



EBF INSIGHTS

NOV 2021 NEWSLETTER

A Message from the Chairperson, Mary E. Sullivan

Thanks & Appreciation. These two simple words are what come to mind when I think about our collective journey over the last two years. As we enter the season of “Thanksgiving”, I think that despite the challenges, we have much for which to be thankful.

You may question how I might think that with all the loss and tragedy over the last two years. Some might ask, what is there to be thankful for at a time when political and societal disagreements have torn our society and the impact of COVID-19 poses a daily challenge to our lives, our families, and our community. I am thankful.

I am thankful for you—each of you—for what CSEA members have done in stepping up to perform your jobs under very difficult circumstances. I am thankful and overwhelmed how you have worked so hard (often at risk of personal health) to serve the public and to protect your families.

Much has been made of the “new remote work” arrangements. There are even some who say that work will never be the same after the pandemic.

While some CSEA members were able to work remotely, so many others had to perform their work functions in the field, adopting new protocols that made their jobs harder but helped to keep them safe. Whether a frontline healthcare worker, a DOT plow driver, or a road construction laborer, those not given the chance to work remote stepped-up big time, and in historic ways. When the full story of the pandemic response is written, I truly believe that your story of dedication

and sacrifice will be told and will serve as the inspiration to future generations.

What can we do to show appreciation for your sacrifice? Clearly, we can work to secure contracts that recognize your service. We are already committed to that. But while we fight for better contracts, we also make sure that we preserve the great benefits that we have already gained for you. That’s why I publish these EBF newsletters. Through communication, I want you to understand the value of what you have in the EBF and use the benefits that have been negotiated for you. These benefits are there for your good health. A strong EBF is just another way that we express thanks for all that you do – every day.

The pandemic has challenged the EBF like no other event, but the EBF has worked hard to meet the test. Since the pandemic began, EBF staff has taken nearly 300,000 phone calls and processed 750,000 dental claims. The EBF has mailed out 200,000 checks to members & providers for everything from dental claims to co-pay reimbursements. It is an impressive record of achievement, but you deserve nothing less.

As I conclude this message, I return to the feeling of thanks & appreciation, and note, that we are all in this together. You are doing great work. Be safe and keep it up. We will get through this crisis. I wish everyone safe and happy holidays, and, like you, look forward to gathering in person very soon.

In Solidarity, *Mary*

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Trustee Spotlight: Richard Bebo



FAST FACTS

- » Started with New York State DOT in 1999
- » Served as Vice President of DOT Local 687 from January 2006 - June 2013
- » Completed the CSEA LEAD program in 2009
- » Elected President of DOT Local 687 in June 2013 and served in this position until 2020
- » Served on the Capital Region's PEOPLE committee
- » Co-chaired of the Membership Committee
- » Served as Capital Region 3rd Vice President from September 2014 until March 2016
- » Served as Executive Vice President from March 2016 until 2020
- » Elected to his first term as Statewide Secretary in February 2020
- » Elected as an EBF Trustee in April of 2020

On the value of public sector benefits... "CSEA negotiates the EBF's benefits on behalf of the members whenever possible because we understand the value they bring to the table. When access to dental and vision benefits are solidified in contracts, surprise costs are minimized especially at a participating provider. These savings are something I experienced first hand with my medically required visits to the optometrist and my son's substantial dental work a few years back. Like me, CSEA members and their families can have peace of mind that benefits from EBF can help save money and keep their families healthy."

On knowing your CSEA benefits... "Knowledge is power! Every member should be aware of the benefits and services CSEA can provide them, including negotiated benefits like the EBF dental and vision plans. Dental and vision benefits that include regular exams can help detect underlying health issues which can be addressed and treated before they become serious. Take advantage of region, local and unit information days and membership meetings and talk to the representatives to learn about what your benefits are and how to use them. The EBF's website and Member Portal are also valuable resources for members. In person, on the website or over the phone, the EBF provides you with a direct line of communication."

TOP 5 MOST COMMONLY ASKED QUESTIONS FROM OUR MEMBERS:

01. How do I find a participating CSEA Employee Benefit Fund dental provider? To search our Dental and Vision Participating Providers, click the "Provider Search" button on the home page of our website www.cseaebf.com. From there you can search by dentist, dental specialty, dental office name, zip code, city, or state.

02. How much will the EBF pay for my upcoming dental appointment to get a crown? Your dental office needs to submit a predetermination to know what will be covered. Most dental offices have a dental claim form to make the submission. If they need a copy, our Dental Claim Form can be downloaded by visiting our website www.cseaebf.com and clicking the "Download Forms" button from the home page. From there you can select the Dental Claim Form from the list and download it to your device.

Time Saving Tip: If you've already visited the dentist, call them and ask them if you can email them a copy of this form. In most cases, a dental office will need to examine you or provide a consultation before they can submit an estimate.

03. How do I know which dental plan I have? You can create an account in the EBF Member Portal to view your coverage and manage account information. Our member portal can be accessed by clicking the "EBF Member Portal" button from the home page of our website www.cseaebf.com. It is very easy and quick to set up your account in the portal.

