

NYS SUMMARY PLAN DESCRIPTION

Vision Care

Dental Care

Prescription Drug Co-Pay
Reimbursement



This book covers NYS Administrative Services Unit, Institutional Services Unit, Operational Services Unit, Division of Military & Naval Affairs Unit, and Roswell Park Cancer Institute Corporation

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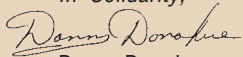
Dear Fund Member:

I am pleased to send you this booklet containing important information concerning your CSEA EBF Dental, Vision, Rx Co-pay Plan, and Workplace Security benefits.

Please take some time to read this booklet to become familiar with your benefits so as to maximize your payments and minimize your out-of-pocket expenses.

I sincerely hope you and your family members enjoy success and good health in the coming months and years.

In Solidarity,



Danny Donohue
Chairman

GENERAL INFORMATION

Enrollment

Coverage under the Plans offered by the CSEA Employee Benefit Fund is not automatic. You must first enroll yourself and your dependents in the Fund. There is one enrollment form which enrolls you in the Plan(s) negotiated for you. If you have not already done so, you can obtain an enrollment form by calling the Fund at **1-800-323-2732**. You can also visit **www.cseaebf.com** to use the “enroll online” option. You can also download an enrollment form from the website for later submission.

Enrollment in the plan(s) does not vest any right in the covered employee except the right to receive benefits under the plan(s) only so long as payments are being received by the Fund on behalf of the employee. Return the completed enrollment form and any additional information required by the Fund.

**SUBMIT ALL ENROLLMENT FORMS TO:
CSEA Employee Benefit Fund
P.O. Box 516
Latham, NY 12110-0516**

Who Is Eligible

Full-Time Employee

If you are a full-time employee in a CSEA represented bargaining unit that has negotiated with your employer for Fund coverage.

Part-Time or Seasonal Employee

If your collective bargaining agreement includes coverage for certain part-time and seasonal employees.

NOTE: An employee may not be covered both as an employee and as a dependent of an employee. A member who has a spouse eligible for coverage is not eligible to cover a domestic partner. If member and spouse/domestic partner are Fund members, coverage for children may not be claimed under both.

Dependents

- If your collective bargaining agreement includes dependent coverage, your dependents become eligible at the same time you do.
- You must notify the Fund promptly of changes in dependent status to ensure that new dependents receive the appropriate coverage and to avoid responsibility for charges incurred by an individual after he or she has ceased to be your dependent.

Dependents Include:

Spouse

- Your spouse. This includes a person of the same sex to whom the covered employee was married in a jurisdiction permitting same sex marriages. A spouse can be removed upon entry into a legal separation. If you become divorced, **you must** remove your ex-spouse upon the finalization of divorce.

Domestic Partner

EBF members who wish to obtain benefits for their domestic partners are eligible to do so based on the same eligibility criteria and application process used for health insurance enrollment.

To enroll a domestic partner:

- Members must contact their Agency's Health Benefits Administrator (HBA) for an enrollment package.
- The NYS Dept. of Civil Service will forward to the Benefit Fund a list of employees with eligible domestic partners.
- Upon receipt of this list, the Fund will mail an enrollment form to these employees to enroll the domestic partner.
- The employee must complete and return the form to:
CSEA Employee Benefit Fund
P.O. Box 516
Latham, NY 12110-0516

Children

- Your unmarried children under the age of 19, including legally adopted children, stepchildren and children of domestic partners, who permanently reside with you.
- Your legal ward under the age of 19 who permanently resides with you pursuant to a court order awarding legal guardianship to you and is supported by you and your spouse/domestic partner.
- Any child or ward described above, regardless of age, who is incapable of self support by reason of

mental or physical disability, provided he or she became so disabled prior to reaching the age of 19.

