

Tompkins County Benefits Presentation

CSEA Employee Benefit Fund:

***Getting the Most Value from Your Negotiated
EBF Benefits***

PRESENTED BY:
Andrew Miller

What is the EBF?



The CSEA Employee Benefit Fund (EBF) is a not-for-profit labor trust that offers dental and vision coverage to the CSEA membership and their families.

These benefits are collectively bargained, and because of our structure, the benefits are priced as competitively as possible.

HOW TO:

Make the most of your DENTAL plan



KNOW YOUR

SUNRISE DENTAL PLAN

PLAN DENTAL PLANS

DUTCHESS DENTAL PLAN

\$2,850	Annual Max	\$3,500
3x per Calendar Year	Cleaning / Exam	3x Per Calendar Year
Children Up to Age 19	Orthodontics	Child and Adult Orthodontics
2x per Calendar Year at \$1,000 Each	Implant Coverage	2x per Calendar Year at \$1,200 Each
Children Under 26	Dependent Coverage	Children Under 26

MAKE THE MOST OF YOUR BENEFITS

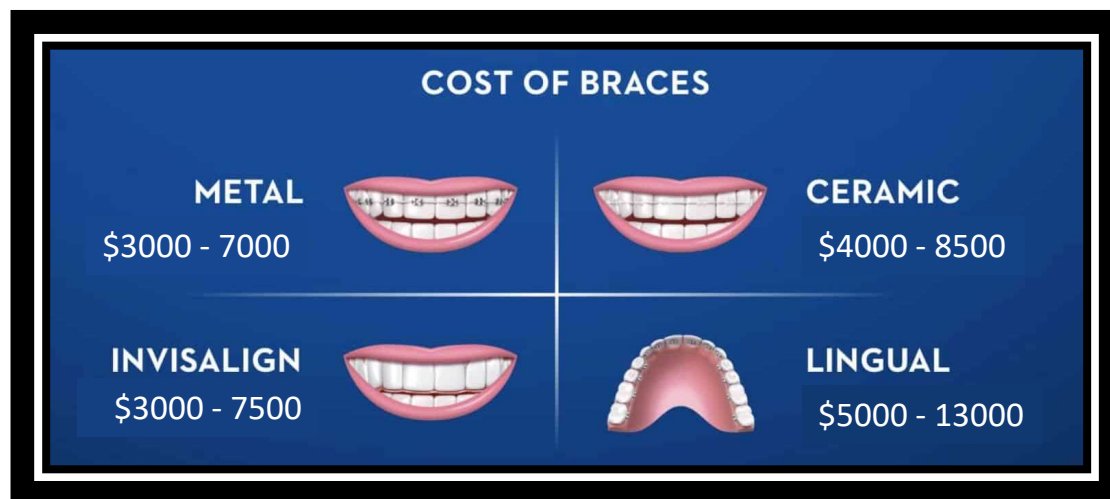
ORTHODONTIA (Outside Annual Max)



Sunrise Covers Dependent Children to Age 19.

