled with your doctor and WellDyneRx)	
WellDyneRx (Active & Non-Medicare Ret) (ID# on Card begins after "SC") Express Scripts (for Medicare Retirees)	emhp.welldynerx.com	1-855-799-6831
	www.express-scripts.com	1-800-987-5242
MENTAL HEALTH BENEFITS/ SUL		1.077.000.7453
Beacon Health Options (Mental Health)	www.achievesolutions.net	1-866-909-6472
LAB WORK QUEST Diagnostics for all LI Sites QUEST Diagnostics Appt Scheduling LAB CORP (certain locations)	www.questdiagnostics.com www.questdiagnostics.com/scheduling CALL Empire BCBS	1-800-877-7484 1-888-277-8772 1-800-939-7515
PARTICIPATING UNIONS SC Association of Municipal Employees SC Deputy Sheriff's PBA SC Correction Officer's Association	www.suffolkame.org www.scdspba.net www.sccoa.net	1-631-589-8400 1-631-289-1768 1-631-208-1301
 NYS RETIREMENT SYSTEMS SOCIAL SECURITY 	www.osc.state.ny.us/retire/ Medicare Enrollment (4 months prior to acc (5)	1-518-474-7736 1-800-772-1213
	(4-months prior to age 65) Hearing Impaired Line	1-800-325-0778

BOARD OF TRUSTEES

Trustees Daniel C. Levler Chairperson

Michele A. O'Connell Christina A. Maher Stanley J. Humin, III Thomas P. Moran



County Observer

Jennifer K. McNamara, Esq. Director of Labor Relations

Union Observers

Louis R. Viscusi, President, SCCOA John Becker, President, DSBA

Scott Mirabella, Fund Administrator

Emergency Voice Mail 631-319-4099 ext. 323

PHONE (631) 319-4099 FAX (631) 218-7970 www.scmebf.org Email Inquiry Address - Inquiry@scmebf.org

To the extent that this newsletter describes any benefit provided by this Fund, which is already described in the Fund's comprehensive Benefits Reference Guide, or as amended in subsequent writings issued by the Fund, or a policy of insurance (e.g., life insurance), the language of the Benefits Reference Guide, as amended, and/or the group insurance contract, which specify the exact benefits provided, will govern in the event of inconsistency between it and the language of this newsletter.

2020 Issue Annual Report

RETURN SERVICE REQUESTED



30 Orville Drive, Suite D Bohemia, New York 11716-2513

Suffolk County Municipal Employees Benefit Fund