- **Any child or ward described above under the age of 25 who is a full time student** (minimum of 12 undergraduate or 6 graduate credit hours) enrolled in a regionally accredited college or university and working toward a Bachelor's Degree (e.g., B.A. or B.S.), Master's Degree (e.g., M.A. or M.S.) or Associate's Degree (e.g., A.A. or A.S.). Technical courses of short duration do not qualify, even if a diploma is awarded. The Fund requires that **current proof of student status be provided annually by completion of a Student Status form available from the CSEA EBF. Please visit our website at www.cseaebf.com or call 1-800-323-2732 to obtain the form.**

Enrollment for New Employees

There is a 28 day waiting period from the first day worked before your coverage becomes effective. Coverage under the plans offered by the CSEA EBF is not automatic. You must first enroll yourself and your dependents. When the CSEA EBF receives a notice of eligibility from the NYS Department of Audit and Control, a welcome packet is sent to the employee. In the packet there will be an enrollment form to complete. The enrollment form will ask you for your "N" Number from your pay stub and your Social Security Number. It is necessary for you to provide both full numbers to us. This will be the only time that your "N" number will be used.

Upon receipt of the enrollment form back, the CSEA EBF will enroll you and your dependents if they are listed. At that time, a CSEA EBF ID number will be sent to you for when you are using the CSEA EBF benefits.

Please note that in some circumstances, additional information for one or more of your dependents may be requested from you.

Enrollment Changes for Existing Employees

If you have a change to your current enrollment, you will need to contact the CSEA EBF directly. A standard form is available for you to complete to add dependents. This Enrollment form is available directly from CSEA EBF at **1-800-323-2732**. You can also visit our website, **www.cseaebf.com**, and download a form from there or use our Online Enrollment feature. Please note that in some circumstances, additional information for one or more of your dependent additions or deletions may be requested from you.

Transfer Employees

If you transfer into a CSEA bargaining unit from a State bargaining unit not covered by the Fund, there is a 28-day waiting period before coverage begins.

If you *transfer out* of a unit covered by the Fund, you will

be covered for 28 days after the last day worked. After this 28-day period, eligibility for coverage is terminated.

COBRA

If you become ineligible for Fund coverage because of retirement, termination, layoff, leave without pay or reduction in hours, you may have certain rights to continue Plan coverage through COBRA.

If you die, or become divorced or legally separated, or a dependent ceases to be a dependent, your spouse and/or dependent has certain rights to continue Plan coverage through COBRA. In the event of divorce, legal separation or a child losing dependent status, you or a family member must inform the Fund of the qualifying event within 60 days of the event or the date on which coverage would be lost because of the event.

Retirees, Resignation or Termination

You are covered for 28 days after the last day worked. Unless you elect the COBRA option, your eligibility terminates after this 28-day period.

CSEA Employee Benefit Fund Website

- Find the most up to date information on your dental and vision benefits by visiting our website at **www.cseabf.com**.
- Save valuable time by printing dental plan information, provider listings and EBF forms.

VISION CARE PLAN

The Vision Care Plan offers quality eye care services at no cost to members from one of the Plan's participating providers.

Using This Benefit

When in need of Vision Care services, call the Employee Benefit Fund **1-800-323-2732** to determine if you are eligible for benefits. Make an appointment with a participating provider who will then obtain an authorization for services from the Fund.

Using a Participating Provider

Over 10,000 providers participate with the plan. For a listing, please visit **www.cseabf.com** or call **1-800-323-2732**.

Benefit Provisions

Members/spouses/domestic partners and eligible dependents age 19 and over are entitled to a routine eye examination and one (1) pair of glasses (lenses and frame) or Plan contact lenses once every 24 months. Dependent children under the age of 19 are eligible every 12 months.

- An employee may not be covered both as an employee and as a dependent of an employee.

- Utilization dates for benefits covered by the Fund travel with the member. When transferring from a state bargaining unit to another state bargaining unit employees are required to wait 24 months from last date of service before becoming eligible for a vision benefit.

Dilation will be included at a **Provider's Office** whenever **professionally indicated** without any additional cost to the member.

Eyeglasses

The plan lens selection includes plastic, polycarbonate or glass lenses. Single vision, bifocals, trifocals, "no-line" bifocals and trifocals, standard progressive lenses. Cataract lenses, fashion tints, scratch proofing and prescription sunglasses. Other options may be available at an additional charge under our fixed co-pays.

If you go to a participating vision provider and select a frame from your plan collection, you will have no out-of-pocket expense for the cost of your frame. The frame collection offers a large selection in multiple styles and is updated periodically. If you choose a frame that is outside of your plan collection, you will be provided a \$30 allowance and you must pay the difference in the price to the participating provider.

