



Uniformed Firefighters Association  
204 East 23rd Street  
New York, NY 10010

# Benefits Update

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Get ready to  
**SAY  
CHEESE!**

The Uniformed Firefighters Association is thrilled to announce improvements to your dental coverage for 2024. It's a big change that will surely make you smile!



# COMING SOON: A Reason to Show Off Those Pearly Whites

Have you struggled to find an in-network dentist you like and trust? If so, we have good news! Starting **January 1, 2024**, your dental benefits will be provided through **MetLife Dental**, giving you access to one of the largest dental provider networks in the U.S.

## Access to Dental Networks with 21<sup>st</sup> Century Convenience

With MetLife, you'll have access to a robust network of thousands of high quality dentists, far more dentists than in our plan today.

Starting January 1, you'll be able to use the **MyBenefits portal** and have mobile access to find in-network dentists and:

- Review your plan details
- Download digital ID cards
- Check the status of your claims and payments

## Your 2024 Dental Plan

We will continue to offer two options for dental coverage, the Preferred Provider Organization (PPO) Option and the Managed Care Option. Here are a few highlights of each.

You will be enrolled automatically in new coverage on January 1, 2024. Your 2024 plan was selected based on the plan you have for 2023 and the availability of network dentists in your service area.

### PPO Option with MetLife's Preferred Dentist Program (PDP)\* network

- Choose any licensed dentist, in- or out-of-network, and still receive benefits
- Out-of-pocket costs will be lower when you use in-network (PDP) dentists
- 100% coverage for in-network covered services up to the annual or lifetime maximum

### Managed Care Option with MetLife's Dental HMO/Managed Care network, plan "MET185"

- Available if you live in parts of NY, NJ, CA, FL, or TX
- Coverage for in-network dentists only
- Each enrolled family member must pre-select an in-network dentist in order to receive benefits
- You can change dentists up to once a month
- 100% coverage for preventative care
- You pay a copay for the services you receive

## By the Numbers



**20,000,000+** People covered under MetLife dental plans today<sup>1</sup>

**60+** Years MetLife has been administering group dental plans<sup>2</sup>

**94,000+** Dentists in MetLife's PDP network<sup>3</sup>

<sup>1</sup> MetLife data as of year-end 2022

<sup>2</sup> MetLife data as of 1/1/23

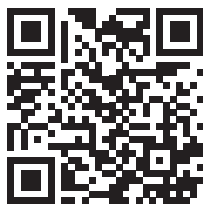
<sup>3</sup> MetLife data as of October 2023, based on unique providers

\* Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

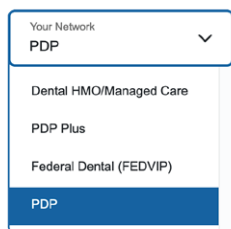
## Explore Your New Dental Network Today

You don't need to wait to start searching for dentists in your area. You can check now if your current provider is in the network or look for a new provider you like and trust.

Start by visiting [metlife.com/UFAdental](https://www.metlife.com/UFAdental) (or scan the QR code), scroll down to "Find a Dentist" then click "Search."



If you're in the PPO, select "PDP" under "Your Network."



Your Network  
PDP

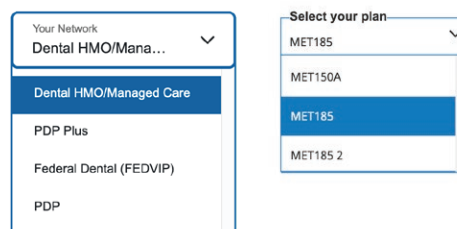
Dental HMO/Managed Care

PDP Plus

Federal Dental (FEDVIP)

PDP

If you're in the Managed Care Option, select "Dental HMO/Managed Care" then enter your ZIP code. In the next box, select "MET185" to continue.



Your Network  
Dental HMO/Mana...

