# CSEA EMPLOYEE BENEFIT FUND
# COMPARISON OF RETIREE DENTAL PLANS 2026-2027

| SOURCE | CSEA EBF<br>HORIZON - COBRA<br>800-323-2732 | CSEA EBF<br>Retiree Dental Plan<br>800-323-2732 | * CSEA<br>Retiree Reduced Fee<br>Dental Program<br>800-342-4146 |
|---|---|---|---|
| **Plan Type** | **Fee schedule**<br><br>**Participating provider list available.**<br><br>**May use non-participating dentist.**<br>**Reimbursement based on fee schedule for covered services.** | **Fee schedule**<br><br>**Participating provider list available.**<br><br>**May use non-participating dentist.**<br>**Reimbursement based on fee schedule for covered services.** | **REDUCED FEE DISCOUNT** |
| **Waiting Period** | **None** | **None** | **None** |
| **Deductible** | **None** | **None** | **None** |
| **Annual Maximum** | **$3000** | **$2500** | **None** |
| **Dental Implants** | **$1075 per tooth***<br>**2 per calendar year** | **$750 per tooth***<br>**2 per calendar year** | **Not Covered** |
| **Co-payments**<br><br>**Member Responsibility** | **Par providers- no out of pocket for covered services. *Implants exempt. Allowance only. Member responsible for balance.**<br><br>**Non-participating dentist - Member is responsible for dentist's charges minus the allowance listed in the fee schedule.** | **Par providers - no out of pocket for covered services. *Implants exempt. Allowance only. Member responsible for balance.**<br><br>**Non-participating dentist - member is responsible for dentist's charges minus the allowance listed in the fee schedule.** | **Retiree pays amount listed in fee schedule to provider.**<br><br>**Treatments not listed should be discussed with dentist PRIOR to treatment.** |
| **Monthly Premium** | **Composite Rate $139.89**<br>***includes 2% admin fee**<br><br>**Rates effective through 6/30/27** | **$66.00 Individual**<br>**$134.00 Member + one dependent**<br>**$172.00 Family**<br>**Rates effective through 6/30/27** | **No monthly premium**<br>**Discounted fee paid by retiree to dentist** |

***Retiree Membership required. Contact Member Solutions Center at CSEA HQ to request an application - 800-342-4146**