Contact Lenses

- Plan contact lenses consist of soft planned replacement or disposables. You will be allowed \$25 toward non-plan contacts.
- A Contact Lens Formulary is used which allows for an initial supply* of many of the most popular and commonly prescribed brands of soft contact lenses. If non-plan contact lenses are required, the allowance will be applied **toward** the total cost of the contact lenses.

*Duration of initial supply may vary depending on the lens type, wearing habits and prescribing doctor's instruction regarding replacement schedule.

VISION DISCOUNT FIXED CO-PAYS

Major Plan Features

- Program offers fixed co-pays for lenses and coatings at any EBF participating provider office.
- Members/eligible dependents who wish to purchase lenses and coatings not currently covered by their vision program will be entitled to a set co-pay, resulting in substantial out-of-pocket savings.

Fixed Co-pays Include:

- \$ 35.00 – Standard Anti-reflective Coating
- \$ 48.00 – Premium Anti-reflective Coating
- \$ 55.00 – Ultra Anti-reflective Coating

- \$ 12.00 – Ultraviolet (UV) Coating
- \$ 65.00 – Plastic Photosensitive Lenses
- \$ 90.00 – Premium Progressive Lenses
- \$140.00 – Ultra Progressive Lenses
- \$ 55.00 – High Index Lenses
- \$ 75.00 – Polarized Lenses

This valuable program provides savings to members resulting in less out-of-pocket for “add ons”.

How to Use This Benefit

- Use any CSEA Employee Benefit Fund participating vision provider. For a list of providers, please visit our website at www.cseabf.com.
- Members who choose lenses and/or coatings not covered in their existing EBF vision plans will pay the fixed co-pay in the schedule listed above.

Exclusions and Limitations

- Patient must be covered by the Fund under an existing vision program to be eligible for fixed co-pay(s). This discount is available only at the time of the eligible date of service. It is not available as a separate service outside of the patient’s eligibility date.
- All portions of the benefit (exam plus corrective eyewear selection) must be performed on the same day. Benefits can not be split between 2 participating providers OR between a participating and non-participating provider.
- Any benefit that is claimed after a period that exceeds one year from the calendar year in which vision services were rendered.
- Please note: fixed co-pays are not refundable. Payment for items not covered under the plan are the responsibility of the patient.

Computer Eyeglass Benefit Provisions

Members/employees whose job duties require 50% or more of their work hours on a computer will be examined and a determination made, which may warrant a different prescription and an additional pair of glasses.

The Computer benefit is for eligible employees only and does not include dependents. It is only available thru a participating provider. The participating provider determines if an additional pair of glasses is required. If you are eligible for a Computer benefit, selection of the eyewear must be done at the same time as selection of your first set of eyewear and is not available as a separate service.

Using a Non-Participating Provider

When you choose to receive services from someone who does not participate as a CSEA Panel Provider, an indemnity payment will be made directly to you for expenses, not to exceed:

Exam.....	\$16.00
Frame.....	\$11.00
Standard lenses	\$14.00
Bifocals	\$23.00
Trifocals	\$32.00
Contact lenses	\$25.00
Cataract lenses.....	\$25.00
Cataract bifocals	\$35.00
Photochromics.....	\$12.00

Exclusions and Limitations

- All portions of the benefit (exam plus corrective eyewear selection) must be performed on the same day. Benefits can not be split between 2 participating providers OR between a participating and nonparticipating provider.
- Any benefit that is claimed after a period that exceeds one year from the calendar year in which vision services were rendered.

Substantial out-of-pocket expenses can be avoided by using CSEA Vision Care Panelists. Contact the Fund for a claim form or visit our website at **www.cseaebf.com**.