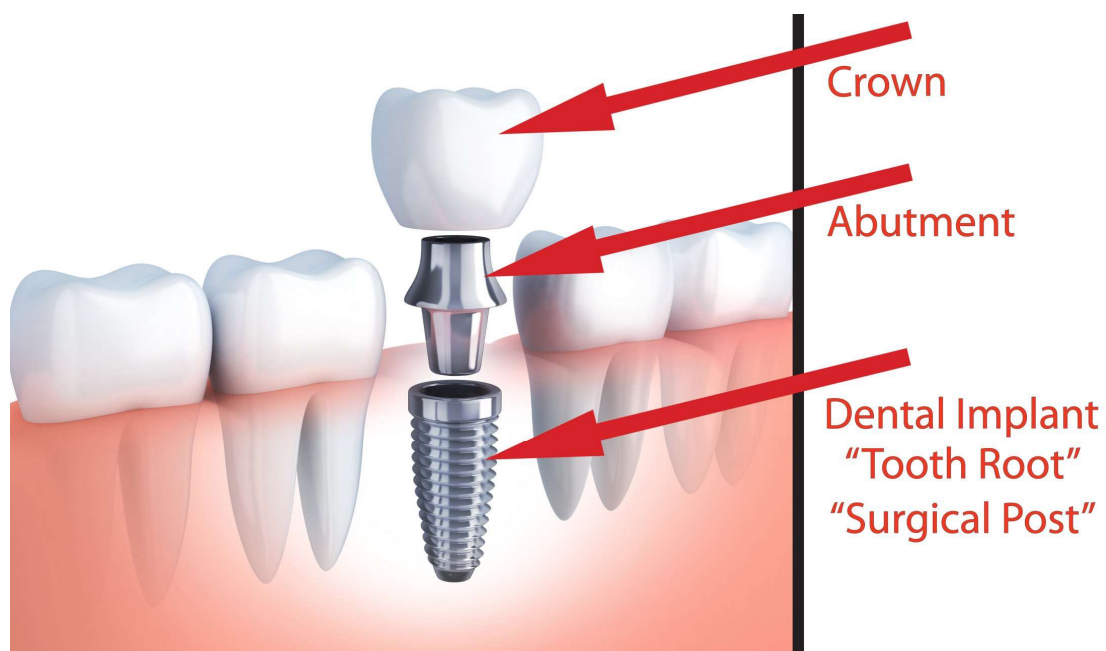
Dutchess covers Adult Orthodontia

Invisalign Available for Additional Cost



Average cost of Braces Taken from ConsumerAffairs.com article "Cost of Braces in 2021"

MAKE THE MOST OF YOUR BENEFITS



DENTAL IMPLANTS (Outside Annual Max)

WHAT DO YOU CALL A
BEAR WITHOUT TEETH?



A GUMMY BEAR!

- \$1,000 per Implant Body
- \$250 per Implant Abutment
- Covered by both Sunrise and Dutchess
- **Crown** covered by Participating Provider as ***Payment in Full***

DENTAL PLANS

KNOW YOUR PLAN

ANNUAL MAXIMUMS, COVERED SERVICES, PRE-DETERMINATIONS & the CALENDAR YEAR

MAX

CSEA EBF Dental **annual maximums** vary from \$2,000 to \$3,500 per **Calendar Year**.
KNOW YOURS

A list of the most common **covered services** are outlined in your dental plan summary description.

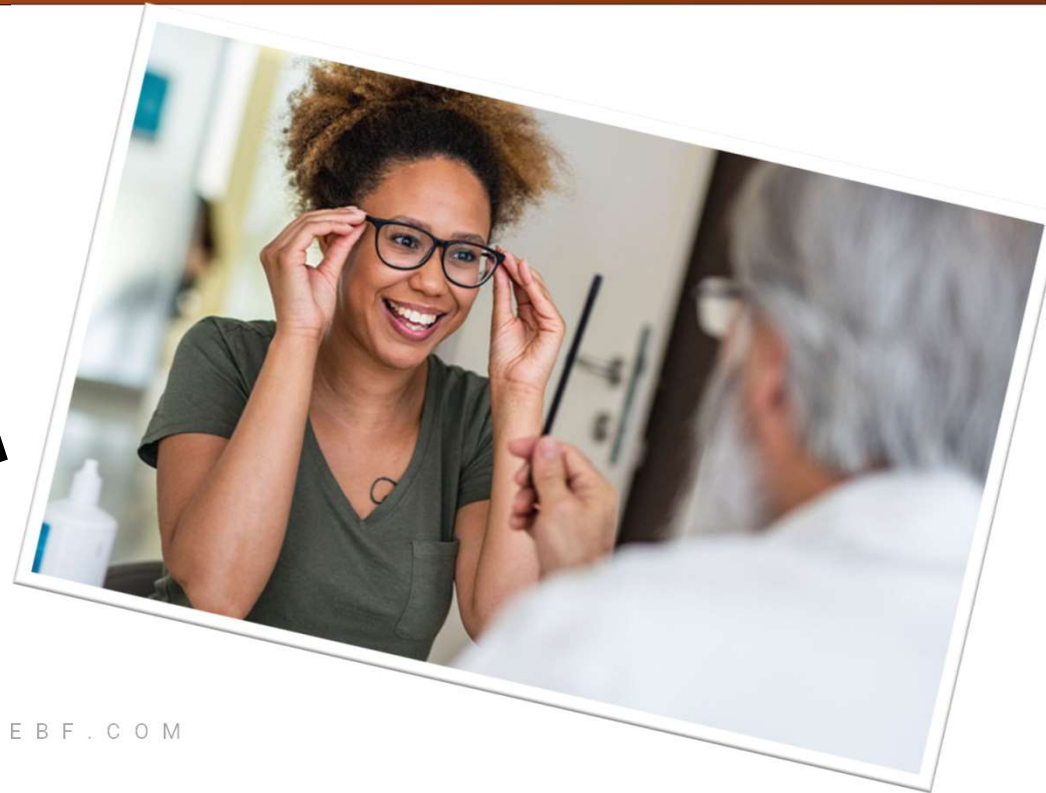
Pre-determinations can help you and your dentist co-ordinate treatment plan(s) to prevent going over your **annual maximum** within a **calendar year**.

