

CSEA EMPLOYEE BENEFIT FUND COMPARISON OF RETIREE VISION PROGRAMS JANUARY 2019

SOURCE	CSEA EBF NYS COBRA 800-323-2732 COBRA DEPARTMENT	CSEA EBF RETIREE VISION PLAN 800-323-2732 RETIREE DEPARTMENT	* PEARL INSURANCE DESIGNER VISION PLAN 877-847-2732
Plan Type	<p>Paid in full eye examinations and eye glasses#. Contact Lenses covered - \$25 towards non-plan contact lenses.</p> <p>#Participating providers accept program in full while staying within designated Plan.</p> <p>DAVIS PROVIDER NETWORK</p> <p>When using a non-provider, retiree is reimbursed on indemnity fee schedule.</p>	<p>Paid in full eye examinations and eye glasses#. Contact Lenses covered. \$125 allowance toward non-plan contacts.</p> <p>#Participating providers accept program in full while staying within designated Plan.</p> <p>DAVIS PROVIDER NETWORK</p> <p>When using a non-provider, retiree is reimbursed on indemnity fee schedule.</p>	<p>Paid in full eye examinations and eye glasses or contacts after applicable co-pays . Refer to Pearl website for contact lens benefit. www.cseainsurance.com</p> <p>DAVIS PROVIDER NETWORK</p> <p>*You must be an active dues paying retiree member to access this program</p>
Frequency	Exam and Glasses OR contacts once every 24 months	Exam and Glasses OR contacts once every 12 months	Exam and glasses or contacts once every 12 months
Co-pays	NONE	NONE	\$10 for eye exam \$25 for Eye glasses
Eyeglass Frames	Fashion, Designer and Premier Frame Line	Fashion, Designer and Premier Frame line	\$25 Co-Pay on Premier Line
Lenses (Glass) Photochromic	Photochromic lenses not covered	Covered in full at a provider office	\$20 Co-Pay at a provider office
Monthly Premium	<p>\$96.90 per month Includes dental, vision and RX Co-pay Benefits. Benefits cannot be elected separately under COBRA</p> <p>Rates through 3/31/19</p>	<p>\$12.65 Individual \$25.30 Member +1 \$34.32 Family</p> <p>Rates through 6/30/19</p>	<p>\$11.96 Individual \$20.50 Family</p> <p>Rates through 12/31/19</p>

***Retiree Membership required to access program. Please contact CSEA Headquarters Member Benefits Department for a Retiree Membership Application at 1-800-342-4146**