CSEA EMPLOYEE BENEFIT FUND COMPARISON OF RETIREE DENTAL PLANS JULY 2023

SOURCE	CSEA EBF DUTCHESS - COBRA 800-323-2732 CSEA EMPLOYEE BENEFIT FUND	CSEA EBF Retiree Dental Plan 800-323-2732 CSEA EMPLOYEE BENEFIT FUND	* PEARL INSURANCE Choice 1 Plan CIGNA 877-847-2732 PEARL* INSURANCE	* PEARL INSURANCE Choice 2 Plan MetLife 877-847-2732 PEARL* INSURANCE	* CSEA Reduced Fee Program 800-342-4146 Ext. 1403
Plan Type	Fee schedule	Fee schedule	Dental Health Maintenance Organization	Reimbursement based on percentage of dr. charges	
	Participating provider list	Participating provider list			Reduced
	available.	available.	Must use network dentist	Network providers accept reduced fee for services.	Fee
	May use non-participating dentist. Reimbursement based on fee schedule for covered services.	May use non-participating dentist. Reimbursement based on fee schedule for covered services.	Underwritten by CIGNA	Non- network dentist's fee may be higher when going outside of provider panel.	Discount
Waiting Period	None	None	None	12 months for major work	None
Deductible	None	None	None	\$50 per person \$150 family max per c/ y	None
Annual Maximum	\$3500	\$2000	None	\$2000 per person based on calendar year	None
Dental Implants	\$1000 per tooth 2 per calendar year	\$500 per tooth* 2 per calendar year	Not Covered	Major Service	Not Covered
Co-payments	Par providers- no out of pocket for covered services Implants Exempt	Par providers - no out of pocket for covered services. Implants Exempt.	Preventive/diagnostic services covered in full.	In network of PDF FEE: Preventive: 100% R&C Basic : 80% R&C *	Retiree pays amount listed in fee schedule to provider.
Member Responsibility	Non-participating dentist - Member is responsible for dentist's charges minus the allowance listed in the fee schedule.	Non-participating dentist - member is responsible for dentist's charges minus the allowance listed in the fee schedule.	All other categories of service require pre-set copayments. CIGNA nationwide plan	Out of Network: Preventive: 100% R&C Basic : 80% R&C* Major : 50% R&C*	Treatments not listed should be discussed with dentist PRIOR to treatment.
Monthly Premium	Composite Rate \$170.34 *includes 2% admin fee Rates effective thru 6/30/24	\$ 61.00 Individual \$124.00 Mbr/spouse \$160.00 Family Rates effective thru 6/30/24	\$30.99 Member \$58.25 Mbr + 1 \$101.64 Family Rates effective thru 12/31/24	\$46.78 Member \$86.16 Mbr/spouse \$112.24 Family Rates effective thru 12/31/24	No monthly premium Discounted fee paid by retiree to dentist

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