DENTAL CARE PLAN

How To Use This Plan

- You may use any licensed dentist for dental care.
- The Fund contracts with participating dental offices to accept the fee schedule as payment in full for covered dental services whether payment is made by you or the Fund.
- If you would like to view our current Directory of Dental Care Providers, you can request a copy by calling us at **1-800-323-2732** or visit our website at **www.cseaebf.com**
- Specialists within participating general practices have the right to bill members for the difference between the specialist’s customary charge and the allowance which the CSEA Employee Benefit Fund pays under the State Dental Plan. The Specialist must inform the Fund and the member that he/she will not be accepting the plan allowance as payment in full and must provide proof of specialty status to the Fund.
- If you choose a non-participating dentist and are charged more than the amount listed under the Schedule of Allowances, you must pay the difference.
- A universal American Dental Association (ADA) claim form, available through your dental provider, or a CSEA claim form, which may be obtained from our website, **www.cseaebf.com** must be used to submit for completed services. Electronic claims are also accepted.
- **The Fund does not recommend that you use any particular dentist, either participating or non-participating.**

**SUBMIT ALL DENTAL CLAIM FORMS TO:
CSEA EMPLOYEE BENEFIT FUND
P.O. Box 489
Latham, NY 12110-0489**

Maximum Benefit-Dental Plan

- There is a \$2,850.00 annual maximum dental benefit for each covered member and dependant.
- For year 2014 and on, there is no annual maximum for children under the age of 19, per the Affordable Care Act guidelines.
- This maximum is on a calendar-year basis (January through December).
- Under this maximum, the Benefit Fund is assuming liability for up to the first \$2,850.00 of covered dental work per year. This maximum does not apply to orthodontics, implant body placement, implant abutments, prophylaxis or oral evaluations.
- We encourage those about to undergo extensive dental treatment to discuss those plans with the dentist beforehand. There are often less expensive alternatives available which will provide high quality dental care.

Appeal Procedure

- If you feel that you did not receive full benefits, you may appeal to the Fund. Please call customer service at 1-800-323-2732 and request a dental claim appeal form which can be emailed or mailed to you. Include copies of supporting documentation.
- ALL appeals must be submitted within 60 days of the determination being appealed.
- Please note the appeal process could take up to 4-6 weeks.
- This appeal procedure is not designed to cover services not covered by the Plans.

Pre-Authorization of Benefits

- Whenever the estimated cost of a recommended dental treatment exceeds \$500.00, we advise the submission of a pre-authorization before the work begins.
- Use a dental claim form for this submission, and include the related x-rays.
- After review, the Benefit Fund will notify the member and the dentist of the benefits payable based upon the treatment plan.
- In determining the amount of benefits payable, consideration will be given to alternate procedures that will accomplish a professionally acceptable result.
- If the member and the dentist agree to a more expensive method of treatment than that pre-authorized by the Benefit Fund, the amount exceeding the pre-authorization will not be paid by the Fund even if it would otherwise be a covered service. If

we recommend alternative benefits, you should also discuss this with your dentist.

- **For Example:** If your dentist submitted a pre-authorization for a crown which would cost \$725.00 and review by our dental consultant showed that an amalgam restoration for \$115.00 would give an acceptable result, the Benefit Fund would pay only \$115.00. If the member decided to have the crown, he or she would pay the difference of \$610.00 (\$725.00 minus the \$115.00).

A pre-authorization is not a guarantee of benefits. Payment is always subject to eligibility at the time of service.

CSEA EBF STATE DENTAL PLAN SCHEDULE OF ALLOWANCES FOR COVERED SERVICES

DIAGNOSTIC SERVICES

CONSULTATION (1 per calendar year)..... \$100.00

CLINICAL ORAL EVALUATION (EXAMINATION)

Evaluation – periodic, comprehensive, limited or detailed 3 evaluations per calendar year (outside annual maximum)..... \$ 40.00

DENTAL RADIOGRAPHS

Intraoral complete series, including bitewings (1 per 3 years)..... \$ 90.00
or

Panoramic (1 per 3 years) \$ 90.00

There is a 3 year limitation for complete series and/or panoramic radiographs. Periapical and bitewing x-rays are not covered if performed within the same 12 month period as a complete series. Periapical x-rays are not covered within the same 12 month period as a panoramic image.

Periapical x-ray, each image (Maximum 10 per calendar year)..... \$ 10.00

Bitewing x-ray, each image (Maximum 4 per calendar year)..... \$ 10.00

Occlusal image (2 per 3 years)..... \$ 20.00

PREVENTIVE SERVICES

Dental prophylaxis, adult-12 yrs and over 3 per calendar year (outside annual maximum). \$ 78.00

Dental prophylaxis, child-under age 12 (3 per calendar year) \$ 63.00

Fluoride, child under age 19 (2 per calendar year) \$ 15.00

Sealants, child under age 19, per tooth covered on bicuspids and molars in the permanent dentition only. (1 per 3 years) \$ 25.00

Space maintainers, child, under age 19 (1 per tooth per lifetime)

Unilateral space maintainer..... \$120.00

Bilateral space maintainer..... \$176.00

RESTORATIVE - FILLINGS

AMALGAM RESTORATIONS (1 per each surface per tooth per 12 month period). Includes tooth preparation, all adhesives, liners and bases and polishing to restore a tooth to proper form and function.