Dental HMO/Managed Care

PDP Plus

Federal Dental (FEDVIP)

PDP

Select your plan

MET185

MET150A

MET185

MET185.2

## Additional Changes for the PPO Option

If you're in the PPO Option, next year you'll also see the following changes:

- **Increased flexibility for preventative care**

In 2024, you'll have coverage for two in-network preventative visits—whenever you have them during the calendar year—with no need to wait six months.

- **Improved orthodontic coverage**

Orthodontic coverage, which is available for covered children up to age 19, is increasing to:

- **\$3,000** with an in-network (PDP) orthodontist
- **\$2,500** with an out-of-network orthodontist

These amounts are the most the plan will pay per covered person.

- **Annual limit for non-preventative care coverage**

If you need more than just a check-up, our plan has you covered. Each calendar year, the plan pays for covered services up to the new \$2,500 annual limit for each covered individual. All covered services apply toward the limit except in-network preventative care, which is covered at 100% of the applicable fee schedule. If you seek out-of-network care, you may have to pay for services above the fee schedule.

Once the plan pays \$2,500 in a calendar year for you or a dependent, you will pay all remaining costs for that individual for the rest of the year. Based on historical plan usage, we found that very few members would have reached this maximum if it had been in place for 2023.

## What's Next

During December look for a welcome package from MetLife, which will include ID cards, Q&As, more details, and other helpful information. In the spring, you'll have the opportunity to make plan changes.

## Why MetLife?

We received significant feedback from our members that the current dental network and service were highly unsatisfactory. MetLife impressed us with the size of their network, their long history of experience with plans like ours, and the tools they offer to help you manage your dental benefits.

If you've been putting off getting dental care because you couldn't find a dentist you like and trust under the current network, now's your chance to find a new dentist and schedule a visit for early 2024. Don't wait until there's a four alarm emergency in your mouth—get your visits scheduled for 2024.

# Prescription Drug Benefit Changes (non-Medicare plan)

A big part of good health is following your health care provider's recommendations for taking prescription drugs—whether it's for ongoing, chronic conditions like diabetes and heart disease or more acute health problems like an infection. We understand it's essential to keep prescription drugs as affordable as possible, which is why our prescription drug plan design hasn't changed since 2012. With inflation affecting all sectors of the economy—including health care—you will see some increases to how much you'll pay if you are in a non-Medicare plan. There are increases for each prescription up to the annual maximum

out-of-pocket limits, which also have increased slightly. Once you reach these limits, the plan pays 100% for the remainder of the calendar year.

We are enhancing the plan to provide greater coverage for the first \$10,000 of your annual family prescription drug expenses (previously \$7,500). This means that for your family's first \$10,000 worth of prescription drug costs paid by the plan, you will generally pay less for many prescriptions than what you will pay after your family's expenses reach \$10,000 during the calendar year.

## 2024 Prescription Drug Costs

	Up to \$10,000 of prescription drug expenses	\$10,000 of prescription drug expenses and over
<b>For Retail (including specialty medications):</b>		
Generic	\$8	35% (\$5 minimum)
Formulary Brand	25% (\$20 minimum, \$75 maximum)	35% (\$5 minimum)
Non-Formulary Brand	40% (\$50 minimum, \$140 maximum)	40% (\$5 minimum)
<b>For Mail Order (including specialty medications):</b>		
Generic	\$15	35% (\$12.50 minimum)
Formulary Brand	25% (\$50 minimum, \$190 maximum)	35% (\$12.50 minimum)
Non-Formulary Brand	40% (\$125 minimum, \$350 maximum)	40% (\$12.50 minimum)
<b>Annual Out-of-Pocket Maximum</b>	<b>Individual: \$9,450 / Family: \$18,900</b>	

## What's Not Changing

- ✓ You don't have to reach a deductible before your prescription drug benefits kick in.
- ✓ CVS Caremark continues to be our prescription drug partner.
- ✓ Coverage is based on the same formulary—or list of covered prescription drugs.

## For More Information



Contact CVS Caremark at **1-866-832-0563**. To access your plan information, visit **[www.caremark.com](http://www.caremark.com)** and click "Register." Then, you can download the app to your mobile phone.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact UFA for costs and complete details.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.