




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

SOURCE	<p align="center">CSEA EBF COBRA NYS Liquidation Bureau 1-800-323-2732</p> 	<p align="center">CSEA EBF Retiree Dental Plan 800-323-2732</p> 	<p align="center">* CSEA Retiree Reduced Fee Dental Program 800-342-4146</p> 
Plan Type	<p>Fee schedule</p> <p>Participating provider list available.</p> <p>May use non-participating dentist. Reimbursement based on fee schedule for covered services.</p>	<p>Fee schedule</p> <p>Participating provider list available.</p> <p>May use non-participating dentist. Reimbursement based on fee schedule for covered services.</p>	<p>Reduced  Fee  Discount</p>
Waiting Period	None	None	None
Deductible	None	None	None
Annual Maximum	\$3000	\$2500	None
Dental Implants	\$1200 per tooth* 2 per calendar year	\$750 per tooth* 2 per calendar year	Not Covered
<p>Co-payments</p> <p>Member Responsibility</p>	<p>Par providers- no out of pocket for covered services. *Implants exempt. Allowance only. Member responsible for balance.</p> <p>Non-participating dentist - Member is responsible for dentist's charges minus the allowance listed in the fee schedule.</p>	<p>Par providers - no out of pocket for covered services. *Implants exempt. Allowance only. Member responsible for balance.</p> <p>Non-participating dentist - member is responsible for dentist's charges minus the allowance listed in the fee schedule.</p>	<p>Retiree pays amount listed in fee schedule to provider.</p> <p>Treatments not listed should be discussed with dentist PRIOR to treatment</p>
Monthly Premium	<p>\$167.28 per month Includes dental, vision and RX Copay reimbursement benefits.</p> <p>Rate through 3/31/27</p>	<p>\$66.00 Individual \$134.00 Member + one dependent \$172.00 Family</p> <p>Rates effective thru 6/30/27</p>	<p>No monthly premium Discounted fee paid by retiree to dentist</p>

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