

## BENEFITS WEBINAR







#### **Enhancements**

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 dependent 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 doctors gained in the Nassau & Suffolk areas!

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

#### **Helpful Information**

The out-of-network benefit for both the actives and the retirees has not changed. It is still the SCMEBF fee schedule. If you see an out-of-network provider please be aware that the provider can balance bill the member. There is a large amount of provider's in-network. Please visit our online portal to find a participating provider.

When a member signs up for a plan they receive two ID cards in their name. The ID card will not have the spouse or dependents name on them. In most cases the provider does not ask to see the ID card. Providers usually do eligibility electronically.

When visiting your dental provider it is important to remind them to have all of your personal information on the claim form. This ensures your dental claim is processed in a timely manner. Although our claims are processed in Uniondale by our processors, the claims get mailed to Healthplex, Inc. P.O. Box 211672 Eagan, MN. The claims go to a mail center where the claims get scanned and electronically sent to our claims processors. This expedites all claims processing. Most of our staff is still working from home due to Covid.

The fastest way to get answers to your questions is our "Rapid Response" email service; memberinfo@scmebf@healthplex.com

#### Dedicated phone lines available to members:

Retiree no-cost basic - 1-866-935-9047

Active and SPERP Members - 1-866-717-1869

All members now have coverage for their dependents to age "26".

There have been no changes to the in-network or out-of-network fee schedules for the Retiree no cost-basic.







## RAPID RESPONSE EMAIL SERVICE

memberinfoscmebf@healthplex.com

Do you have questions about your new dental plan? Please feel free to email our rapid response email system.

How does my plan work?

What are my benefits?

What is the status of my claim?

We can answer all of your questions on the SCMEBF rapid response email service. As a member we also invite you to create a log-in and use our interactive member portal at **healthplex.com**.

#### **Group Benefit Page**

Name of Group: Suffolk County Municipal Employees

Group Number: GG-749, GG-749C, GG-749L, GG-749RE, and 749REC/Active, Retiree COBRA, SPERP, SPERP plus T

Plan Effective Date: January 1, 2021

Benefit Period: Calendar Year

**Plan Description:** Covered services can be rendered by any licensed dentist. To use the plan, members should be treated by the dentist of their choice and submit claims to Healthplex. Using an in-network PPO provider may eliminate or reduce the member's out-of-pocket expense. Additional information can be found on the next page.

#### Payments by the plan are subject to the following terms:

Category I	Diagnostic Services Preventive Services	100%	of the maximum allowable amount
Category II	Basic Restorative Services Endodontic Services Periodontal Services Oral Surgery Services Adjunctive Services	100%	of the maximum allowable amount
Category III	Major Restorative Services Prosthetic Services Implant Services*	100%	of the maximum allowable amount
Category IV	Orthodontic Services	100%	of the maximum allowable amount
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	Individual/Family Deductible:	N/A	
Individual/Fam	nily Maximum (Category I, II, III):	N/A	
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Ortho	dontic Maximum (Category IV):	\$2,000.00	per lifetime

Dependent Eligibility: Dependent children are covered up to their 26th birthday.

**Orthodontics:** Coverage is based on a 24-month case which includes the initial banding and monthly adjustments for dependent children and adults, not to exceed the lifetime orthodontic maximum of \$2,000. Upon reaching the lifetime maximum allowance, members will be responsible to pay reduced out of pocket costs when seen by a participating provider. If additional orthodontic treatment is needed beyond a 24-month period, the member will be responsible for the provider's usual and customary fees. Please note, the amount may vary based on the provider seen at the time of care.

Implants\*: Implants and implant related services are limited to two (2) per calendar year.

Note: Due to certain Exclusions and/or Limitations, all member copayments may not be applicable. Prior to receiving any treatment, please obtain the Certificate of Insurance from your benefit administrator for an explanation of these Exclusions and Limitations. A copy of your Certificate of Insurance may also be obtained from our website at healthplex.com.

## **Suffolk County Municipal Employees**

GG-749, GG-749C, GG-749L, GG-749RE, and GG-749REC Active, Retiree COBRA, SPERP, SPERP plus T

#### In-Network PPO Copayments

You may select any dentist from the National Plus Directory of Participating Providers. Some services are rendered without any cost, while others have a minimal copayment you pay directly to the dentist.