Pre-determinations are *recommended* for any treatment plans exceeding \$500. They provide the member and dentist with an overview of **covered services** and any potential out-of-pocket.



HOW TO:

Make the most of your VISION plan



What does the Platinum 12 Vision Plan cover?



Exam & Glasses Every Calendar Year

(or a start-up supply of contact lenses)

Lens options include:

Plastic, polycarbonate, or glass.

Bifocals, trifocals, cataract lenses, fashion tints, a scratch guard coating, standard progressive lenses, & Premium Progressive lenses.

Fixed co-pays for lens upgrades

and coatings

Plan contacts include:

Soft daily, weekly, bi-weekly, or monthly planned replacement or disposables

MAKE THE MOST OF YOUR BENEFITS



Use a network provider

www.cseaebf.com

Reduce or eliminate costs by staying within plan limitations

Annual exam, 1 pair of glasses or start-up supply of contacts

Adding extra lens options or choosing a designer frame?

Ex. Transition Lenses, Polarized Lenses, Gucci Frames, etc.

You will almost certainly experience additional out-of-pocket for these upgrades. Use a Flex Spending account for further savings!



VISION PLANS

MORE FRAMES?

1

1. Use your EBF ID# to Create an Account

2. Sign In (If you aren't automatically)

3. Click "Exclusive Collection"

1

DavisVision™
Welcome TIMMINA TOOTH

MEMBER MENU HELP CON

[DavisVision](#) / [Members](#) / [Member Menu](#)

Information ^

As a Davis Vision Member, you can use this Menu to find a provider in your area or review your Vision Plan benefits, check the eligibility of your family members or exit the system.

If you are experiencing a health or vision problem, it needs to be assessed and addressed immediately. You should contact your doctor or an appropriate emergency care provider in your area. Do not attempt to address an emergency or urgent health or vision problem through this website.

Click on the Help link at the top of any screen to get help and more information about our website.

Welcome
CSEA MEMBER

- Find a Provider
- Access Benefits and Forms
- Check Eligibility
- Confirm Enrollment
- Out-of-Network Claims
- Laser Vision Correction
- Your Hearing Network
- Exclusive Collection**
- Satisfaction Survey
- My Profile
- Vision Reference Library

2

EXCLUSIVE Collection

Your Personal Frame Collection

These frames are part of the Davis Vision Exclusive Collection on display at selected participating Davis Vision providers. The frames are a supplement to the provider's own display of frames and can only be ordered through Davis Vision participating providers. To see which providers have these frames, go to "Find a Provider" and look for the "Exclusive Collection" indicator.

