



Suffolk County Municipal Employee Benefit Fund Retirement Options 2025



(The Fund administers Ancillary Benefits which is separate from our Employee Medical Plan) scmebf.org

Now that you have retired, you and your dependents will automatically default to the “No-Cost” Basic Plan. All members who meet the Fund’s retirement qualifications, age 55 and ten (10) years of membership with the Fund, will qualify to continue benefits.

If you have not yet reached the retirement age and have separated from employment, you may be considered a vested employee and have rights to continue your benefits with the Fund.

A vested employee is entitled to retiree benefits when they are between the ages of 50-55, but prior to their actual retirement, within five (5) years of retirement. You must have a minimum of ten cumulative years of full-time participation with the Fund or have a waiver from EMHP. You must pay cobra up until your 55th birthday, failure to do so will terminate your benefits. The member may remain on COBRA until they reach age 55, when they will qualify for retiree coverage with the Fund. Once you reach the age of 55 and are retired with NYS, you must send a copy of the NYS retirement award letter to the Eligibility Department to assure your continuation in the No-Cost Basic Plan or the Self-Pay Enhanced Retiree Plan.

Correction officers and Deputy Sheriffs, regardless of age, who must have 10 years or service and are in receipt of NYS Pension will qualify to continue in the “No-Cost” Basic Retiree Plan or “Self-Pay” Enhanced Retiree Plan.

“No-Cost” Basic Retiree Plan

Dental	Minimal dental coverage for a family is \$750 a calendar year. (Individual coverage is \$500 a calendar year) This is a shared benefit with your family, no more than \$500 per one individual. (Ex. After the \$500 individual coverage is used, the remaining \$250 will be split with the rest of the family for that calendar year.)
Optical	Up to \$100 for each eligible dependent, once a calendar year.
Hearing Aid	Reimbursement of up to \$400 for each eligible dependent, for out-of-pocket expenses (after medical pays) once every 36 months.
Identity Theft & Fraud Protection	\$5M in ID Theft Insurance with Metlife (Effective 6/1/23)
Life Insurance	\$5,000 Life Insurance benefit with Metlife.

Retiree Plan enrollees are NOT eligible to add-on the Legal Services Plan.

If you choose to remain on the No-Cost basic plan upon retirement, you will have the option to move to a Self-Pay Plan at any time.

COBRA Coverage

You will have the option of continuing your full active level coverage with COBRA. Coverage with COBRA is only available upon retirement. You have 60 days to enroll. The Benefit Fund will automatically send you a retirement packet once we are officially notified that you have left services. COBRA coverage will begin the day of your retirement and continue for 18 months. If you leave the County with a disability retirement, you are entitled to an additional 11 months of COBRA (total of 29 months). Paperwork confirming your award of disability from the State must be sent to the Fund’s Eligibility Department to add the additional 11 months you are entitled to. COBRA is also offered to dependent children who age-out at 26 years old for 36 months. A divorced spouse is also offered 36 months. All rates are subject to change.

There are **three plan types** to choose from: **Individual - \$46.76** **Individual + 1 - \$93.52** **Family - \$126.72**

General Dental	\$4,000 calendar year maximum for each eligible dependent.
Implants	\$2500 calendar year maximum
Orthodontia	\$2000 Once in life-time benefit for each eligible dependent
Periodontal	Yearly benefit for each eligible dependent
Optical	Up to \$100 for each eligible dependent, once a calendar year.
Hearing Aid	Reimbursement of up to \$400 for each eligible dependent, for out-of-pocket expenses (after medical pays) once every 36 months.
RX Reimbursement	Yearly benefit of \$400, up to \$25 per eligible prescription, and an additional \$1.00 for each script over the \$400 allowed. Can only be submitted once a calendar year.
Identity Theft & Fraud Protection	\$5M in ID Theft Insurance with Metlife (Effective 6/1/23)
Life Insurance	\$5,000 Life Insurance benefit with Metlife.

Payments must be received prior to due date since the plan is not Independently Insured. Late payments are subject to out-of-pocket expenses.

“Self-Pay” Enhanced Retiree Plan (SPERP)

The Self-Pay Enhanced Retiree Plan offers two (2) benefit levels at the Active Level coverage. Original Enrollment application must be notarized and returned. All rates are subject to change when re-enrolling for a new two-year plan.

1. Premium Plan - Dental, Optical, Hearing Aid, Identity Theft & Fraud Protection and Life Insurance (\$5,000)

Individual	Individual + 1	Family	Frequency of Payment	Add-on Legal
\$ 367.50	\$ 735.00	\$ 1,102.50	Semi-Annual	Add \$54
\$ 700.00	\$ 1,400.00	\$ 2,100.00	Annual (5% savings)	Add \$108

2. Premium Plus-T Plan - Dental, Optical, Hearing Aid, Prescription Co-Payment Reimbursement, Tax Preparation, Identity Theft & Fraud Protection and Life Insurance (\$5,000).