#### **Out-of-Network Reimbursement**

When services are rendered by a non-participating provider, you will be reimbursed up to the Out-of-Network Reimbursement allowance indicated in the Schedule of Benefits. You will be responsible for all costs exceeding that amount.

#### **Treatment Options/Materials**

Due to the element of choice involved in the utilization of many dental services, situations arise where two or more methods of treatment for a particular dental condition could be used, each of which may produce a desirable. professional result. Please speak with your dentist regarding the options covered under your dental plan.

Note: The Schedule of Benefits contains a partial listing of the most frequently utilized services covered under this plan. All benefits are governed by the provisions of your group's contract. Frequencies and limitations apply.



#### Underwritten by Healthplex Insurance Company

Healthplex Insurance Company, 333 Earle Ovington Blvd., Suite 300 Uniondale, NY 11553-3608 516-542-2200 • 800-468-0608 healthplex.com

Schedule o	of Benefits	
Diagnostic & Preventive	In-Network PPO Copayments	Out-of-Network Reimbursement
Periodic Oral Examination	No Charge	\$25.00
X-Rays, Complete Series	No Charge	45.00
Periapical, First Film	No Charge	5.00
Bitewings, Four Films	No Charge	18.00
Prophylaxis, Adult/Child	No Charge	39.00/34.00
Fluoride Treatment	No Charge	14.00
Sealants, Per Tooth	No Charge	20.00
Basic Restorative		
Amalgam, 1/2 Surfaces	No Charge	\$40.00/50.00
Amalgam, 3/4+ Surfaces	No Charge	60.00/70.00
Composite, 1 Surface, Anterior/Posterior	No Charge	50.00
Composite, 2 Surfaces, Anterior/Posterior	No Charge	65.00
Composite, 3 Surfaces, Anterior/Posterior	No Charge	80.00/85.00
Composite, 4+ Surfaces, Anterior/Posterior	No Charge	90.00
Re-cement Crown/Bridge	No Charge	30.00/ 62.00
Endodontics		
Root Canal Therapy, Anterior	No Charge	\$280.00
Root Canal Therapy, Bicuspid	No Charge	327.00
Root Canal Therapy, Molar	No Charge	374.00
Apicoectomy, Anterior	No Charge	234.00
Periodontics		
Gingivectomy, Per Quad	No Charge	\$120.00
Osseous Surgery, Per Quad	No Charge	300.00
Periodontal Maintenance	No Charge	50.00
Scaling & Root Planing, Per Quad	No Charge	40.00
Oral Surgery		
Routine/Surgical Extraction	No Charge	\$76.00/90.00
Soft Tissue Impaction	No Charge	102.00
Partial/Full Bony Impaction	No Charge	132.00/152.00
Major Restorative		
Porcelain with High Noble Metal Crown	No Charge	\$500.00
Full Cast High Noble Metal Crown	No Charge	500.00
Post and Core, Cast/Prefabricated	No Charge	110.00
Prosthetics - Removable		
Complete Upper/Lower Denture	No Charge	\$650.00
Partial Upper/Lower Denture, Cast Base	No Charge	695.00
Prosthetics - Fixed		
Porcelain with High Noble Metal Pontic/Abutment	No Charge	\$500.00
Full Cast High Noble Metal Abutment	No Charge	500.00
Implant Services*		
Bone Graft at Time of Implant	No Charge	\$225.00
Endosteal Implant	No Charge	500.00
Prefabricated/Custom Fabricated Abutment	No Charge	500.00
Implant Supported Porcelain/Ceramic Crown	No Charge	500.00
Abutment Supported Porcelain High Noble Metal Crown	No Charge	500.00
Prosthetic Repairs/Relines		
Repair Complete Denture Broken Base	No Charge	\$65.00
Repair Partial Denture Base/Framework	No Charge	65.00/100.00
Replace Broken Tooth	No Charge	55.00
Add Tooth/Clasp to Existing Partial Denture	No Charge	60.00/90.00
Reline Complete/Partial Denture - Direct	No Charge	85.00
Reline Complete/Partial Denture - Indirect	No Charge	130.00
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Palliative Treatment

Anesthesia - First 15 minutes

**Adjunctive Services** 

\$25.00

100.00

No Charge

No Charge

#### **Group Benefit Page**

Name of Group: Suffolk County Municipal Employees - Retiree No-Cost Basic

**Group Number:** GG-487RB/GG-487RBC

Plan Effective Date: January 1, 2021

Benefit Period: Calendar Year

**Plan Description:** Covered services can be rendered by any licensed dentist. To use the plan, members should be treated by the dentist of their choice and submit claims to Healthplex. Using an in-network PPO provider may eliminate or reduce the member's out-of-pocket expense. Additional information can be found on the next page.

