

## Frequently Asked Questions

**1. Who do I call if I need assistance with my retiree health benefits?**

Please call RetireeFirst **toll free at (888) 201-5484 (TTY 711)** to reach your dedicated Segal Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

RetireeFirst is a retiree benefits management solutions and advocacy service provider, giving you access to a team of dedicated advocates available to assist you with understanding and using your benefits.

**2. If I am currently enrolled in the UnitedHealthcare® Group Medicare Advantage Prescription Drug (MAPD) Plan and/or Guardian Dental Plan, do I need to do anything to continue my enrollment?**

No, you will continue to be enrolled in the UnitedHealthcare® Group MAPD Plan and/or the Guardian Dental Plan. Effective July 1, 2025, RetireeFirst will assume administration for your enrollment and facilitate with UnitedHealthcare® and Guardian Dental on your behalf.

**3. What happens to my Medical Expense Reimbursement Account (MERA) at WEX?**

RetireeFirst will assume responsibility for coordinating with WEX to administer your MERA account. This means that RetireeFirst will assist you with inquiries related to your MERA account allowance and balance. However, WEX Inc. will continue to process your claims associated with your MERA, if applicable.

**4. What will happen to my pension deduction for medical and/or dental coverage?**

Medical and/or dental pension deduction will continue through the end of 2025. Effective January 1, 2026 all medical and dental coverage premiums will be paid first by MERA reduction and then pension deduction for remaining premium due.

**5. What happens if I am currently being billed directly for the medical premium by the retiree health plan administrator through June 30, 2025?**

As indicated in our letter to you, you will need to promptly complete new ACH information and return it to RetireeFirst. If you do not respond timely, your coverage could be terminated.

**6. Are there any UnitedHealthcare® and Guardian Dental Plan changes effective July 1, 2025?**

No, there have been no changes made to the UnitedHealthcare® Group MAPD Plan or the Guardian Dental Plan as of the July 1, 2025 transition to Retiree First as the retiree health plan administrator.

**7. What is the plan design for the Segal sponsored UnitedHealthcare® Group MAPD Plan?**

Please see the [chart](#) later in this document for the plan design detail.

**8. What is the plan design for the Segal sponsored Guardian Dental Plan?**

Please see the [chart](#) later in this document. If you are a New York CBU retiree, please see this alternate [chart](#).

**9. What do I do if I lose my UnitedHealthcare® and Guardian Dental ID card?**

Please call RetireeFirst **toll free at (888) 201-5484 (TTY 711)** and we will obtain a new UnitedHealthcare® ID card on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed. To receive your Guardian Dental ID card, you must register on [www.guardiananytime.com](http://www.guardiananytime.com) using the Segal group number 387408 and print out your own ID card.

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights.

## Plan Design

### Medical Carrier



Medical	You pay
Deductible	\$0
Maximum Out of Pocket (MOOP)	\$1,500
Office Visit: Primary Care	\$10
Office Visit: Specialist	\$20
Inpatient Hospital	\$250 Per stay
Outpatient Surgery	\$200
Home Health Care	\$0
Skilled Nursing Facility	\$0 (Days 1-100)
Emergency Room	\$65 (Waived if admitted within 24 hours)
Urgent Care	\$10 (Waived if admitted within 24 hours)
Ambulance Services	\$50
Lab Services	10%
Radiology Services	10% Diagnostic & Therapeutic Radiology Services \$10 Diagnostic Tests & Procedures \$10 Outpatient X-Rays
Durable Medical Equipment	10%
Prosthetics	\$20
Preventative Screenings	\$0
Chiropractic	\$20 Medicare covered services only

Acupuncture	\$20 Medicare covered services only
Podiatry	\$20 Routine podiatry services (6 Visits per year) \$20 Medicare covered services
Foreign Travel (World-wide) Coverage	\$65 Emergency Room (Waived if admitted within 24 hours) \$10 Urgent Care (Waived if admitted within 24 hours)
Hearing	\$0 Routine hearing exam per year \$500 Combined hearing aid allowance (Every 3 years, Must use UHC Hearing Providers) \$20 Medicare covered services
Vision	\$0 Routine eye exam every 12 months \$20 Medicare covered eye exam \$70 Routine eyeglasses allowance <u>or</u> \$105 Contact lens allowance every 12 months \$0 Eyewear after cataract surgery
Dental	\$20 Medicare covered services only
Fitness Benefit	SilverSneakers

