

## Important Update on Dental Coverage Transition Effective January 1, 2025

Dear Members,

We are writing to inform you of an upcoming change to your dental coverage. Beginning **January 1, 2025**, your dental benefits will transition from Healthplex to **MetLife**. This change reflects the trustees' dedication to continuing great coverage, while aligning with updated standards and practices recommended by the American Dental Association (ADA). The newly designed plan offers enhanced coverage and higher maximums, exceeding the benefits provided by most standard dental plans.

We have worked diligently with MetLife to ensure a smooth transition. Our primary focus is on maintaining the quality of care and services you have come to expect while delivering improved benefits at competitive rates.

The new dental plan has been carefully designed to meet the evolving needs of our members and will:

- **Expand coverage options** while maintaining competitive pricing.
- **Increase annual maximums**, providing more flexibility for comprehensive dental care.
- **Nationwide network access**, providing members with more choices for in-network providers.

It's important to note that the new plan is aligned with ADA recommendations and emphasizes necessary and evidence-based care. For example:

- **Treatment Standards:** Advances in dental materials and techniques have reduced the need for certain outdated or redundant procedures.

### Why This Change?

Our Contract term expires December 31, 2024.

Health plex has been a steadfast partner for many years and we thank them. Unfortunately, as we have experienced the two company Mergers over the past 3 years have created internal corporate changes at the now United Healthcare. As many members have experienced, we have had issues with active member claims and provider processing.

Our Trustees' goals are to ensure that our members are always receiving the best possible service and care from all our providers. As with most benefit changes we reviewed many designs and negotiated the best possible program for our members and their families. We are very excited about the Continuation of the high level of individual and family benefits as well as the transition to MetLife who will pride exceptional service.

### We're Here to Help

The Change should be a very smooth transition that we have all hands-on deck working and a mailing will go out soon, and we're committed to supporting you during this transition. Detailed plan information, including covered services and network provider options, will be mailed to you shortly. In

addition, we will host informational sessions to address any concerns and help you navigate the new plan.

Your dental health remains our top priority, and we believe these changes will result in improved access to care and overall satisfaction. If you have any immediate questions, please contact our office at (631)319-4099.

Thank you for your understanding and cooperation as we work together to provide high-quality, cost-effective benefits.

Sincerely,

A handwritten signature in cursive script that reads "Linda L. Brown".

Linda L. Brown

Benefit Fund Administrator

# Suffolk County Municipal Employee Benefit Fund

30 Orville Drive, Suite D Bohemia, New York 11716  
Telephone: (631) 319-4099  
([Inquiry@scmebf.org](mailto:Inquiry@scmebf.org))

Metropolitan Life Insurance Company



The Trustees of the Suffolk County Municipal Employee Benefit Fund are pleased to announce that starting January 1, 2025, Metropolitan Life Insurance Company, MetLife, will be the new administrator for your Active and SPERP Dental Benefit Plan, replacing Healthplex.

You will be automatically enrolled in the new plan, which you can start using immediately on January 1<sup>st</sup>. As always, all IN-NETWORK covered services will be covered at 100% up to your plan's annual maximums.

## What's New?

Benefits have been updated to stay current with the latest in dental care, based on recommendations from the American Dental Association (ADA), we've made updates to plan allocations and treatment frequencies to reflect modern dental practices and materials, ensuring better coverage for long-term care.

We are pleased to provide the following updates and overview of the new plan:

- \$4,000 Calendar Year Maximum (per family member)
- \$2,500 Calendar Year Maximum for Implants (this is in ADDITION to your calendar year maximum per family member)
- \$2,000 Lifetime Maximum for Orthodontics (this is in ADDITION to your calendar year maximum per family member)

## Using Your Benefits Made Simple

As we get closer to January, you will receive your personal ID card by mail. We're excited to continue supporting your dental health with this improved plan, and we hope you take advantage of the enhanced benefits!

If you have any questions, feel free to reach out to us.

Employer Sponsored Dental		
Class Description - Active	New Dental Plan (30 Hours)	
	In-Network	Out-of-Network
Reimbursement	Negotiated Fee Schedule	Schedule Amount
Type A – Preventive	100%	70%
Type B – Basic	100%	70%
Type C – Major	100%	70%
Calendar Year Deductible applies to:	B & C	B & C
▪ Individual	\$0	\$250
▪ Family	\$0	\$500
	Aggregate	Aggregate
Calendar Year Maximum (applies to A,B,C services)	\$4,000	\$4,000
Orthodontia	100%	70%
Orthodontia Lifetime Maximum	\$2,000	\$2,000
Implant Max	\$2,500	\$2,500



Employee Name:

Network: **PDP Plus**

Group Name: **Suffolk County Municipal Employee Benefit Fund**

Group Number: **245576**



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## Frequently asked questions:

### When will MetLife begin processing my dental claims?

Starting January 1, 2025, MetLife will begin processing any claims incurred on or after January 1, 2025. Treatment or procedures subject to continuation of care that had begun under Healthplex, will be taken over by MetLife as of January 1, 2025.

### How do I find an in-Network Dentist?

- Go to [metlife.com](https://www.metlife.com)
- Click on "Find a Dentist" next to "How can we help you?"
- Select "PDP PLUS" Enter your Zip, City, or State and select the "Find a Dentist" button

### How do I sign-up/ View my Benefits' Portal?

Enrollment is automatic as of January 1, 2025. At that time members will be able to access their Dental Dashboard where they'll be able to monitor claims, receive pre-treatment estimates, and access their digital ID Cards. Go to [mybenefits.metlife.com](https://mybenefits.metlife.com) to sign up.

### If I have questions about my benefits, providers, claims, how do I contact Metlife?

General/Routine Claims Questions:

- Benefit Rep Line at 1-888-466-8673
- By email at: [benefitrep@metlife.com](mailto:benefitrep@metlife.com)

### What if my provider is not in MetLife network and I want to continue to see that provider?

All members will still have the ability to visit providers, should they not be in MetLife's Network. Out of network benefits would be paid/applicable to the OON plan design and based off of MetLife's negotiated fee schedule. Coinsurance out of network will be paid out at 70% of the Maximum allowable Charge. If you choose to see an out of network dentist, there will be balance billing.

### What if I'm in the middle of receiving care from an in-network provider with Healthplex, who is now not in network with MetLife?

From 01/01/2025 and beyond- the member would then fall under the out of network provider scale. I would suggest they speak with their provider to plan accordingly for benefits to change as of 01/01/25.

### Will my out of network deductibles and out of pocket maximum amount change?

There are no in-network deductibles. Out of Network deductibles will be \$250 for individuals and \$500 for families. Maximums for Standard Procedures, Implants, and Ortho will be the same both in and out of network.

Obtain claim forms, review claim status, locate a dentist and view plan information online at [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

Mail completed claim forms to: MetLife Dental Claims, PO Box 981282, El Paso, TX 79998-1282.

Contact MetLife at **1-800-942-0854**

- Monday - Friday, 8:00am to 11:00pm EST to speak with a customer service representative
- Confirm eligibility, order claim forms or request dentist directories
- International Dental Travel Assistance call 1-312-356-5970 (collect)

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