#### Payments by the plan are subject to the following terms:

Category I	Diagnostic Services Preventive Services	100%	of the maximum allowable amount
Category II	Basic Restorative Services Endodontic Services Periodontal Services Oral Surgery Services Adjunctive Services	100%	of the maximum allowable amount
Category III	Major Restorative Services Prosthetic Services Implant Services	100%	of the maximum allowable amount
Category IV	Orthodontic Services	100%	of the maximum allowable amount
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	Individual/Family Deductible:	N/A	
Individual	Maximum (Category I, II, III, IV):	\$500.00	per benefit period
Family	Maximum (Category I, II, III, IV):	\$750.00	per benefit period
	·		
	X-Rays Maximum:	\$75.00	per benefit period
	Prosthetic Repairs Maximum:	\$100.00	per benefit period
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Ortho	dontic Maximum¹ (Category IV):	\$1,995.00	per lifetime
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**Dependent Eligibility:** Dependent children are covered up to their 26th birthday.

**Orthodontics**<sup>1</sup>: Coverage includes initial banding and monthly adjustments for dependent children and adults, not to exceed the lifetime maximum of \$1,995. Orthodontic services are also included in the maximum annual allowance of \$500. Upon reaching the lifetime maximum allowance, members will be responsible to pay reduced out-of-pocket costs when seen by a participating provider.

#### Suffolk County Municipal Employees - Retiree No-Cost Basic

GG-487RB/GG-487RBC

#### **In-Network PPO Copayments**

You may select any dentist from the Suffolk County Municipal Employees Benefit Fund's network of participating providers. Some services are rendered without any cost, while others have a minimal copayment you pay directly to the dentist.

#### **Out-of-Network Reimbursement**

When services are rendered by a non-participating provider, you will be reimbursed up to the Out-of-Network Reimbursement allowance indicated in the *Schedule of Benefits*. You will be responsible for all costs exceeding that amount.

#### **Treatment Options/Materials**

Due to the element of choice involved in the utilization of many dental services, situations arise where two or more methods of treatment for a particular dental condition could be used, each of which may produce a desirable, professional result. Please speak with your dentist regarding the options covered under your dental plan.

**Note:** The *Schedule of Benefits* contains a partial listing of the most frequently utilized services covered under this plan. All benefits are governed by the provisions of your group's contract. Frequencies and limitations apply.

<sup>2</sup>Excluded from \$75 X-rays annual maximum

<sup>3</sup>Out-of-Network Reimbursement may be greater if rendered by a board certified periodontist, endodontist or oral surgeon

<sup>4</sup>Member is responsible for the difference between the Provider's Usual and Customary Rate (UCR) and the Out-of-Network Reimbursement indicated in the Schedule of Benefits

#### Administered by



Healthplex Inc. 333 Earle Ovington Blvd., Suite 300 Uniondale, NY 11553-3608 516-542-2200 • 800-468-0608 healthplex.com

Schedule o	f Benefits	
Diagnostic & Preventive	In-Network PPO Copayments	Out-of-Network Reimbursement
Periodic Oral Examination	No Charge	\$25.00
X-Rays, Complete Series <sup>2</sup>	No Charge	45.00
Periapical, First Film	No Charge	5.00
Bitewings, Four Films	No Charge	18.00
Panoramic Radiographic Image <sup>2</sup>	No Charge	60.00
Prophylaxis, Adult/Child	No Charge	39.00/34.00
Fluoride Treatment	No Charge	14.00
Sealants, Per Tooth	No Charge	20.00
Basic Restorative		
Amalgam, 1/2 Surfaces	No Charge	\$40.00/50.00
Amalgam, 3/4+ Surfaces	No Charge	60.00/70.00
Composite, 1 Surface, Anterior/Posterior	No Charge	50.00
Composite, 2 Surfaces, Anterior/Posterior	No Charge	65.00
Composite, 3 Surfaces, Anterior/Posterior	No Charge	80.00/85.00
Composite, 4+ Surfaces, Anterior/Posterior	No Charge	90.00
Re-cement Crown/Bridge	No Charge	30.00/62.00
Endodontics <sup>3</sup>		
Root Canal Therapy, Anterior	No Charge	\$280.00
Root Canal Therapy, Bicuspid	No Charge	327.00
Root Canal Therapy, Molar	No Charge	374.00
Apicoectomy, Anterior	No Charge	234.00

