NYC DEA Retiree Dental Buy-Up

Detectives' Endowment Association, Inc. Police Department City of New York
Important Information Regarding Your 2026-2027 Dental Benefits
July 2026

We are pleased to offer you the opportunity to buy up to the **Retiree Buy-Up Plan** through MetLife. This voluntary option is available to retirees and provides significantly richer coverage than the standard Retiree Base Plan. The buy-up program will be administered by **BlueLine Planning Inc.** All payments and enrollment questions should be directed to **BlueLine Planning Inc.**

Your Plan Options (Plan Summaries Enclosed)

1. **Retiree Buy-Up Plan:** You will receive the full Active Plan benefits, including:
   - **$2,500 Annual Maximum Benefit** per person (applies to Type A, B, and C services)
   - **Orthodontia coverage** up to $2,500 lifetime maximum for children up to the dependent age limit
   - Higher coinsurance levels (100% Preventive, 100% Basic, 50% Major in-network)
   - Comprehensive preventive, basic, and major services as detailed in the attached Retiree Buy-Up Plan Summary
2. **Default Retiree Base Plan (No Buy-Up):** You will automatically be covered under the Retiree Base Plan as a family:
   - **$500 Annual Maximum Benefit** (Type A and B services)
   - Preventive at 80%, Basic at 50%, Major at 0%
   - No Orthodontia coverage (See Note Below)

Note: Effective January 1st, 2027, the Retiree Base Plan will cover 50% of the cost of Orthodontia services with a Lifetime Maximum of $1,500 for children up to the dependent age limit

Buy-Up Rates (Your Net Cost After DEA Subsidy)

Prorated Cost for September 1, 2026 – December 31, 2026 (4 months):

- **Member Only:** $109.76 + $8.33 prorated admin fee* = **$118.09**
- **Member + 1 (Member + 1 dependent):** $302.44 + $8.33 prorated admin fee* = **$310.77**
- **Member + Family (Member + spouse + all eligible children):** $533.68 + $8.33 prorated admin fee* = **$542.01**

Full Annual Cost for January 1 – December 31, 2027: (Must be paid in full)

- **Member Only:** $297.56 + $25 admin fee* = **$322.56**
- **Member + 1 (Member + 1 dependent):** $887.60 + $25 admin fee* = **$912.60**
- **Member + Family (Member + spouse + all eligible children):** $1,601.32 + $25 admin fee* = **$1,626.32**

Requiring full payment protects the coverage for all members and guarantees you have access to your full annual benefits all year long.

* An annual administrative fee of $25 (prorated for the 2026 partial year to $8.33) will be collected by BlueLine Planning Inc. to administer the buy-up program.

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Important Dates & Payment

- **Payment Due:** Must be received by **August 31, 2026,** for coverage effective **September 1, 2026**
- **2026 Coverage Period:** September 1 – December 31, 2026 (prorated)
- **2027 Coverage and Renewal:** January 1 – December 31, 2027. You will be billed for the annual premium in October 2026 for the full year of 2027

How to Enroll (Online and Manual Registration)

****Use QR Code below to go to Online Registration Portal****

Click "Create Your Account in Seconds" to enter information

Once information is successfully entered, a BlueLine Planning representative will reach out to complete enrollment

Online Portal

If you do not wish to use online enrollment form, please contact Blue Line Planning via Phone or Email for enrollment information.

We appreciate your continued membership in the DEA and are committed to providing you with quality benefits.

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www.bluelineplanninginc.com

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