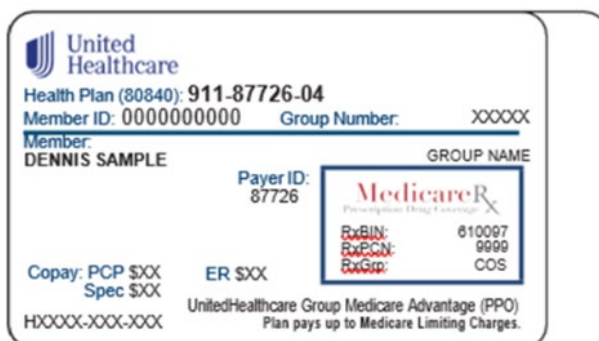
## Prescription Carrier



Prescription	30-Day Retail You Pay Up To	90-Day Retail You Pay up To	90-Day Mail Order You Pay Up To
Annual Deductible: \$0			
Tier 1 Preferred Generic	\$10	\$20	\$20
Tier 2 Preferred Brand	\$40	\$80	\$80
Tier 3 Non-Preferred Drug	\$75	\$150	\$150
Tier 4 Specialty	\$75	Limited to 30-Day Supply	Limited to 30-Day Supply
<b>Note:</b> CMS caps the 30-day supply cost for Insulin medication at \$35. Costs for a 30-day supply may be less but will not exceed \$35 for 2025.			

## UnitedHealthcare® Group Medicare Advantage Prescription Drug (MAPD) Plan Card Sample:

Front:



Back:





Watch our video  
Learn how dental insurance can  
protect your long-term health.

# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and infections may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Tooth loss before the age of 35 may be a risk factor for Alzheimer's disease.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2018.

You will receive these benefits if you meet the conditions listed in the policy.

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2020-104309 (07/22)

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Group number: 00387408 1



## Your dental coverage

**PPO** plan, you can visit any dentist; but you pay less out-of-pocket when you choose a **PPO** dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	PPO	
<b>Your Network is</b>	DentalGuard Preferred	
<b>Calendar year deductible</b>	<i>In-Network</i>	<i>Out-of-Network</i>
Individual	\$50	\$100
Family limit	3 per family	
Waived for	Preventive	None
<b>Charges covered for you (co-insurance)</b>	<i>In-Network</i>	<i>Out-of-Network</i>
Preventive Care	100%	80%
Basic Care	100%	80%
Major Care	60%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	\$5000	\$2500
	Combined In-Network and Out-of-Network maximum of \$2500 with an additional \$2500 of benefit In-Network	
<b>Lifetime Orthodontia Maximum</b>	\$2000	\$1500
<b>Dependent Age Limits</b>	26	

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## Your dental coverage

A Sample of Services Covered by Your Plan:

		<b>PPO</b> Plan pays (on average)	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis)	100%	80%
	Frequency:	2 per calendar year	
	Fluoride Treatments	100%	80%
	Limits:	Under Age 18	
	Oral Exams	100%	80%
	Sealants (per tooth)	100%	80%
Basic Care	X-rays	100%	80%
	Anesthesia*	100%	80%
	Fillings	100%	80%
	Perio Surgery	100%	80%
	Periodontal Maintenance	100%	80%
	Frequency:	4 maximum in calendar year combined with cleanings (prophylaxis)	
	Repair & Maintenance of	100%	80%
	Crowns, Bridges & Dentures	100%	80%
	Root Canal	100%	80%
	Scaling & Root Planing (per quadrant)	100%	80%
Major Care	Simple Extractions	100%	80%
	Surgical Extractions	100%	80%
	Bridges and Dentures	60%	50%
	Dental Implants \$1,500 annual max	60%	Not Covered
Orthodontia	Inlays, Onlays, Veneers** Single	60%	50%
	Crowns	60%	50%
	Orthodontia	50%	50%
Limits:		Child(ren)	

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply.



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## Your dental coverage

### Manage Your Benefits:

Go to [www.Guardianlife.com](http://www.Guardianlife.com) to access secure information about your Guardian benefits including access to an image of your ID Card. Your on-line account will be set up within 30 days after your plan effective date.

### Find A Dentist:

Visit [www.Guardianlife.com](http://www.Guardianlife.com). Click on "Find A Provider"; You will need to know your plan, which can be found on the first page of your dental benefit summary.