#### Periodontics<sup>3</sup>

Gingivectomy, Per Quad	No Charge	\$120.00
Osseous Surgery, Per Quad	No Charge	300.00
Periodontal Maintenance	No Charge	50.00
Scaling & Root Planing, Per Quad	No Charge	40.00

#### Oral Surgery<sup>3</sup>

Routine/Surgical Extraction	No Charge	\$76.00/90.00
Soft Tissue Impaction	No Charge	102.00
Partial/Full Bony Impaction	No Charge	132.00/152.00

#### **Major Restorative**

Porcelain with High Noble Metal Crown	No Charge	\$500.00
Full Cast High Noble Metal Crown	No Charge	500.00
Post and Core, Cast/Prefabricated	No Charge	110.00

#### **Prosthetics - Removable**

Complete Upper/Lower Denture	No Charge	\$650.00
Partial Upper/Lower Denture, Cast Base	No Charge	695.00

#### **Prosthetics - Fixed**

Porcelain with High Noble Metal Pontic/Abutment	No Charge	\$500.00
Full Cast High Noble Metal Abutment	No Charge	500.00

#### Implant Services

Bone Graft at Time of Implant	Up to UCR⁴	\$225.00
Endosteal Implant	Up to UCR⁴	500.00
Prefabricated/Custom Fabricated Abutment	Up to UCR⁴	500.00
Implant Supported Porcelain/Ceramic Crown	Up to UCR⁴	500.00
Abutment Supported Porcelain High Noble Metal Crown	Up to UCR⁴	500.00

#### **Prosthetic Repairs/Relines**

Repair Complete Denture Broken Base	No Charge	\$65.00
Repair Partial Denture Base/Framework	No Charge	65.00/100.00
Replace Broken Tooth	No Charge	55.00
Add Tooth/Clasp to Existing Partial Denture	No Charge	60.00/90.00
Reline Complete/Partial Denture - Direct	No Charge	85.00
Reline Complete/Partial Denture - Indirect	No Charge	130.00

#### **Adjunctive Services**

Palliative Treatment	No Charge	\$25.00
Anesthesia - First 15 minutes	No Charge	100.00



NO-COST BASIC RETIREE PLAN - The process for submitting appeals for this plan has not changed. Please mail any member appeals to SCMEBF 30 Orville Drive Suite D Bohemia, NY 11716-2613. www.scmebf.org

NATIONAL PLUS ENHANCED DENTAL PLAN - Member files initial appeal with Healthplex Grievance and Appeals P.O. Box 8015 Garden City, NY 11530. If you receive a resolution from Healthplex and you want to appeal the Healthplex resolution you may then send a second appeal to SCMEBF 30 Orville Dr., Suite D Bohemia, NY 11716-2613.

## **Online Member Access**



websupport@healthplex.com

888-468-5171

healthplex.com

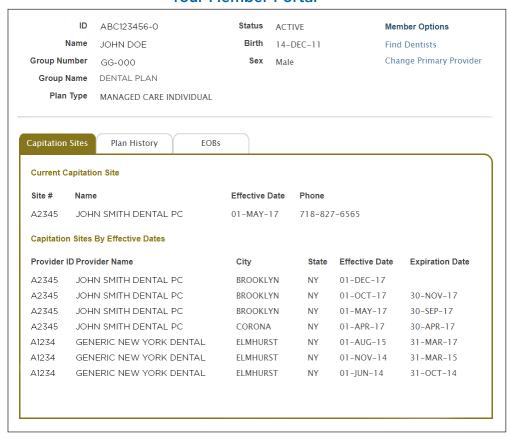
As a member, you can register for an online account where you will have access to a variety of member services.

Visit healthplex.com/member to login to your existing account or register for a new one.

Once you register for an account, you'll be able to:

- Check Your Eligibility
- View Plan Benefits\*
- · Check Status of a Claim\*
- Review Plan Details
- View/Print ID Card\*
- Find a Dentist

#### **Your Member Portal**



Having issues with your existing online account or registering for a new one? Call our Web Support team at 888-468-5171 or email them at websupport@healthplex.com.



<sup>\*</sup>May Vary By Plan









I would like to recommend the provider named below for participation in my dental plan.

