



BENEFITS MATTER

WINTER 2025

ISSUE 1



Dental
MetLife



Identity Theft and
Fraud Protection



Life Insurance



Disability



Retirement
Planning



Civil Service
Consulting

DENTAL PLAN UPDATE

Transition to MetLife

As of January 2025, we transitioned our Active members, Cobra and Self-Pay Enhanced Retiree Plan members to MetLife for dental coverage. We are in the process of making a few adjustments to ensure our members continue to receive the same level of dental coverage that they had in the past. Please stay tuned for updates.

Important Update on Social Security Numbers for Dental Services

We want to clarify a common misunderstanding regarding the use of Social Security numbers for dental services. While MetLife **does** require dentists to input a patient's Social Security number when billing for services, this is strictly for claims processing. However, if you contact MetLife directly about your coverage, they do not need your Social Security number to look up your information.

We understand concerns about privacy and are currently working with our dental providers to explore alternative identifying numbers that may be used in place of Social Security numbers. We will provide updates as we make progress on this issue.

Additionally, we take identity protection very seriously, which is why we offer identity theft protection through Aura as part of your benefits. If you have any further questions or concerns, please feel free to reach out.

Verify Your Dentist is In-Network

To ensure you receive the maximum benefits from your retiree dental plan, **always** verify that your dentist is in **our network** before your visit. Seeing an out-of-network provider may result in higher costs or denied claims. To check if your dentist is in-network, you can call MetLife Customer Service at 1-800-942-0854 or Visit the MetLife website, metlife.com/mybenefits, and use the provider search tool.

Are You Using These Benefits?

Identity Theft & Fraud Protection (AURA, Effective 6/1/23)

Your Identity Theft Protection Plan includes:

- \$5 million ID theft insurance for financial fraud losses.
- Credit monitoring & alerts to detect suspicious activity.
- Personalized support to resolve fraud or stolen identity issues.
- Online security tools to keep your accounts safe.

Member **MUST** enroll to activate their coverage

To enroll, call 833-552-2123 or visit my.aura.com/start/scmebf.

Life Insurance (MetLife, Effective 6/1/23)

If the active member should pass, the beneficiary on file is eligible for a \$50,000 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 or need to update your forms, you may visit the website to print out or call our office and we will mail you one. All beneficiary forms must be mailed to the Benefit Fund.

Your Benefits, Your Future

Short-Term & Long-Term Disability (MetLife, Effective 6/1/23)

If you become unable to work due to an injury or illness, short-term disability provides financial support while you recover. Full-time employees are eligible for a weekly benefit of 60% of the first \$833 of pre-disability earnings, up to a maximum of \$500 per week. Benefits begin after a seven-day elimination period for both injury and sickness and can continue for up to 13 weeks.

For those who qualify, long-term disability coverage provides continued income protection beyond the short-term disability period. It offers 60% of the first \$10,000 of pre-disability earnings, with a maximum monthly benefit of \$6,000. The elimination period is the greater of 13 weeks or 90 days.

Behavioral Health (Access Discount Healthcare, Effective 5/1/22)

Behavioral Telehealth Service allow you to reach and schedule a therapist by phone, app, or webcam whenever it is most convenient for you, with no cost and no copayment. This service is Not a Crisis Helpline but rather a true Therapy program which you and your family, ages 10 and up, can use as needed.

With so many struggling during these stressful times, it has never been more important to have access to mental health benefits. You and your family now have licensed mental health professionals available with a touch of your phone. Please note, this program is not run through EMHP.



Stay Informed!



Please update your **personal email** with the Benefit Fund so you can stay up-to-date on important announcements or plan changes. We are excited to currently have 68% of Active members emails. You can update your email address by going to the Fund's website at <https://scmebf.org/email-communications/> or call the Fund at 631-319-4099.

Retirement Planning (Pension Planning Solutions, Effective 9/1/21)

Our retirement planning services has a new name! Pension Planning Solutions continues to offer the same expert guidance and resources to help you navigate your retirement options.

We also want to introduce Sean Carey, who has been working alongside Bob Draffin for the past year to assist members with their retirement planning needs. Whether you're approaching retirement or need pension-related support, our team remains available to help. This valuable resource is still here for you only the name has changed!

Civil Service Consulting (Alan Schneider, Effective 2/1/24)

The Benefit Fund is excited that Alan Schneider, former Personnel Director for Suffolk County, has joined the Fund as Civil Service Consultant. He will be available to our members as a consultant for salary and appeals advice, upgrade advice, out of title questions, desk audits and general civil service knowledge.

Consultations are in person. Call the Fund at 631-319-4099 to make an appointment.

Legal Services Plan (FKM, Effective 8/1/17)

This benefit provides you with national access to a law firm which will be able to assist you with Preventative Legal Services, Retained Legal Services, Comprehensive Legal Services and Contingent Fee Matters, many of which will be free or discounted. The plan will contain a wide range of services including consultations & document reviews, Last Will & Testaments, Health Care Proxys, Real Estate Transactions and many more.



Telephone options have changed...

We've streamlined our telephone services to make it easier for you to reach the right department quickly. When you call us, simply follow the new menu options:

Press 1 for Vouchers

Press 2 for Suffolk Association of Municipal Employees (Union Matters): 631-589-8400

Press 4 for Suffolk County Employee Medical Health Plan (Medical and Medicare): 631-853-4866

Press 5 for MetLife (Dental): 1-800-942-0854

Visit www.scmebf.org/Directory for our Phone Directory or scan the QR Code



Your Benefits, Your Future

Prescription Co-pay Reimbursement

This benefit is provided to eligible members and their eligible dependents for prescription drug co-payments up to \$400 each calendar year plus an additional \$1 for each prescription over \$400, all by prescription date-fill order. The maximum allowable drug reimbursement is \$25 per script, in date-fill order. Claims for prescription drug co-payments only can be filed once annually.