- Click the button below to start searching for frames.
- Frames can be viewed in more detail by clicking on the thumbnails within the search results.
- Frames may be added to and removed from "Your Personal Frame Collection".
- If you would like, bring a printed copy of "Your Personal Frame Collection" when visiting your eye care provider.
- If you visit a participating provider and they do not have the frame you saw here, please contact Davis Vision at 1-800-323-2732.

You have identified yourself as the contract holder, which allows you to view the following information.

Select Member:

- TIMMINA TOOTH
- TIMMY TOOTH

Frame Search Form



3

Exclusive Collection Search Form

Search our online frame collection by choosing from the options below. When you have completed your selections, please click the "View Frames" button.

View New Frames

Frame Collection: ----- Show Me All ----- ▾

Color: ----- Show Me All ----- ▾

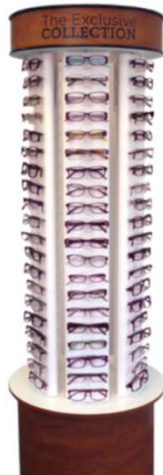
Material: ----- Show Me All ----- ▾

Gender: ----- Show Me All ----- ▾

View Frames

* Note: Additional copays may apply for certain frame collections, please refer to your benefit summary for copay amounts.

* Note: The frames shown on this website are a sample of what is available in our participating provider locations. If you have questions regarding locating or purchasing a specific frame shown, please contact your provider's office.



VISION PLANS

MORE FRAMES?

4. Select Member (if needed)

5. Continue to next page to select frame options

6. Select options if desired, then continue

MORE FRAMES?

7. View & Record Desired Frame(s)

8. Request Frames at Provider's


Office!!




Exclusive Collection Search Results

Page 1 of 35 [Next set of 5 >>](#)


[Conduct a New Search](#)




WM 5024
Collection: Fashion
Brand Name: Value
Gender: Women
Material: METAL
Color: BLUSH, MOCHA
[Details](#) [Add to Your Collection](#)



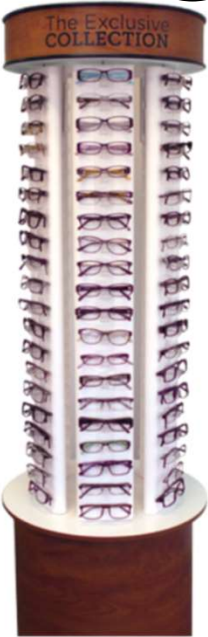
WP 5021
Collection: Fashion
Brand Name: Value
Gender: Women
Material: PLASTIC
Color: BROWN, ROSE
[Details](#) [Add to Your Collection](#)



WP 5031
Collection: Fashion
Brand Name: Value
Gender: Women
Material: PLASTIC
Color: BLACK, Demi Amber
[Details](#) [Add to Your Collection](#)



SA 804
Collection: Designer
Brand Name: Value



4

Fixed Co-Pay Lens Options:

ULTRA-VIOLET COATING

A coating applied to plastic lenses to block up to 99% of damaging UV rays via exposure to the sun, TV, and computer screens. Too much exposure can result in eye damage including cataracts and retinal damage.

HIGH INDEX LENSES

Plastic or polycarbonate lenses which are 20-25% thinner and lighter than conventional lenses. Their lighter weight makes them more comfortable to wear.

POLARIZED LENSES

Two lenses laminated together which effectively block glare. Often used in sunglasses to eliminate the glare from reflective surfaces such as water, snow or the road's surface.



STANDARD & PREMIUM ANTI-REFLECTIVE COATING

A coating that improves the vision and appearance of eyeglasses by providing wearers with a reduction in glare. Anti-Reflective coating is helpful when driving after dark and working on a computer.

ULTIMATE & ULTRA PROGRESSIVE ADDITION LENSES

Premium materials and a manufacturing process that produces a lens with greater clarity and a greater field of vision.

PLASTIC PHOTSENSITIVE LENSES

A plastic lens which gradually darkens in sunlight to provide comfort and convenience. Also known as Transition®, or photochromic lenses.

