CSEA EMPLOYEE BENEFIT FUND COMPARISON OF RETIREE VISION PROGRAMS 2025

SOURCE	CSEA EBF COBRA MEMBER PLUS VISION PLAN 800-323-2732 CSEA Employee Benefit Fund	CSEA EBF RETIREE VISION PLAN 800-323-2732 CSEA Employee Benefit Fund	* PEARL INSURANCE DESIGNER VISION PLAN 877-847-2732 PEARL* INSURANCE
Plan Type	Paid in full eye examinations and eye glasses #. Contact Lenses covered. \$75 towards non- plan contacts. #Participating providers accept program in full while staying within designated Plan. DAVIS PROVIDER NETWORK	Paid in full eye examinations and eye glasses#. Contact Lenses covered. \$125 allowance towards non-plan contacts. #Participating providers accept program in full while staying within designated Plan. DAVIS PROVIDER NETWORK	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 DAVIS PROVIDER NETWORK *You must be an active dues paying retiree member to access this program
	Reimbursement paid on indemnity fee schedule when using a non-provider.	When using a non-provider, retiree reimbursed on indemnity fee schedule.	
Frequency	Exam and Glasses OR contacts once in a calendar year	Exam and Glasses OR contacts once in a calendar year	Exam and glasses or contacts once every 12 months
Co-pays	NONE	NONE	\$10 for eye exam \$25 for Eye glasses
Frames	Fashion and Designer \$75 allowance towards non-plan frames	Fashion, Designer & Premier \$75 allowance towards non-plan frame	\$25 Co-Pay for Premier Line
Lenses Progressive Lens	Standard Progressive lens covered at provider's office in full	Premium Progressive covered in full at provider's office.	\$90 Co-pay on Premium Progressive lenses
Glass Photochromic	Not covered under Plan	Covered in full at a provider office	\$20 Co-Pay at a provider office
Monthly	Contact the COBRA Unit for rates.	\$12.65 Individual \$25.30 Member +1	\$11.96 Individual \$20.50 Family
Premium	The COBRA election notice will include rates information.	\$34.32 Family Rates through 6/30/26	Rates through 12/31/25