PERMANENT OR PRIMARY TEETH

Amalgam-one surface	\$ 90.00
Amalgam-two surfaces	\$115.00
Amalgam-three surfaces	\$135.00
Amalgam-four or more surfaces	\$145.00

RESIN-BASED COMPOSITE RESTORATIONS (1 per each surface per tooth per 12 month period). Includes tooth preparation, acid etching, adhesives, liners, bases, curing and the broad category of materials called resin-based composites.

PERMANENT OR PRIMARY TEETH (Anterior or Posterior)

Resin based, one surface	\$ 90.00
Resin based, two surfaces	\$130.00
Resin based, three surfaces	\$145.00
Resin based, four or more surfaces or involving incisal angle	\$145.00

RESTORATIVE - CROWNS AND INLAYS/ONLAYS

- Crowns and inlays/onlays are covered for the restoration of permanent teeth which, as the result of extensive decay or fracture, cannot be restored with an amalgam or resin-based composite filling.
- The treatment plan must be accompanied by radiographs and will be professionally reviewed for necessity and appropriateness of the planned treatment taking into account the exclusions and limitations of the Plan.
- Any type of crown restoration that has been in place for 12 months is considered permanent and subject to the frequency limitation.
- Benefits are payable upon insertion of the crown or inlay/onlay.
- **Pre-op radiographs are required for the review of this procedure.**

CROWNS - (1 per 5 years)

Resin (permanent, anterior teeth only)	\$200.00
Resin fused to metal	\$490.00
Porcelain/Ceramic	\$725.00
Porcelain fused to metal	\$725.00
3/4 cast metal	\$280.00
Full cast metal	\$610.00

IMPLANT/ABUTMENT SUPPORTED CROWNS - (1 per 10 years)

Implant/abutment supported, porc/ceram...	\$725.00
Implant/abutment supported, porc fused to metal..	\$725.00
Implant/abutment supported, full cast metal...	\$610.00

INLAYS/ONLAYS - (1 per 5 years)

Inlay/onlay, one surface	\$178.00
Inlay/onlay, two surfaces	\$208.00

Inlay/onlay, three or more surfaces..... \$250.00

OTHER RESTORATIVE SERVICES

Recement crown, implant crown
(1 per calendar year) \$ 30.00

Stainless steel crowns, deciduous teeth only
(1 per tooth per 3 years) \$ 80.00

Pin retention, per tooth
(1 per calendar year) \$ 20.00

Post and core, cast or prefabricated, per tooth
(1 per 5 years) \$140.00

ENDODONTICS

ROOT CANAL THERAPY (1 per tooth per lifetime)
Benefits for root canal therapy are limited to permanent teeth and are payable upon completion.

Root canal therapy, anterior \$650.00

Root canal therapy, bicuspid \$750.00

Root canal therapy, molar..... \$900.00

OTHER ENDODONTIC/PERIRADICULAR SERVICES

Pulpotomy, deciduous teeth only
(1 per tooth per lifetime) \$ 90.00

Apicoectomy, 1st root
(1 per tooth per lifetime) \$575.00

Apicoectomy, each additional root \$200.00
(General Anesthesia/IV Sedation covered with Apicoectomy)

Retrograde filling, per root, in conjunction with Apicoectomy
(1 per tooth per lifetime) \$125.00

PERIODONTICS

*Gingivectomy, Osseous Surgery and Bone Replacement Graft will be professionally reviewed for necessity and appropriateness of the planned treatment, taking into account the exclusions and limitations of the Plan. **The treatment plan must be accompanied by x-rays and periodontal charting.** Benefits will be paid for only the most comprehensive surgical procedure necessary in each site. The allowance for gingivectomy and osseous surgery will be made on a quadrant or sextant basis. Periodontic benefits are not usually paid for procedures performed on patients under 19 years of age. Exceptions can be made based on documented medical necessity.*

