

SUFFOLK COUNTY MUNICIPAL EMPLOYEES BENEFIT FUND

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LOUIS R. VISCUSI, PRESIDENT, SCCOA
JOHN BECKER, PRESIDENT, DSPBA

January 6, 2023

Dear Member,

Due to implementation difficulties related to the county cyber-attack, the Open Enrollment period to sign up for the Lincoln Financial Voluntary Life Insurance has been changed from 12/15/2022 to 2/15/2023. This insurance is in addition to the \$50,000 of Lincoln Financial Life Insurance that the Benefit Fund already has purchased for active members. **Members will have until 2/15/2023 to sign up for additional life insurance, which would be effective 3/1/2023.**

This insurance would be purchased by you, the member, through bi-weekly paycheck deductions directly to Lincoln Financial. This is guaranteed life insurance with no physical examination or pre-existing condition exclusion. You are eligible for up to five times your salary or \$500,000, whichever is less. Lincoln has extremely competitive group rates for this insurance. Once you purchase this insurance your spouse is eligible for up to 50% of the insurance you choose. Your spouse is eligible for \$30,000 of guaranteed life insurance. Any amount elected above \$30,000 would require an Evidence of Insurability Form to be completed by your spouse. Your children/stepchildren are also eligible for up to \$10,000 worth of insurance. This policy will be portable, meaning you can take it with you if you retire or leave county service (your policy rate may change when you leave the Benefit Fund group). If you choose to enroll in this program, automatic deductions from your bi-weekly paycheck should begin by 3/1/2023.

If you have any questions about this insurance, please call Epic Risk Solutions concierge services at (845) 360-5885 Monday thru Friday, 9am to 4pm.

Sincerely,

Scott Mirabella

Fund Administrator

THE VALUE *of* TERM LIFE INSURANCE



Having a life insurance policy in place gives members and their families financial confidence and stability when they need it most. No matter what lies ahead, a term life insurance policy will ensure that your loved ones' futures are protected even when you are not around.

As an added feature, SCMEBF participants who sign up prior to February 15, 2023 will not be subject to medical questions or testing of any kind for approval. While we ensure that you will still be able to sign up after February 15, 2023, those who sign up before the deadline will not require medical underwriting.

SCAN QR CODE TO CALCULATE YOUR GUARANTEED ISSUE:



OR VISIT

[HTTPS://BENEFITCONSULTINGINSURANCE.COM/SCMEBF-SUPPLEMENTAL-LIFE-2023](https://benefitconsultinginsurance.com/SCMEBF-SUPPLEMENTAL-LIFE-2023) OR

CONTACT THE EPIC RISK SOLUTIONS CONCIERGE TEAM AT 845.360.5885 FOR ASSISTANCE.

Stability, Safety, Security;

In the event that we are no longer around to care for those who depend on us, these are things we can all agree that we want for our families. When the unthinkable happens, who will support your loved ones? In the Fall of 2021, SCMEBF Chairman and the trustees tasked Benefit Consulting Insurance, Inc. (BCI) with designing a life insurance program for both active and retiree plan participants. **Now, plan participants have the option to sign up for a life insurance policy that will give them peace of mind.**

A term life insurance policy has many benefits and advantages:

- Term life insurance is an affordable way to provide coverage for your loved ones when they would need it most. Proceeds from a life insurance policy can be used to pay outstanding debts, cover final expenses, or help cover some daily expenditures.
- Term life is generally less expensive to purchase versus permanent or whole life insurance policies.
- Term life policies are typically much more flexible in that you can choose when and/or how long you wish to be covered.

Simply put, in exchange for premiums paid you are provided with financial protection for your loved ones.

As a provider of premium supplemental benefits, BCI offers members the opportunity to take advantage of the significantly discounted premiums for Supplemental Term Life coverage with an effective date of March 1, 2023.

Through February 15, 2023, SCMEBF plan participants can enroll for this coverage with no medical exam (Evidence of Insurability) required.

While it was important to establish a timeline for plan participants to sign up with no medical exam, any plan participant who misses the 2/15 deadline can still enroll. Also, any plan participant who enrolls in Supplemental Life coverage can reduce the amount they elected during their Open Enrollment at any time without penalty. Additionally, any Member who enrolls in Supplemental Life coverage can cancel their policy entirely at any time without penalty.

Term life insurance can help safeguard your family in so many ways, including helping to cover everyday expenses, pay off debt, and protect savings. Give yourself peace of mind that those who depend on you will be cared for. Enroll today.



BENEFIT CONSULTING INSURANCE

benefitconsultinginsurance.com