



MetLife Dental & Vision Reliance Standard Life and AD&D Benefits

Who is Eligible? SEIU Local 2015 dues-paying members with a signed union card on file and in good standing

How do I Enroll for coverage?

- Visit the SEIU Local 2015 benefit website www.SEIU2015benefits.org and register to enroll online.
- Request enrollment information by calling the SEIU Local 2015 Benefits Center at **1.877.421.0177**

When is My Coverage Effective?

- Coverage will be effective 1st of the following month if enrollment is processed by the 15th of the current month.
- For example, if your enrollment form is processed before June 15, your benefits will be effective July 1

MetLife DHMO Dental Monthly Rates

Member Only:	\$19.54
Member Plus One:	\$37.12
Family Coverage:	\$51.79

MetLife Vision Monthly Rates

Member Only:	\$ 6.13
Member Plus One:	\$11.67
Family Coverage:	\$18.42

MetLife DPPO Dental Monthly Rates

Member Only:	\$35.86
Member Plus One:	\$68.12
Family Coverage:	\$95.02

Reliance Life and AD&D Monthly Rates

No Medical Exam Required!!!

\$5,000:	\$ 4.00
\$10,000:	\$ 5.95
\$20,000:	\$10.90

What is the Difference Between DHMO and DPPO Dental?

- DHMO Dental: You must choose a dentist that you are assigned to and is the gatekeeper for all of your care. Each covered service requires a set copay which can be found on the plan's benefit summary.
- DPPO Dental: You are able to receive care at any dentist you choose. You will receive a better benefit if you see a dentist that is contracted and in-network with MetLife, but you have the freedom to receive care from a non-contracted or out-of-network dentist. Your costs for services is based on a percentage of what the dentist is billing, rather than a set amount. There is also an annual maximum on your benefits which means MetLife will only cover benefits up to the annual maximum amount.

If you have membership questions, please call the **Member Action Center** at **1.855.810.2015**

SEIU Local 2015 Benefit FAQs

Q: How do I pay for my benefits?

A: Most members will pay for their elected benefits via payroll deduction. Benefit premiums are deducted once a month from the first check received each month. For example, premiums for October coverage will be taken from the first check members receive in October. For members who do not have a payroll deduction, the Benefits Center will send the member a direct bill to submit premium payments with a personal check, money order, or cashier's check.

Q: Can I add my dependents to my coverage?

A: Members can add dependents to the dental and vision benefits. You must be enrolled in the benefits that you elect for your dependents. There is no dependent coverage for the life and AD&D benefit.

Q: How and when can I cancel my benefits?

A: Benefits can be cancelled after you are enrolled for a minimum of six (6) months. You must log on to the benefit website or submit a Change Form to the Benefits Center.

Q: Will I receive ID cards for my benefits?

A: You will receive an ID card for the HMO dental benefit that includes the dental facility you are assigned to. If you'd like a card for the PPO dental and vision benefits, you can submit a request through the Benefits Center or from the MetLife website. You do not need a card to obtain care through the PPO dental and vision plans. The doctors can identify you with your social security number and date of birth.

Q: Do I need to choose a dentist or vision provider to use my benefit?

A: For the HMO dental plan, you must choose an in-network dental provider. If you do not choose one, you will not be able to use your benefit until you are assigned to a dentist. You do not need to choose a doctor for the PPO dental and vision benefits.

Q: What if I choose a dentist and don't like them?

A: You can change your HMO dentist once a month by contacting the Benefits Center. You can change your PPO dentist anytime. To locate an in-network dentist, go to www.metlife.com.

Q: What if I do not agree with the estimate that my dental/vision provider is quoting me for services?

A: Contact the Benefits Center for assistance with your claim and estimate of services. The Benefits Center will help you to understand your estimate and can help you obtain a second opinion, if necessary.

Q: What is life insurance?

A: Life insurance is a benefit that protects enrolled members if they pass away. The insurance will payout whatever amount you elect to your designated beneficiary. If you wish to change your beneficiary, you can log on to SEIU Local 2015 benefit website or contact the Benefits Center.

Q: What is AD&D?

A: Accidental death and dismemberment (AD&D) is a benefit included in the life insurance. It is a policy that benefits the designated beneficiary if the policy holder's cause of death is due to an accident. There are also additional benefit payouts if the policy holder experiences a loss such as loss of sight, loss of a limb, etc. due to an accident.