### EXCLUSIONS AND LIMITATIONS

- Important Information about Guardian's DentalGuard Indemnity and DentalGuard Preferred Network PPO plans: This policy provides dental insurance only. Coverage is limited to those charges that are necessary to prevent, diagnose or treat dental disease, defect, or injury. Deductibles apply. The plan does not pay for: oral hygiene services (except as covered under preventive services), orthodontia (unless expressly provided for), cosmetic or experimental treatments (unless they are expressly provided for), any treatments to the extent benefits are payable by any other payor or for which no charge is made, prosthetic devices unless certain conditions are met, and services ancillary to surgical treatment. The plan limits benefits for diagnostic consultations and for preventive, restorative, endodontic, periodontic, and prosthodontic services. The services, exclusions and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. Contract # GP-1-DG2000 et al
- **PPO and or Indemnity Special Limitation:** Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

DentalGuard Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides DENTAL Insurance only.  
Policy Form # GP-1-DG2000, et al, GP-1-DEN-16

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Watch our video  
Learn how dental insurance can  
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# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and strokes may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2021.

You will receive these benefits if you meet the conditions listed in the policy.

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2023-157076 (07/25)

Kit created 09/11/2024

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Your dental coverage

PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. Out-of-network benefits are based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	PPO	
Your Network is	DentalGuard Preferred	
Calendar year deductible	In-Network	Out-of-Network
Individual	\$0	\$50
Family limit	3 per family	
Waived for	Not applicable	None
Charges covered for you (co-insurance)	In-Network	Out-of-Network
Preventive Care	100%	80%
Basic Care	100%	80%
Major Care	60%	50%
Orthodontia	50%	50%
Annual Maximum Benefit	\$2000	
Lifetime Orthodontia Maximum	\$1500	\$1000
Dependent Age Limits	26	



## Your dental coverage

A Sample of Services Covered by Your Plan:

		<b>PPO</b> <i>Plan pays (on average)</i>	
		<i>In-network</i>	<i>Out-of-network</i>
Preventive Care	Cleaning (prophylaxis) Frequency:	100%	80%
	Fluoride Treatments Limits:	100%	80%
	Oral Exams	100%	80%
	Sealants (per tooth)	100%	80%
	X-rays	100%	80%
		2 per calendar year combined with Periodontal Maintenance	
Basic Care	Anesthesia*	100%	80%
	Fillings‡	100%	80%
	Perio Surgery	100%	80%
	Periodontal Maintenance Frequency:	100%	80%
		2 per calendar year combined with Cleanings	
	Repair & Maintenance of Crowns, Bridges & Dentures	100%	80%
	Root Canal	100%	80%
	Scaling & Root Planing (per quadrant)	100%	80%
	Simple Extractions	100%	80%
	Surgical Extractions	100%	80%
Major Care	Bridges and Dentures	60%	50%
	Inlays, Onlays, Veneers**	60%	50%
	Single Crowns	60%	50%
Orthodontia	Orthodontia	50%	50%
	Limits:	Child(ren)	

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

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## Your dental coverage

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### Find A Dentist:

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### EXCLUSIONS AND LIMITATIONS

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- PPO and/or Indemnity Special Limitations: Teeth lost or missing before a covered person becomes insured by this plan. A covered person may have one or more congenitally missing teeth or have lost one or more teeth before he became insured by this plan. We won't pay for a prosthetic device which replaces such teeth unless the device also replaces one or more natural teeth lost or extracted after the covered person became insured by this plan. R3-DG2000

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## Our commitment to you

Please read the documentation referenced below carefully. The notices are intended to provide you important information about our insurance offerings and to protect your interests. Certain ones are required by law.

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### Important information



#### Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Guardian notice stating that it complies with applicable Federal civil rights laws and does not discriminate based on race, color, national origin, age, disability, sex, or actual or perceived gender identity. The notice provides contact information for filing a nondiscrimination grievance. It also provides contact information for access to free aids and services by disabled people to assist in communications with Guardian.

Visit <https://www.guardiananytime.com/notice48> to read more.

#### No Cost Language Services

Guardian provides language assistance in multiple languages for members who have limited English proficiency.

Visit <https://www.guardiananytime.com/notice46> to read more.

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### Dental insurance



#### Guardian's HIPAA Notice of Privacy Practices

The notice describes how health information about you may be used and disclosed and how you can access this information.

Visit <https://www.guardiananytime.com/notice50> to read more.



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