USE A PARTICIPATING PROVIDER

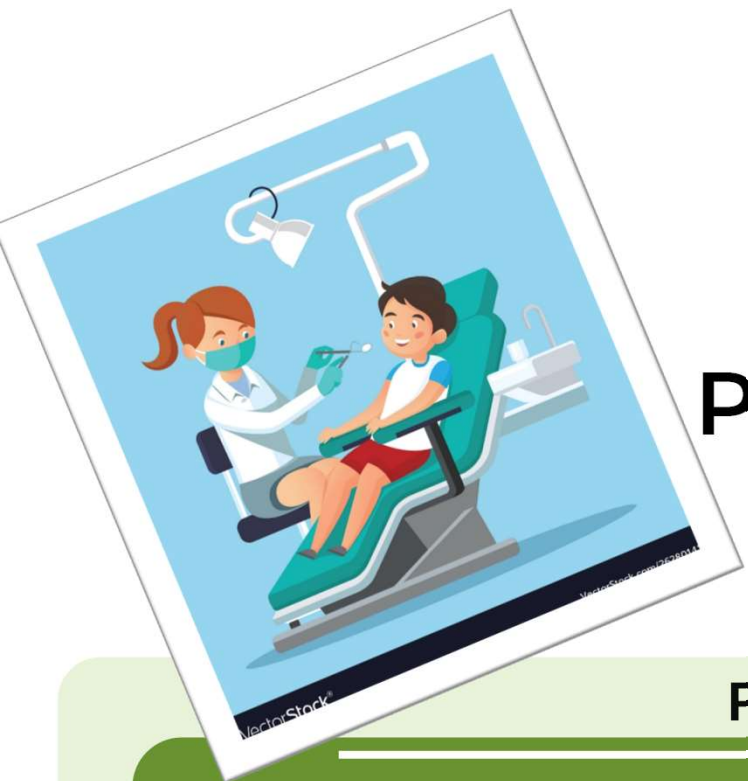
Your Benefits • Your Choice

How can I find a participating provider?

Can I use a non-participating provider?



PROVIDER PARTICIPATION



PARTICIPATING PROVIDER

Agree to the CSEA EBF Fee Schedules for ALL plans as Payment in Full for covered services

Saves you and your family hundreds, if not thousands of dollars in dental and vision costs

