

RETIREES' HEALTH BENEFITS FUND OF THE DETECTIVES' ENDOWMENT ASSOCIATION, INC. POLICE DEPARTMENT • CITY OF NEW YORK

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TRUSTEES

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FUND MANAGER SHARON ROBERTSON May, 2019

Dear Retired Member:

The Officers and Trustees of the Detectives' Endowment Association Retirees Health Benefits Fund are pleased to announce the annual Florida open enrollment period for your dental program. This open enrollment runs from May 1st through June 10th, 2019 and the enrollment selections will take effect on July 1st, 2019. We would like you to take this opportunity to review the benefits of the two (2) dental plans available to you as a Florida retiree. If you are happy with your current plan, there is no need to take any action.

The following are the benefit highlights of the two (2) plan options:

Preferred Provider Organization (PPO) Plan: Group # GG1015A

- No deductible for preventive and diagnostic services ("A Services").
- A \$25 deductible for each individual obtaining prosthetic services ("C Services").
- You may go to any licensed dentist of your choice, submit a claim form, and be reimbursed up to the maximum out-of-network fee schedule allowance. You will be responsible for all costs exceeding this fee schedule allowance. As always, it is recommended that you go in-network to reduce your out-of-pocket expenses down to minimal copayments. Take advantage of the newly expanded network through Careington PPO. The expansion of the network significantly increases the number of providers within the State of Florida as well as throughout the Country. You can greatly reduce your dental costs by utilizing your in-network benefits. To find a participating doctor, or to verify if your current doctor is in-network, visit healthplex.com/member/dea.
- No Annual Maximum.

Solstice S200B (DHMO) Plan: Group # GG1015F

- Over 460 procedures covered at no or minimal copayment, including implants, orthodontics, and cosmetic procedures. A complete listing of each copayment can be found on the website.
- Please obtain a referral for any visit to a specialist. Specialty visits without a referral will be subjected to a 25% discount off the specialist's usual and customary charge.
- No deductibles, no claim forms, no waiting periods, and no plan maximums.
- No office assignments visit any in-network dentist you'd like.



We encourage you to take a moment to review all of your detailed open enrollment information by visiting **healthplex.com/member/dea.** There you will find the plan brochure, **enrollment form**, and provider search information. Please indicate your plan choice on the enrollment form by referencing the associated group number. All executed forms must be returned to: Detectives' Endowment Association Health Benefits Fund, 26 Thomas Street, New York, NY 10007. The completed form can also be faxed to 212-587-9149.

We are pleased to offer you these dental plans and feel confident that they provide you and your family with the quality coverage you deserve. <u>As previously noted, if you are happy</u> with your current plan, there is no need to take any action. Your plan will continue unchanged.

If you have any questions, please feel free to call our Funds Office at 212-587-9120, Monday through Friday from 9:00 am to 5:00 pm.

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Michael J. Palladino President