

UFA / SBF Dental Plans

The Security Benefit Fund (SBF) of the Uniformed Firefighters Association (UFA) offers 2 options for Dental coverage to its Active / Retired members.

Healthplex, Inc. is the administrator of our dental plan. There are two plans – the Reimbursement Plan or the Managed Care Plan underwritten by Dentcare Delivery Systems, Inc.

REIMBURSEMENT PLAN (aka UFA Family Plan, Indemnity, or Self-Insured)

In this plan, you can use any dentist, but you **MUST PAY OUT OF POCKET** and then submit a completed claim form to Healthplex for reimbursement. **Make sure you keep copies of everything you send!** Under the indemnity option, members are reimbursed up to a fixed limit for treatment rendered by their own dentist. Members select any licensed dentist and are reimbursed up to a fixed amount for services provided. Patients are responsible to their dentists for any differences between the plan's allowance and the dentist's charges. Members will experience lower fees if they stay in network. Healthplex will assist your group in determining the appropriate reimbursement level, deductible, and maximum.

See document #B-1045ASO for fee schedule.

Preferred Provider Organization (PPO) Option

Within the Healthplex Reimbursement Plan, there is also the Capital Preferred Provider Organization (PPO) option. You will have significantly less out-of-pocket expense. Copayments are paid directly to the participating PPO provider. Go to www.healthplex.com to find out more information. Select “Our Dentists”, “PPO Panels” and then “Capital Panel”. The PPO falls somewhere between an indemnity plan and a dental HMO. This plan allows a particular group of patients to receive dental care from a defined panel of dentists. The participating dentist agrees to charge less than his/her usual fees to a particular patient or group of patients. If the patient chooses to see a dentist who is not designated as a preferred provider that patient may be required to pay a greater share of the fee-for-service. This type of plan can provide deeply discounted rates, thereby providing substantial saving to the patient, as long as the patient stays in network. Unlike the more restrictive DHMO, however, the patient may choose to forfeit the savings to see an out-of-network provider.

See document #B-3428.1 for the fee schedule.

(Reimbursement Group Numbers: GG-002A Active or GG-002R for Retired)

DENTCARE (aka Managed Care Comprehensive)

With this plan, you (and all of your eligible dependents) will pick **ONE** of DENTCARE’s participating dentists and all be locked into that **ONE** individual dentist. Your whole family will be using the same dentist. You can go online to www.healthplex.com to find a participating DENTCARE dentist. Select “Our Dentists”, “Managed Care Panels” and then “Comprehensive Panel”. Or you can call Healthplex or the UFA SBF to request the list of Dentcare providers. You pay minimally out of pocket, and need referrals to see specialists. Managed Care Plans are often called “capitation plans” or “DHMOs” (Dental HMOs). Based on the principle that it is less costly to prevent dental disease than it is to treat dental disease, managed dental care significantly controls major dental expenses. Managed care provides more coverage at lower costs. Many services are covered in full, including diagnostic and preventive treatment and multi-year rate guarantees can be offered. With managed care, services are provided through a network of dentists whose interest is to bring the patient to a state of good dental health as quickly as possible and to maintain this healthy condition. With Managed Care, you have the satisfaction of knowing you are receiving excellent, affordable dental care. Managed Care Plans involve adherence to Quality Assurance and Utilization Review Programs. This type of dental plan is an insured product.

(Dentcare Group #s: GG-002 - Active Dentcare, GG-0024 - Retired Dentcare)

To find out more information about which providers you can use, contact:

Healthplex - UFA Family Dental Plan..... 800-468-0600
Reimbursement Group Numbers: GG-002A Active or GG-002R for Retired
333 Earle Ovington Blvd, Suite 300
Uniondale, NY 11553-3608
www.healthplex.com or email memberinfoUFA@healthplex.com
Office Hours: Mon-Fri 9am-5pm.
Customer Service Hours: Mon-Fri 8am-6pm..... 800-468-0600
Dentcare Dental 800-468-0600
Dentcare Group Numbers: GG-002 Active or GG-0024 Retired
Florida Dental Healthplex GG205 or S500B (aka SOLSTICE)
S500B..... 877-760-2247

For more information about these plans, contact the UFA SBF at 212-683-4723

Claim forms should be electronically submitted by Registered Dentists / Providers can also go to <https://healthplex.com/provider> to electronically check on claims/payments/status, check benefits, estimate a procedure, and check eligibility. CLAIMS CANNOT BE SUBMITTED FROM THIS PAGE they must use clearing house.

Keep in mind, if you want to switch plans, **OPEN ENROLLMENT** takes place from mid-October through November 30th, with an effective date of January 1st. FOR BEST RESULTS, go to <https://www.ufanybenefits.org> and fill in a dental enrollment form electronically (<https://www.ufanybenefits.org/forms/#>) or email or fax the form to us (see top of first page for fax/email). Or you can call 212-683-4723, then press 2 for a benefits associate, and asked to be mailed the Dental Enrollment Form.

FORMS RECEIVED AFTER NOVEMBER 30th WILL NOT BE PROCESSED.