Gingivectomy or gingivoplasty, per quadrant
(1 per 5 years)..... \$350.00

Osseous surgery, per quadrant
(1 per 5 years)..... \$700.00

Bone replacement graft, per tooth (D4263)
(2 per calendar year) \$250.00

Periodontal scaling and root planing, per quadrant
(2 per calendar year, limited to 2 quadrants per visit)..... \$ 60.00

Periodontal maintenance procedure 3 per calendar year (outside annual maximum), either prophylaxis or periodontal maintenance procedure \$ 78.00

PROSTHODONTICS (REMOVABLE)

A benefit will be paid for a permanent denture replacing an interim denture after 6 months but no longer than 12 months from the date the interim denture was inserted. If a permanent denture is not inserted prior to 12 months, the interim denture will be considered a permanent denture. This plan will pay for no other installation within the next 5 or 10 year period. Benefits are payable only upon insertion of denture. Allowance includes post-delivery care, relines and adjustments for 6 months.

COMPLETE DENTURES - (1 per 5 years)

- Full upper or lower denture, permanent.....** \$900.00
- Full upper or lower denture, interim** \$175.00

PARTIAL DENTURES - (1 per 5 years)

- Partial upper or lower denture, permanent...** \$900.00
- Unilateral partial upper or lower denture, permanent** \$350.00
- Interim partial dentures, upper or lower, anterior teeth only** \$175.00

IMPLANT/ABUTMENT SUPPORTED DENTURES - (1 per 10 years)

- Implant/abutment supported full upper or lower denture, permanent** \$900.00
- Implant/abutment supported partial upper or lower denture, permanent** \$900.00

REPAIRS TO FULL/COMPLETE DENTURES

- Replace missing or broken teeth (limited to 4 per calendar year)** \$ 60.00

REPAIRS TO PARTIAL DENTURES

- Repair, replace or add clasp to existing partial denture (limited to 4 per calendar year)** \$ 60.00
- Replace or add tooth to existing partial denture (limited to 4 per calendar year)** \$ 60.00

REBASE FULL DENTURE - (1 per 2 years)

- Rebase - upper or lower** \$250.00

RELINE OF DENTURES - upper or lower (1 per 2 years)

- Reline full denture** \$175.00
- Reline partial denture** \$175.00

PROSTHODONTICS (FIXED)

Services are limited to permanent teeth replacement. The treatment plan must be accompanied by radiographs and will be professionally reviewed for necessity and appropriateness of the planned treatment taking into account the exclusions and limitations of the Plan. Benefits are payable upon insertion of the fixed bridge.

PONTICS (1 per 5 years)

- Cast metal** \$500.00
- Porcelain fused to metal** \$600.00
- Porcelain/Ceramic** \$600.00
- Resin fused to metal** \$258.00

ABUTMENT CROWNS FOR FIXED BRIDGE RETAINERS

(1 per 5 years)

- Cast metal** \$610.00

Porcelain fused to metal	\$725.00
Porcelain/Ceramic	\$725.00
Resin fused to metal	\$490.00
Retainer for Maryland-type bridge.....	\$290.00
IMPLANT/ABUTMENT SUPPORTED CROWNS FOR FIXED BRIDGE RETAINERS (1 per 10 years including pontics part of implant fixed bridge retainer)	
Implant/abutment supported, cast metal.....	\$610.00
Implant/abutment supported, porc fused to metal	\$725.00
Implant/abutment supported, porcelain/ceramic	\$725.00
OTHER FIXED PARTIAL DENTURE SERVICES	
Recement bridge, implant bridge (1 per calendar year)	\$ 80.00

ORAL SURGERY

EXTRACTIONS (1 per tooth per lifetime)	
Extract coronal remnants, primary tooth	\$ 75.00
Erupted tooth or exposed root	\$110.00
Surgical removal	\$175.00
Soft tissue impaction	\$300.00
Partial bony impaction	\$400.00
Full bony impaction	\$500.00
Surgical removal of residual roots.....	\$160.00

OTHER SURGICAL PROCEDURES

Surgical Placement of Implant Body (D6010: 1 per tooth position per 10 years)

