



SUFFOLK COUNTY MUNICIPAL EMPLOYEE BENEFIT FUND



RETIREE CONNECTION

WINTER 2025

ISSUE 1

DENTAL PLAN UPDATE

Transition to MetLife

As of January 2024, we transitioned our No-Cost Basic Retiree & Retiree Basic Cobra dental coverage to MetLife. We appreciated your patience during this change and are pleased to report that the transition has been smooth overall. While there were a few adjustments along the way, most retirees have not experienced major issues. We continue to work with MetLife to address any outstanding concerns and ensure you receive the best possible service.

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.

Your MetLife Dental ID Card

For your convenience, we are providing a sample of the MetLife ID card that was included in the original mailing. If you have not received your card or need a replacement, please contact MetLife directly at **1-800-942-0854** or visit metlife.com/mybenefits.

SELF-PAY RETIREE & RETIREE FULL COBRA

NO-COST BASIC & RETIREE BASIC COBRA



Network: **PDP Plus**
Group Name: **Suffolk County Municipal Employee Benefit Fund**
Group Number: **245576**



Network: **PDP Plus**
Group Name: **Suffolk County Municipal Employee Benefit Fund**
Group Number: **0319560**

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 or the Fund's website, scmebf.org/dental/ to view the list.

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

Your Benefits, Your Future



Benefits Overview



Dental MetLife



Identity Theft and Fraud Protection



Life Insurance



Optical



Hearing Aid

As a retiree, you continue to have access to valuable benefits including *dental* coverage, *vision*; up to \$100 for each eligible dependent once a calendar year, *hearing aid reimbursement*; up to \$400 for each eligible dependent for out of pocket expenses after medical pays once every 36 months, *life insurance*; \$5,000 benefit. Retirees may have the option to upgrade to the Self-Pay Enhanced Retiree Plan which provides enhanced benefits and additional coverage options.

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.
- Includes coverage for 10 adults & 10 children of your choosing (doesn't need to be related)

Member MUST enroll to activate their coverage

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

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

If the member should pass, the beneficiary on file is eligible for a \$5000 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 or call our office to request one. All beneficiary forms must be mailed to the Benefit Fund.

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.

Hearing Aid

Members and eligible dependents are eligible for up to \$400 every 36 months for a hearing aid and fitting once approved by major medical carrier. To request a voucher call the Fund or visit our website. Submit expenses to your health insurance first, then to the Fund with proof of payment from your major medical carrier and an itemized bill.

Repairs, replacement batteries, and benefits covered by Workers Compensation, Medicaid, or other government plans are not covered.



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

Upgrading or Enrolling in Self-Pay Retiree Enhanced Plans

You may extend your level of Ancillary coverage for yourself and/or any eligible dependent by opting in to one of the Self-Pay Enhanced Retiree Plans, giving you added coverage equal to that of Active Coverage Levels, for a minimum two (2) year commitment. The Self-Pay Plans are available to you at any time, as long you meet the requirements.

Steps to Enroll or Upgrade:

1. Complete the Plan Enrollment Form.
2. Select Dependent Coverage Level.
3. Choose Payment Option (for Self-Pay plans).
4. Get the form notarized (free notary services available at the Fund).
5. Submit the notarized form with payment to the Fund.

Important: If payment is not received timely, you may have a lapse in coverage and may be personally responsible for any claims processed.



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 currently only have 53% of Retired 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.

Phone Numbers to Know

Website/Email

Phone

DENTAL

MetLife (Claims after 1/1/25) - Active, COBRA & Enhanced Retirees	Metlife.com/mybenefits	800-942-0854
MetLife (Claims after 1/1/24) - "No-Cost" Basic Retirees & Retiree Basic Cobra	Metlife.com/mybenefits	866-466-8673
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
Retired Members	my.aura.com/start/scmebfretirees	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 Starts 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

Suffolk County Municipal Employees Benefit Fund

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2025 Issue 1 — Retiree

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 50% 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 2024 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.