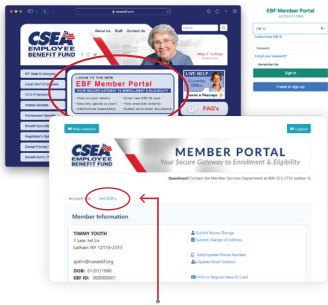
04. How can I view my past dental claims online? Once you have created an account in the EBF Member Portal and are logged in, you can view Explanation of Benefits (EOB's) online for processed claims. They will display by clicking the "Get EOB's" button. If an EOB that you are looking for is not there, please note it can take up to 2 weeks to process a claim once it has been received by the EBF.

05. Where do I direct questions about an EOB for a dental claim that was paid by the EBF? Contact our Dental Department at **1-800-323-2732**, hold for further instruction and select #2 for the Dental Unit, then press #4 to speak with a dental representative. Office hours: 7:30am – 5pm Monday-Friday est.

Retirement Tools Explained

Planning what benefits to elect into retirement can be overwhelming. With so many options available, how do you determine what option works best for you? Visiting www.cseabf.com can make it easier – you’ve got TOOLS!

Member Portal: Research How You Used Your Dental Benefits



Did you know you can view 5 years of processed dental claims in your member portal? Why is this important? When you retire, CSEA vendors will be mailing you dental and vision program offerings for purchase. Knowing how you use your dental coverage will help you in selecting the option that works best for you.

Click on the Get EOB's tab next to Account Info. Select your name and click through claims to view the amounts paid on claims. Add up all the claims to calculate how much of your annual maximum you used each year. You will want to do this for any dependents you will cover as well. Sometimes our dependents use more than we do and you want to be sure the coverage works for everyone.

[Access Your EOB's + Pre-Determinations Here](#)

Retiree Benefits Link: NYS, Local Government & UCS Retiree Dental & Vision Benefit Resources



Not all CSEA EBF members have access to EBF Retiree Dental and Vision programs. To access EBF retiree benefits, a fully executed Retiree MOA between the employer and the EBF must be on file for each program on the date of your retirement.

Here's where your EBF Member Portal exercise pays off. Scroll down the Retiree Benefits page to find the Retiree Dental comparisons. Select the comparison based on the name of your current dental plan. Review the differences between COBRA (continuation of your current plan after you leave employment), EBF Retiree Dental and other CSEA vendor options you will receive after you have retired. The comparisons provide the annual maximums, as well as current costs for each option.

If your annual utilization is/was greater than \$2,000 per calendar year (the maximum under the EBF Retiree Dental Plan), COBRA would be the option to elect due to the higher dental plan annual maximum. Many retirees question if they are eligible for COBRA as an option if they are retiring. You are. If the EBF administers COBRA for your employer, the EBF will automatically mail out your COBRA documents as well as any retiree options you are eligible for after your employer has submitted your benefits termination date to the EBF in writing. If your employer administers COBRA, they will notify you of your COBRA rights. For information on Retiree options before electing COBRA through your employer, contact the COBRA/Retiree Department to discuss what options you have available.

Other Available Tools: Useful Links & Benefits Search

Scrolling to the bottom of the Retiree Benefits page provides you with additional links such as the Retiree Guide (published by CSEA Headquarters) and the EBF Retiree Newsletter Archive.

Unsure if your employer has signed the Retiree Dental and/or Vision MOAs? Click the "Benefits Search" button on the EBF home page (below the EBF Member Portal). Select the employer type (NYS or Local Government), your County, and then click the Search Button. Select the name of your employer to find your benefits as an active employee. If your employer has signed the Retiree MOAs, information is noted under Retiree Benefits. Links to your active benefits and retiree benefits are available for downloading.

Links

Below are links to documents referenced on this page.

- CSEA Retirement Guide
- Retiree Dental Booklet (pdf)
- Retiree Vision Booklet (pdf)
- Retiree Dental & Vision Booklet (if enrolled in both programs) (pdf)
- Recurring Payment Form (pdf)
- Vision Care Reimbursement Form (pdf)

LOGIN TO THE NEW
EBF Member Portal

HOW TO GET THE MOST FROM YOUR MEMBER PORTAL

• View account details
• Order new EBF ID card

• Security update account
• View available benefits

• Add/remove dependents
• Submit enrollment documents

Download Forms

Download official EBF forms from the repository

Benefits Search

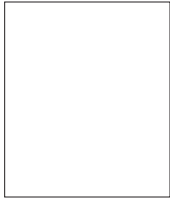
Not sure what benefits you have? Use our search tool to find out

Provider Search

Find participating dental & vision professionals



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PG. 01: A Message from the Chairperson, Mary E. Sullivan
PG. 02: Trustee Spotlight: Richard Bebo + Our Top 5 Most Commonly Asked Questions, Answered!
PG. 03: Retirement Tools Explained: Member Portal, Retiree Benefits Link & More

What's Inside?

A portrait of Mary E. Sullivan, the Chairperson, shown upside down. She is an older woman with short, wavy grey hair, wearing glasses and a blue blazer over a light-colored top. She is smiling warmly at the camera. The background behind her is a blurred image of a large, white, classical-style building with many windows, likely a university or institutional building, with some greenery in the foreground.

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