Individual	Individual + 1	Family	Frequency of Payment	Add-on Legal
\$ 498.75	\$ 892.50	\$ 1,286.25	Semi-Annual	Add \$54
\$ 950.00	\$ 1,700.00	\$ 2,450.00	Annual (5% savings)	Add \$108

Payments must be received prior to due date since the plan is not Independently Insured. Late payments are subject to out-of-pocket expenses.

Additional Rules and Regulations for SPERP

1. Plan coverage is for two (2) year intervals and cannot be discontinued in the middle of the 2 year interval. Dental coverage is at the **Active** level according to the Benefit Fund plan guidelines. Enrollment Form **MUST** be notarized. **If a SPERP member is remaining in the same plan and same frequency of payment, there is no need to send a new application.**

2. “Self-Pay” Enhanced Retiree Plans (SPERP) offer three (3) types of coverage options:

- | | | |
|----------------|-------------------|-----------|
| 1. Individual* | 2. Individual + 1 | 3. Family |
|----------------|-------------------|-----------|

If a member with dependents opts for SPERP with individual coverage **only**, neither their spouse nor dependents can remain on the member’s “No-Cost” Basic Retiree Plan. Dependents **will lose all coverage** while the member is on an individual “Self-Pay” Plan (even if both retirees are Fund members). Dependent coverage, if dropped, can only be restored after the member satisfies two (2) consecutive years on a “Self-Pay” Enhanced Retiree Plan.

3. Retirees who opt for coverage in the Premium Plan, will be able to “move-up” to the Premium Plus-T, after one-year in SPERP, but they must remain there for another two (2) consecutive years before they may “drop-down” to lesser coverage and only after submitting another new, notarized Enrollment Form.

4. The Pre-paid Legal Services Plan may be added on to a second year of a SPERP Plan but they must remain there for 2 consecutive years before they may drop-down to lesser coverage.

5. When a retiree drops-down to the No-Cost Basic Retiree Plan an application must be returned indicating the change. They must remain in the No-Cost Basic Retiree Plan for **two (2) consecutive years before being given the opportunity to re-enroll in one of the Self-Pay Enhanced Retiree Plans.**

6. Domestic Partners may remain as an eligible dependent if approval was granted PRIOR to retirement and cannot be added after the member retires.

If you would like to discuss retiree plan options, call Linda Brown, Administrator, at 631-319-4099

We also offer Free Notary Services. Credit Card and on-line payments gladly accepted.

Pre-paid Legal Services Plan

(Feldman, Kramer & Monaco)

As a retiree participating in the Suffolk County Municipal Employee Benefit Fund you have the option of purchasing a comprehensive **Pre-Paid Legal Services Plan** when you enroll in one of the Fund's "**Self-Pay**" **Enhanced Retiree Plans** (SPERP).

Certain benefits are available to your spouse, domestic partner, eligible dependents and your immediate family (as defined in the Legal Services Plan Benefit Reference Guide).

- Preventative Services
- Retained Legal Services
- Elder Law
- Estate Planning
- Comprehensive Legal Services
- Contingent Fee Matters – Personal Injury
- Uncontested Estate and Probate

Identity Theft & Fraud Protection Benefit

(Aura by Metlife, Effective 6/1/23)

Aura's Protection plan provides superior identity theft and financial fraud protection, including:

- Keep your online accounts and identity secure.
- Get near-real time fraud alerts.
- Prevent criminal damages from fraud.
- Monitor your credit profile.
- Get personalized support and \$5M in ID theft insurance.

You also have the option to buy-up to the Protection Plus Plan, which offers additional protections at a \$8 monthly fee that would be payable to Aura directly. To Enroll, visit <https://my.aura.com/start/scmebf> or call 833 552-2123.

Life Insurance Benefits

(Metlife)

If the member should pass, the beneficiary on file is eligible for a \$5,000 Life Insurance benefit with Metlife.

A certified copy of the death certificate is required to be sent to the Fund and the claim will be sent to Metlife.

If you have not completed a beneficiary form please call the Fund to have one mailed to you or visit our website, www.scmebf.org/forms, to download a form.

Survivorship Benefits

If a member predeceases their spouse and dependents - The surviving spouse may remain on the plan they were enrolled in at the time of the member's death, until remarried, as long as they make timely payments for the Self-Pay Enhanced Retiree Plan. **A surviving spouse cannot add dependents, move into any other plan or drop-down to the "No-Cost" Basic Retiree Plan.** To remain eligible timely payments are required.

Eligible dependents may remain on the plan with the surviving spouse as long as they are age eligible (under 26 years of age). Once a dependent ages-out of coverage, they will be offered COBRA coverage. If the surviving spouse or dependent is terminated for untimely or non- payments, or if the spouse remarries, no other plan will be offered by the Fund.

S.C.M. EMPLOYEE BENEFIT FUND



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