



Welcome to The Sergeants Benevolent Association's New Dental Program!

Empire Dental Plan – Effective 10/1/22

The information below, provided in a question-and-answer format, will help guide you through the transition to our new dental plan which is effective on 10/1/22.

Our goal is to make this transition as easy as possible for you.

What type of coverages are being offered by the SBA through Empire?

There will be two types of coverages available to members. A **Preferred Provider (PPO)** Nationwide Network that consists of over 137,000 participating dentists. Under the PPO Plan the member can select from the list of the participating nationwide providers and in most cases, there will be no out of pocket fees. The second option is a **Dental HMO (Managed Care)**, where the member selects a provider, and his entire family goes to that dental office. Under the Dental HMO your primary care provider will oversee all your families' dental needs.

If I am enrolled in the Dental PPO plan currently offered by SBA and want to stay in a PPO-style plan with Empire, do I need to do anything?

No, you do not have to do anything. If you are enrolled in the current PPO provided by the SBA and want to be enrolled in the new Empire PPO plan, you will automatically be enrolled in Empire's Dental PPO plan. You'll always pay less for services when you use an in-network dentist. If you would like to check to see if your dentist is in-network please visit empireblue.com/find-care/, Click on "**Find Care**"; Click on "**Select a plan for basic search**" then select from the drop downs, when you get to **Select a Plan or Network** First select **XPO** the preferred SBA network which is only available in the NYC Metro area, if you are unable to find a provider in the XPO or reside outside of the NYC Metro area then select **Dental Complete**.

I did not enroll in the Empire Dental HMO plan offered by SBA and want to be enrolled in the new DHMO plan, what do I need to do?

You will be able to change to the Managed Care program during the normal Health & Welfare changeover period in November to be effective January 1st of the next year.

I enrolled in the Empire Dental HMO plan offered by SBA and want to change to the Dental PPO plan what do I need to do?

You will be able to change to the Managed Care program during the normal Health & Welfare changeover period in November to be effective January 1st of the next year.

IMPORTANT NOTE If you are currently enrolled in Dentcare and did not select a Primary Care Dentist by September 9, 2022 you will be automatically enrolled in the PPO plan effective October 1st ,2022.

Can I change my Managed Care primary dentist at any time?

Yes. We recommend that you contact Empire customer service by the 10th day of the month in order to get the new dentist assigned to you as your new primary dentist. Simply call the Empire customer service number found on the back of your Empire ID card to do this. You must change your designated primary care provider prior to receiving any services.

What if I am currently enrolled in the SBA Florida Plan?

There is an extensive network of providers in the Empire Complete Dental Network nation. If you would like to see if your current provider is in-network or if you would like to select a new please visit empireblue.com/find-care/, Click on "**Find Care**"; Click on "**Select a plan for basic search**" then select from the drop downs, when you get to **Select a Plan or Network** then select **Dental Complete**.

What will my Empire Identification Number be?

Empire will assign a number to identify you as a plan member. This number will be on your ID card and will be to identify you and our family members as SBA Empire Dental Plan members. Effective October 1st your Tax Id number will no longer be used for dental claims

Are any new dental benefits being offered? If so, what are the changes?

Yes. The changes are shown below.

- The SBA will has now extended **orthodontia benefits to adult ACTIVE members** in addition to children.
- SBA is also now offering more robust Dental implant coverage.
- **The Tele-Dentists®** are an in-network provider with Empire - offering online and mobile-app enabled tele-dentistry solutions for dental care.
- **Ortho@Home:** Empire has partnered with several popular providers for orthodontia treatment at home with clear aligners.

If I am currently enrolled in the SBA plan, do annual and/or lifetime limits start over with the new dental plan?

No. Charges that you have incurred prior to 10/1/2022 toward your annual maximum allowance of \$3,000 which began on 7/1/2022 will continue to accrue until 6/30/2023. The annual maximum allowance will reset to zero on 7/1/2023. All charges against lifetime limits incurred in the past will continue from your prior dental claim history.

The Dental HMO plan has no annual or life-time maximum benefit limits, except for additional dental implants within a plan year. There will be no cost for the first dental implant under the Dental HMO plan in a plan year. If additional implants are required in the same plan year, there will be a co-pay of \$1,000 for each additional implant in that plan year.

What if I have dental work in progress that is not completed by October 1, 2022, when my new plan coverage takes effect?

- **Standard services (such as root canals, bridges, dentures and crowns):** The amount Empire will pay will depend on whether your dentist is in-network or not. You'll always pay less for services when you use a dentist in our plan. For more information, please contact Empire member services by calling the phone number on the back of your ID card.
- **Orthodontia services:** In most cases, you may be able to keep your current orthodontist and payment schedule. If you or your child are in the middle of an active orthodontic

treatment, such as having bands placed, you will need your orthodontist to mail a copy of the original orthodontia claim and treatment schedule to the address listed on the back of your ID card. The amount Empire will pay is based on the amount already paid and number of months of active treatment remaining. For more information, please contact Empire member services by calling the phone number on the back of your Empire ID card.

What if my prior dentist was out-of-network under my old carrier's dental plan, but now is an in-network dental provider under Empire?

Your benefits will now be covered at the in-network level since your dentist is now an in-network provider. You'll always pay less for services when you use a dentist in our plan's network.

Can I change my plan options from the Dental HMO Managed Care to the Dental PPO or vice versa?

Yes, however, any plan option changes must process through the SBA Health & Welfare during the scheduled changeover period in the November effective January 1st of the next year.

Will I get a new physical ID card? When will I get it?

Yes. Empire Dental will mail directly to your home address a new physical member ID card starting September 15th.

What if I do not receive my new Empire Dental ID Card by October 1st?

Starting October 1st, you will be able to obtain an Empire Digital ID card. You will never have to search for your member ID card because it's always available on your mobile device or computer. Share it with your dentist over email, fax, or by download. It's convenient, and you can be confident that your health plan information and details are always up to date. If you need your plan information at home, log in to your Empire account at empireblue.com/account-login. You can also download the [SydneySM Health mobile app](#) and access your Empire plan information on your phone.