- An allowance will be provided for the surgical placement of the Implant Body. The plan will not pay for a replacement within the next 10 year period.
- A provider **either participating or non-participating** will be permitted to charge their customary fee for the implant body procedure and accept the \$1,000.00 per implant benefit as an **allowance** against such fee. If treatment is provided by a participating provider, the member may be responsible for a balance, to be discussed prior to treatment.
- The allowance for the surgical implant body will be outside of the member's annual plan maximum.
- A tooth or teeth currently having a prosthetic (denture, partial denture, crown, inlay-onlay) placed within the last 5 years and is/are being replaced by a covered **Implant/Abutment Supported Prosthetic** would be subject to the 5 year replacement rule.
- Implant/Abutment Supported Prosthetics-(Removable Dentures, Fixed Dentures, Fixed Partial Dentures/ Retainers & Single Crowns) will be subject to a 10 year replacement rule.
- Post-op Radiographs are required for the payment of this procedure. Benefits are payable upon insertion.
- Implant Body (per tooth position)..... \$1,000.00 (2 teeth per calendar year)

Supporting Structures (1 per tooth position per 10 years/2 per calendar year)

Prefabricated Abutment (D6056).....	\$250.00
Custom Abutment (D6057).....	\$250.00

- A provider either participating or non-participating will be permitted to charge their customary fee for the implant abutment and accept the \$250.00 per implant abutment benefit as an allowance against such fee. If treatment is provided by a participating provider, the member may be responsible for a balance, to be discussed prior to treatment.
- The allowance for the implant abutments will be outside of the member's annual plan maximum.

Bone Graft at time of implant placement (1 per tooth position per 10 years / 2 per calendar year: D6104)	\$350.00
Surgical access of an unerupted tooth (1 per tooth per lifetime)	\$200.00
Biopsy of oral tissue, hard or soft (tissue removal).....	\$190.00
Alveoplasty in conjunction with extractions, per quadrant (1 per lifetime).....	\$135.00
Alveoplasty not in conjunction with extractions, per quadrant (1 per 5 years).....	\$135.00
Frenulectomy	\$250.00
Excision of lesion (1 per calendar year)	\$200.00
Bone replacement graft for ridge preservation (1 per tooth per lifetime / 2 per calendar year: D7953).....	\$250.00

ORTHODONTICS

This plan does not cover adult orthodontics. Provided for employees and unmarried dependent children enrolled in the plan. Orthodontic appliances must be in place before age 19.

If a cosmetic upgrade (ex. invisalign® or clear brackets) is chosen and treatment is provided by a participating provider, the member may be responsible for a one time cosmetic upgrade fee, to be discussed prior to treatment.

Limited/Interceptive/Appliance Therapy \$300.00
(once per lifetime, prior to and not in the same month as comprehensive treatment. Additional appliances and office visits are the responsibility of the member.)

Comprehensive orthodontic treatment, appliance insertion (once per lifetime) \$1,000.00

Periodic orthodontic treatment visit
(A benefit is provided for 24 completed active monthly treatment visits per life. Treatment visits beyond 24 months are the responsibility of the member, at the EBF allowance rate, when treatment is provided by a participating provider.)..... \$150.00

Passive Treatment (for cases started after 01/01/14)
(one treatment benefit per lifetime following comprehensive treatment, includes retainers).\$300.00

ADJUNCTIVE GENERAL SERVICES

General anesthesia/deep sedation -each 15 minute increment with a maximum benefit of \$200.00
(per covered oral surgery visit)\$100.00

or

Intravenous sedation -each 15 minute increment

with a maximum benefit of \$200.00 (per covered oral surgery visit)	100.00
Palliative (emergency) treatment of dental pain (2 per calendar year)	\$ 60.00

Exclusions and Limitations

- There is coverage for replacement of an existing crown, partial or full removable denture or replacement of fixed bridgework by a new denture or bridgework, or the addition of teeth to an existing partial removable denture or to bridgework to replace extracted natural teeth, but only if the Plan is furnished satisfactory evidence that:
 - (a) The existing denture or bridgework was inserted at least **five** years prior to its replacement and that the existing denture or bridgework cannot be made serviceable by a dentist, or
 - (b) In the case of a crown, that at least **five** years has elapsed since the crown was inserted or
 - (c) The existing implant supported crown, bridge or denture was inserted at least **ten** years prior to its replacement and that the existing implant supported crown, bridgework or denture cannot be made serviceable by a dentist.