DENTAL PLANS

PROVIDER PARTICIPATION



Approximately

70%

Of claims from June 2020 – June 2021 were with a participating provider



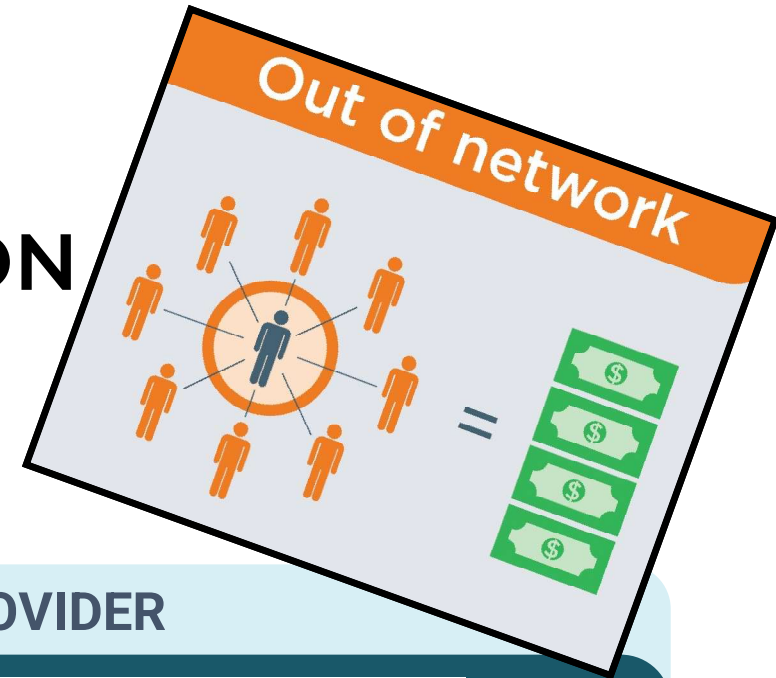
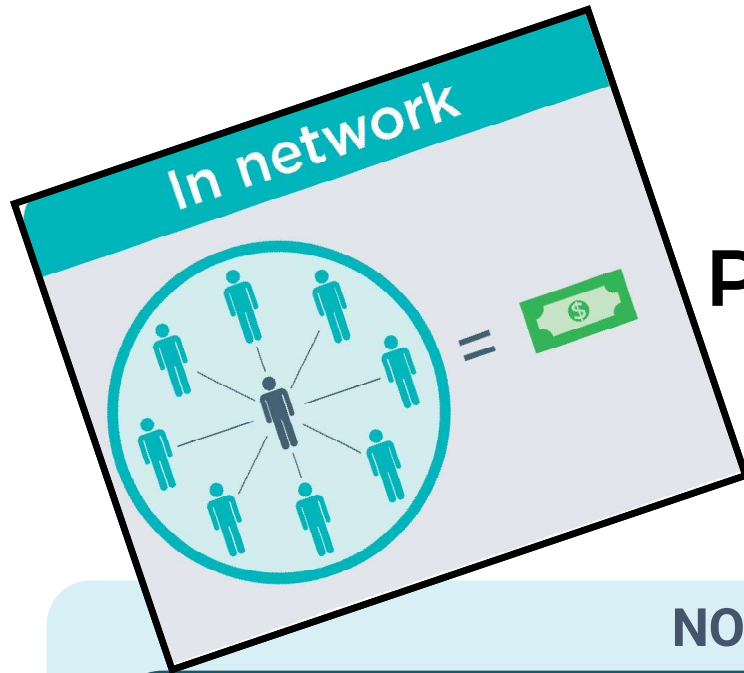
This saved CSEA members and families

Over
\$107 MILLION



DENTAL PLANS

PROVIDER PARTICIPATION



NON-PARTICIPATING PROVIDER

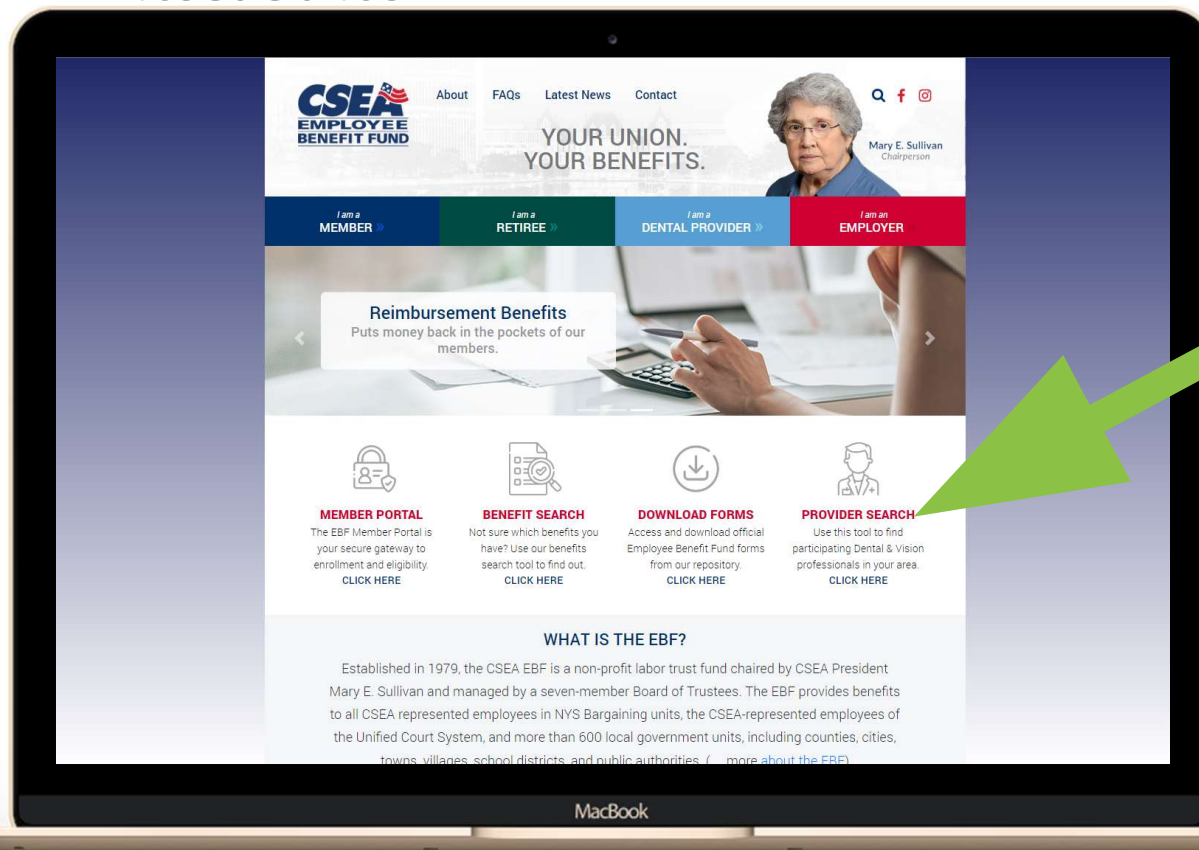
Do NOT agree to accept all CSEA EBF Fee Schedules as payment in full