Deadline Approaching for Specialist Co-Pay Reimbursement and Health Insurance Assistance

2023 Claims must be postmarked or dropped off by May 31, 2025.
2024 claims will start being processed after June 1, 2025.

Tax Reimbursement

The Fund will pay up to \$100 for the professional preparation of IRS form 1040 for either the member or for a joint return of the member and spouse. Members may use any accountant of their choice or use one of the Fund's Participating Providers. The Fund's participating providers have agreed to accept \$100 for the preparation of form 1040, including preparation of the related New York State return. Additional forms are discounted.

Optical

Members and eligible dependents are eligible for up to \$100 per person for specified optical services from a licensed provider once per calendar year. To request a voucher call the Fund or visit our website. Bring the voucher to your appointment. If you are going to a participating provider please refer to the back of the voucher for coverage & surcharges.

For information on Appeals visit the Fund's website at <https://scmebf.org/appeals/> or call the Fund at 631-319-4099.

Phone Numbers to Know

Website/Email

Phone

DENTAL

MetLife (Claims after 1/1/25) -

| | | |
|---|--------------------------|--------------|
| Active, COBRA & Enhanced Retirees | Metlife.com/mybenefits | 800-942-0854 |
| Pre-Paid Legal Services Plan (Feldman, Kramer & Monaco) | | 800-832-5182 |
| Financial Planning (JB Greco & Associates, Inc.) | | 631-617-5710 |
| Telehealth | www.memd.me/scmebf | 844-636-3668 |
| Identity & Fraud Protection (Aura) - Active Members | my.aura.com/start/scmebf | 833-552-2123 |
| Disability - Short & Long Term (Metlife) | mybenefits.metlife.com | 866-264-5144 |

Retirement Planning

| | | |
|--|---|--------------|
| AME, Management-Exempt & Non-uniformed Members | | 631-319-4099 |
| SCCOA Members | | 631-208-1301 |
| DSPBA Members | | 631-289-1768 |
| 401(a) BENCOR, Inc. | www.bencorplans.comhttps | 888-258-3422 |
| T. Rowe Price | www.troweprice.com/troweplan/ SuffolkCountyDCRegister/en/home.html | 888-457-5770 |

EMHP Representatives (EBU)

| Last Name Stars with: | Phone # | Representative | E-Mail Address |
|------------------------------|----------------|-----------------------|---|
| A thru B | 631-853-4987 | Susan Sheldrick | Susan.sheldrick@suffolkcountyny.gov |
| C thru D, L thru M, R | 631-853-5095 | Michele Bo | Michele.Bo@suffolkcountyny.gov |
| E thru G | 631-853-5316 | Kristin Glaser | Kristin.Glaser2@suffolkcountyny.gov |
| H thru K | 631-853-4852 | Sherry Wilcox-Mills | Sherry.Wilcox-Mills@suffolkcountyny.gov |
| N thru Q | 631-853-4793 | Sonja Mills Majors | Sonja.MillsMajors@suffolkcountyny.gov |
| S thru Z | 631-853-5310 | Courtney Frabizio | Courtney.Frabizio@suffolkcountyny.gov |

30 Orville Drive Ste D, Bohemia, NY 11716-2513 Phone: (631) 319-4099 Fax: (631) 218-7970 www.scmebf.org

Suffolk County Municipal Employees Benefit Fund

30 Orville Drive, Suite D
Bohemia, New York 11716-2513



RETURN SERVICE REQUESTED

PRSR STD
U.S. POSTAGE
PAID
CENTEREACH, NY
PERMIT NO. 52

2025 Issue — Active

A Message from Linda L. Brown, Fund Administrator



For over 50 years, we have been dedicated to administering ancillary benefits that support our members health and financial well-being. From dental and vision coverage to prescription and supplemental benefits, we continuously work to provide comprehensive coverage that meets your needs.

We are excited to reintroduce this newsletter as part of our commitment to keeping you better informed about your benefits. We now have email addresses on file for over 68% of our membership. This allows us to launch our digital outreach project, which will provide faster and more cost-effective communication to you. We recognize that communication has been limited in the past, and we are making it a priority to ensure you receive timely updates moving forward.

I want to take a moment to reflect on the progress we have made and share some of the exciting updates ahead for our fund members. We've updated our website to provide easier access to important resources, updated our phone systems to allow easy access to the providers you access the most, implemented new processes to streamline claims and eligibility services and launched this newsletter to keep you informed with the latest developments.

One significant change that took effect in January 2025 was our transition to a new dental provider, MetLife. We understand that members may still have questions about this change, and we are committed to ensuring you have the information and support you need to navigate your benefits.

Looking ahead we will continue focusing on providing high quality benefits, expanding member education and making enhancements to better serve both active employees and retirees. Your feedback is invaluable in helping us shape the future of our fund and we encourage you to reach out with any questions or suggestions. Your continued participation will help us stay connected and ensure you receive the latest updates. Thank you for your continued trust and support we remain committed to serving you.

Best Regards

To the extent that this newsletter describes any benefit provided by this Fund, which is already described in the Fund's comprehensive Benefits Reference Guide, or as amended in subsequent writings issued by the Fund, or a policy of insurance (e.g., life insurance), the language of the Benefits Reference Guide, as amended, and/or the group insurance contract, which specify the exact benefits provided, will govern in the event of inconsistency between it and the language of this newsletter.