

SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND

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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 benefit coverage up to the date they turn 26, regardless of student status. This is a great expansion that will allow all eligible dependents younger than 26 to enjoy benefit coverage for dental, vision, 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, 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. We have attached an overview sheet on dental enhancements and will provide you a complete list of all changes before 2021.

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 previously 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 anticipates members receiving this benefit mid-year, June 2021. The Benefit Fund will be advising members of necessary documents at a later date.

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 - increase to \$30
- Any frame in the store with a retail value of up to \$140 - increase to \$155
- Anti-Reflective Coating \$30 - reduce copay to \$25
- Ultra-Thin Hi Index Lenses \$60- reduce copay to \$55
- Transition Bifocal Lenses \$60 - reduce copay to \$50
- Progressive Sun-Sensitive Lenses \$110 - reduce 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 New York 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.

S.C.M. EMPLOYEE BENEFIT FUND



December 2020

Dear Member:

Together, I, as the Chairman, and the entire Board of Trustees of the Suffolk County Municipal Employees Benefit Fund are excited to announce the implementation of our new Platinum Dental Program. The Board has worked diligently to reinvest our savings into programs which provide comprehensive, enhanced services to our Members! For years, you have asked for a superior dental plan, and on January 1, 2021, we are launching the new Platinum Dental Program in partnership with Healthplex.

How this program works for you?

Enhancement	Definition
Annual Maximum	Unlimited
Nationwide Network	The Healthplex National Network has over 570,000 dentists across the country making it so much easier to find care in-network and save money!
Orthodontic Maximum	\$2,000 per adult/child.
Implant Benefit	No more lifetime maximum on implant services! Effective 1/1/2021, covered members and dependents will be allowed two implants per calendar year.
Dependent Coverage	Covered to age 26. Student status not required.
Alternate Benefits	As deemed medically necessary, this plan will also allow the following: porcelain crowns on anterior & posterior teeth, composite (white) fillings on posterior teeth, and fixed bridges in lieu of removable partials.
Mobile App	Coming Soon!

Take a look at the count of providers gained in the Nassau and Suffolk areas!

Specialty	# of New Providers	Specialty	# of New Providers
General Dentist	3,950	Orthodontics	389
Oral Surgery	324	Periodontics	302
Endodontics	208	Pedodontics	61

Continued reverse side

Enclosed with this letter you will find a provider search flyer to assist you in finding an in-network dentist. If you do not find your preferred dentist on this list (which can also be found on the Fund's website), please email Healthplex at salesinfo@healthplex.com and let them know so that they can begin recruitment efforts with that provider. When referencing this dental program with your dentist, please inform them that this plan utilizes the CareMax network. We also suggest that they verify the plan benefits on the provider portal at healthplex.com.

In December, you will be receiving a Dental Benefits Summary and your new dental ID cards, so please be on the lookout for them. Your Benefit Fund ID number will stay the same. As always you do not need to have your card to receive services.

Your dental plan allows you to choose any dentist you wish; please be advised that non-participating dentists may charge over the out-of-network scheduled allowance, though, which could be costly to you. Before seeking treatment, verify if your provider is in-network to reduce your out of pocket expenses.

Once you receive your ID card, feel free to contact Healthplex's dedicated customer service department, available Monday – Friday 8:00 a.m. to 6:00 p.m., by calling 1-866-717-1869. with any plan benefit questions that you may have regarding your new dental plan.

Healthplex is honored to work with our members and we are confident in the choice we have made in working with Healthplex to give you this improved dental plan.

Sincerely,

A handwritten signature in black ink, appearing to read 'D Levler', with a long horizontal flourish extending to the right.

Daniel C Levler, Chairman,
Suffolk County Municipal Employees Benefit Fund

NATIONAL PLUS PANEL PPO DENTIST SEARCH



info@healthplex.com

800 468 0600

healthplex.com

Go Green!

Get the most accurate information and reduce paper consumption at the same time by accessing dentist information online.

Network Benefits

The National Plus PPO panel includes general dentists and specialists. Our network dentists have agreed to accept fees that are 50-70% less than their usual fees, so you will almost always save money when you see a participating provider.

Advantages:

- Over 20,000 access points in New York/New Jersey
- 500,000 nationwide access points

Low negotiated fees saving you money!

Your Dental Plan

Find out more about your dental plan by checking your summary plan description and/or by logging in to our website at healthplex.com. If you need assistance registering or logging in to our website, please contact **Web Support** at **888 468 5171** or websupport@healthplex.com.

Website Log in

Minimize your time on the phone. Visit our website to easily access the most current dental panel, your dental coverage, and other important and interesting information about your oral health.

In order to locate participating providers in the National Plus Panel, please follow the instructions listed below:

1. Go to **healthplex.com**
2. Click on “**Our Dentists**” to view the most current listing of participating providers available to you.
3. Under the “**Prospective Members**” section in the middle of the page:
 - Click on “**PPO/EPO Panels**”
 - Select “**National Plus**”
 - Choose “**General Practice**” or “**Specialty**”
 - Enter either your Zip Code or City and State

If you have any questions or need further assistance, please contact **Customer Service** at **800 468 0600**

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