Can Balance Bill for the difference between our fee schedule and their service charges

May require that you submit for reimbursement

How Do You Find Providers?

The EBF website
www.cseaebf.com



The Provider Search Tool is located on our website (www.cseaebf.com).

You can search for providers in your area based on:

- Zip Code
- City
- County
- Name

DENTAL PLANS

My Provider isn't Participating:

I want them to join the EBF Network...

1. Get a Dental Canvassing Card
2. Fill out the Card with **YOUR** Dental Provider's Information
3. Place a stamp on the bottom post card
4. Tear off and drop the postcard in the mail



Our Member Would Like You To Join Our Network!



Our EBF staff works diligently to provide you an enhanced level of customer service. We offer fast and responsive processing of claims that result in prompt payment. EBF Plans are continually evolving with enhancements based on a foundation of communication with our providers and members. We would love for you to become part of the CSEA Employee Benefit Fund provider family.

Thank you for taking a moment to read this information. If you have any questions, please don't hesitate to contact our Provider Relations Specialist Jennifer Lopiano at 800-323-2732 x875 or jlopiano@cseabf.org.



WOULD YOU LIKE YOUR DENTIST TO JOIN THE CSEA EBF PROVIDER NETWORK?
If so, please fill out and submit this request form, and we will contact them to find out if they are interested.

DENTAL OFFICE and/or DENTIST NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
COUNTY _____ PHONE _____
MEMBER NAME _____
MEMBER PHONE NUMBER _____

To submit this request, please fold along the perforation, detach and return the bottom portion.