In addition to the Exclusions and Limitations as stated in the CSEA Dental Plan Schedule of Allowances and those listed above, THIS PLAN DOES NOT COVER:

- charges for any type of service or appliance not described in Schedule of Allowances
- treatment by other than a licensed dentist or dental hygienist acting within the scope of licensure
- services and supplies that are primarily cosmetic in nature
- replacement of a **lost** or **stolen** prosthetic appliance
- duplicate prosthetic appliances or services
- dentures, crowns, inlays, bridgework or appliances to change or maintain vertical dimension
- precision or other elaborate attachments or features for dentures, bridgework or any other dental appliances
- any service rendered or appliance inserted before the eligibility date or after the termination date under this Plan
- any procedure not completed prior to date of termination/Per guidelines, termination is effective 28 days from last day worked
- splinting
- mini implants
- treatment covered by Workers' Compensation or similar law
- charges for expenses which are reimbursable through "no-fault" automobile insurance
- any claim or appeal that is submitted after a period that exceeds one year from the calendar year in which dental services were rendered
- temporary dental services which are determined by the Employee Benefit Fund to be an integral part of the final dental service rather than a separate service

Coordination of Benefits

Since it is not intended that the patient receive greater benefits than the actual expenses covered, the amount of benefits payable under the NYS Dental Plan will take into account any coverage the employee (or eligible dependent) has under other group plans. In other words, the benefits under the NYS Dental Plan will be coordinated with the benefits of other group plans.

Note: An employee may not be covered both as an employee and as a dependent of an employee. A member who has a spouse eligible for coverage is not eligible to cover a domestic partner. If member and spouse/domestic partner are Fund members, coverage for children may not be claimed under both.

Birthday Rule

Coordination of benefits regulation states that the primary payer of benefits for dependent children is determined by the parent who has the earlier birth date by month and day, without regard to year of birth. (other determining factors may apply)

PRESCRIPTION DRUG CO-PAY BENEFIT

Major Plan Features

- Reimburses NYSHIP prescription drug card co-pays and covered prescriptions less than the co-pay once annually up to a maximum of \$150 per family* per calendar year. To obtain the maximum benefit of \$150, members must wait until their co-pay expenses reach \$450 before filing a claim.

* For purposes of the Prescription Drug Co-pay Benefit, "Family" includes Domestic Partner.

What Is The Benefit

- Members who are enrolled in the New York State Health Insurance Program (either the Empire Plan or Health Maintenance Organization) are entitled to reimbursement once annually for NYSHIP prescription drug co-pays and covered prescriptions less than the co-pay for themselves and their dependents.
- Only one claim per calendar year (January – December) is processed. To obtain the maximum benefit, wait until your co-pay expenses reach \$450 before filing your claim.
- If you do not accumulate \$450 before the end of the year, submit your claim AFTER DECEMBER 31 for what you did pay over \$300. The deadline for submission is March 31 of the following year for the co-pays accumulated **during the previous Calendar Year.**

How to Use This Benefit

- Write or call the Fund office to obtain a Prescription Drug Co-Pay Benefit Claim Form. Forms can also be downloaded from our website at www.cseabf.com.

Please mail your requests in writing to:
CSEA Employee Benefit Fund
P.O. Box 516
Latham, New York 12110-0516

- Submit your completed form with an **itemized pharmacy printout** indicating dates of service, item dispensed and co-pay amount. Please do not use highlighter on printouts. **Cash register receipts, cancelled checks and credit card receipts are not accepted.**
- The Fund will then send the check **to the member.**

Exclusions and Limitations

- Prescriptions must be dispensed by a licensed pharmacist.
- Charges for “over the counter” drugs, prescriptions not covered by your Prescription Plan, Diabetic supplies and other medical devices and brand/generic differentials are not covered.
- Employees of the NYS Canal Corporation are not eligible for the Prescription Drug Co-pay Benefit.

CSEA EMPLOYEE BENEFIT FUND

Danny Donohue, Chairman
One Lear Jet Lane, Suite 1
Latham, NY 12110-2395

1-800-323-2732

www.cseaebf.com

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