

Over the past year, the **UFOA Family Protection Plan** has realized two significant improvements. The first of these improvements is that your UFOA board negotiated with Healthplex to increase dental benefits for all members. These benefits became **effective on January 1, 2022**. Every UFOA member (active and retired) should have received detailed information regarding these benefit enhancements from Healthplex. A rapid response email system is in place to answer questions that are specific to your situation. If you choose you can direct your questions to (memberinfofoa@healthplex.com.)

Below are some of the highlights to these new and improved dental benefits. This information comes directly from Healthplex.

Healthplex (active members)

Annual max of \$5,000 per family has been increased to unlimited. Apart from orthodontia and periodontal surgery, there will no longer be a limitation of annual and lifetime maximums for x-rays and periodontal prophylaxis and scaling.

- 1 implant per year will now be covered.
- Co-payments for covered services have been eliminated.
- Out of network reimbursement has been increased.
- Up-charge for crowns, fillings, and fixed bridges will be removed if they are deemed to be medically necessary.

Healthplex (retirees)

- 1 implant per year will now be covered.
- Network has been extended to include over 740,00 participating providers.
- The UFOA has increased the amount that we pay for coverage by 10%. The cost we incur for this program is higher than what we pay for other programs. The provider fees are based on the various zip codes of the providers (National vs Local).

Dentcare (active and retired)

- 1 implant per year will now be covered.
- Orthodontic cases that meet the requirements of “class II Malocclusion” are now covered in full and are not limited to a 24 month case fee.
- Up-charge for crowns, fillings, and fixed bridges will be removed if they are deemed medically necessary.
- Co-payments for covered services have been eliminated.

The second of these improvements is the overhaul of the Medicare program for our retirees. The MLC (Municipal Labor Committee) negotiated with the Office of Labor Relations to create a new NYC Medicare Advantage Plan. You should have already received an enrollment guide and opt-out form, among other materials.

Below are some Key Points That all retirees should know about NYC Medicare Advantage Plus. This information comes from a memorandum distributed by the Office of labor Relations.