Provider Information				
Provider's Name				
General Provider Specialist Provider (Name Specialty)				
Address				
City	State	Zip		
County	Phone #			
Additional Information:				
Member Information				
Date of Request				
Requested by (Member/Group Name)				
Address				
City	State	Zip		
Phone #	Social Security # or ID Number			
May we use your name when contacting provider?				

Note: This does not guarantee a provider's participation. Thank you for your interest in expanding our provider panel.

#### Please mail, fax or email this completed form to:

Provider Relations Department Healthplex, Inc. 333 Earle Ovington Boulevard, Suite 300 Uniondale, NY 11553-3608

F 516 228 9571

E providerrelations@healthplex.com

F-2247 Rev 11/12





#### **TRUSTEES**

Daniel C. Levler
Chairperson

Christina A. Maher Stanley J. Humin, III Thomas P. Moran Scott Mirabella Fund Administrator

#### SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND

## **DENTAL SAVINGS**

**Your Union Board of Trustees** values and understands the importance of your dental health. Studies have shown that dental health can have a direct effect on medical health, and has been correlated with conditions such as heart disease.

The Board of Trustees also recognizes that there are rising costs for dental health services, and without proper dental coverage, members would be faced with high out-of-pocket costs.

Family dental plans purchased privately cost an average of \$618 annually per family. This cost is absorbed by your Benefit Fund. Your Board of Trustees negotiates on your behalf in order to help you save money and offer you exceptional dental benefits.

As of January 1, 2021 your Union Board of Trustees enhanced your benefits to include coverage of your dependents to age "26". There are over 1500 dependents that once again have coverage, which will save you and your family from the worry of not having dental coverage, or the expense of purchasing coverage.

Below is a comparison of highly utilized codes and usual and customary fees that providers charge, and what you would pay as a Benefit Fund member. In addition dependents that previously didn't have coverage would have had large out-of-pocket charges without this new benefit expansion.

Dental Service	Customary Dental Cost without Your Union Benefits	Cost to Local SCME Union Members, and dependents
Periodic Exam	\$100.00	No Charge
Complete Series Of X-rays	\$195.00	No Charge
Panoramic Image	\$180.00	No Charge
Adult Cleaning	\$150.00	No Charge
Child Cleaning	\$125.00	No Charge
Composite Filling - White	\$395.00	No Charge
Porcelain/high Noble Metal Crown	\$1,585.00	No Charge
Root Canal Therapy - Molar	\$1,450.00	No Charge
Osseous Surgery, Per Quad	\$1,500.00	No Charge
Periodontal Scaling - Quad	\$300.00	No Charge
Periodontal Maintenance	\$195.00	No Charge
Upper Partial With A Flex Base	\$2,200.00	No Charge
Components Of A Three Unit Bridge	\$6,865.00	No Charge
Surgical Extraction	\$475.00	No Charge





#### **TRUSTEES**

Daniel C. Levler
Chairperson
Christina A. Maher
Stanley J. Humin, III
Thomas P. Moran
Scott Mirabella
Fund Administrator

#### SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND

## **DENTAL IMPLANT BENEFITS**

**Your Union Board of Trustees** is thrilled to announce the new dental implant benefit enhancement that is part of the new dental plan with Healthplex that went into effect January 1, 2021. Members and their dependent spouses and children age 17 and over are eligible for two implants per year under the new dental plan.

This no-cost benefit is only available when treatment is rendered by a participating provider. Please visit Healthplex.com and enter your group number, GG-749, along with your zip code to find a participating provider in your area. If you wish to have implant services rendered by a non-participating provider you will still receive a reimbursement. However, the provider will be able to charge their usual and customary rates and you will be left with a large out of pocket expense.

One dental implant can cost as much as \$5,000! The Chairman and the Board of Trustees have negotiated for coverage for two implants every year and no out of pocket cost to the patient!

Below is a comparison of usual and customary fees that providers charge for implants, and what you would pay as a Benefit Fund member if you receive implant services by a participating provider.

Dental Service	Customary Dental Cost without Your Union Benefits	Cost to Local SCME Union Members, and dependents
Bone Graft	\$600.00	No Charge
Placement of Implant	\$1800.00	No Charge
Implant Abutment	\$1200.00	No Charge
Implant Crown	\$1600.00	No Charge



# Please Let Us Know Any Questions You May Have

Thank you!

