CSEA EMPLOYEE BENEFIT FUND COMPARISON OF RETIREE VISION PROGRAMS 2025

SOURCE	DUTCHESS COUNTY COBRA VISION PLAN 845-486-2030 Dutchess County	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 at provider office. Contact Lenses covered. #Participating providers accept program in full while staying within designated Plan. Reimbursement based on indemnity fee schedule when using a non-provider.	Paid in full eye examinations and eye glasses at provider office. Contact Lenses covered. #Participating providers accept program in full while staying within designated Plan. When using a non-provider, reimbursement is based on indemnity fee schedule.	Paid in full eye examinations and eye glasses or contacts after applicable copays *You must be an active dues paying retiree member to access this program
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, Designer and Premier	Fashion, Designer and Premier	\$25 Co-Pay for Premier Frame Line
Non-Plan	Non-Plan Frame: \$150 allow + 20% off balance over \$150 for non-plan Frame	Non-Plan Frame: \$75 allowance	Non-Plan Frame: \$130 retail allowance toward any frame from PROVIDER + 20% off balance
Anti-Reflective Coating	Standard anti-Reflective coating covered in Plan.	\$35 co-pay for Standard AR coating	\$35.00 co-pay for Standard AR coating
Monthly Premium	Contact the Dutchess County Risk Management Department.	\$12.65 Individual \$25.30 Member +1 \$34.32 Family Rates through 6/30/26	\$11.96 Individual \$20.50 Family Rates through 12/31/25

^{*}Retiree Membership Required to access program. Contact the Member Solutions Center for a Retiree Membership Application 1-800-342-4146