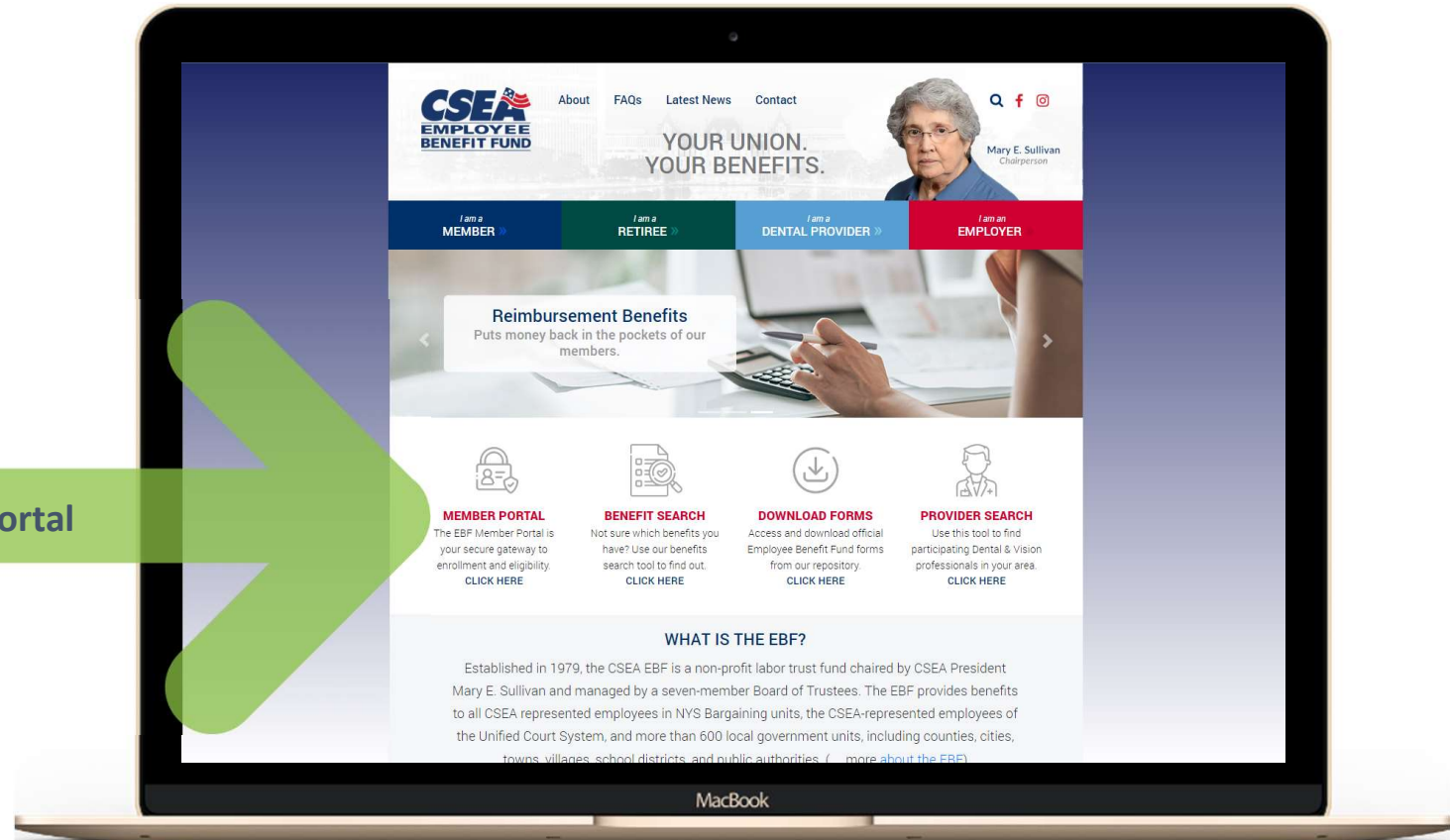
WWW.CSEAEBF.COM

Where can you find our info?

The EBF website
www.cseaebf.com

Click on the Member
Portal Link to Make an
Account!

Member Portal



CSEA Employee Benefit Fund

“What Can I Do in the Portal?”

View/Print EBF ID Cards

1

View Plan Brochures

Brochures are for your specific dental/vision plans.

3

View/Print Dental EOB's & Predeterminations

5

2

Check Subscriber Information

Verify and update your e-mail, phone number, and address.

4

Download a HIPAA Form

CONTACT US
We are Social!



Like us & Share!

Facebook: @CSEAEBF

Instagram: @cseaemployeefund

Show us why you love your Union and CSEA EBF! Snap a pic at a membership meeting or conference with one of our representatives and tag us to share!

Thank You



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Latham, NY 12110