

SUNRISE DENTAL PLAN



SUMMARY PLAN DESCRIPTION



GENERAL INFORMATION

Enrollment

Coverage under the Plans offered by the CSEA Employee Benefit Fund is not automatic. You must first enroll yourself and your dependents in the Fund. There is one enrollment form which enrolls you in the Plan negotiated for you. If you have not already done so, you can obtain an enrollment form by calling the Fund at **1-800-323-2732**. You can also visit www.cseabf.com to use the "enroll online" option. You can also download an enrollment form from the website for later submission.

Enrollment in the plan does not vest any right in the covered employee except the right to receive benefits under the plan only so long as payments are being received by the Fund on behalf of the employee. Return the completed enrollment form and any additional information required by the Fund.

WHO IS ELIGIBLE

Full-Time Employee

- If you are a full-time employee in a CSEA represented bargaining unit that has negotiated with your employer for Fund coverage.

Part-Time Or Seasonal Employee

- If your collective bargaining agreement includes coverage for certain part-time and seasonal employees.

NOTE: An employee cannot be covered both as an employee and as a dependent of an employee. A member who has a spouse eligible for coverage is not eligible to cover a domestic partner. If member and spouse /domestic partner are Fund members, coverage for children cannot be claimed under both.

Dependents

- If your collective bargaining agreement includes dependent coverage, your dependents become eligible at the same time you do.
- You must notify the Fund promptly of changes in dependent status to ensure that new dependents receive the appropriate coverage and to avoid responsibility for charges incurred by an individual after he or she has ceased to be your dependent.

Dependents Include:

Spouse

- Your spouse. This includes a person of the same sex to whom the covered employee was married in a jurisdiction permitting same sex marriages. A spouse can be removed upon entry into a legal separation. If you become divorced, **you must** remove your ex-spouse upon the finalization of divorce.

Domestic Partner

- Domestic partner coverage may be offered by your employer. Please contact your employer for additional information.

Children

- Your unmarried children, including stepchildren who permanently reside with you and legally adopted children, under the age of 19.
- Your legal ward under the age of 19 who permanently resides with you pursuant to a court order awarding legal guardianship to you.
- Any child or ward described above, regardless of age, who is incapable of self support by reason of mental or physical disability, provided he or she became so disabled prior to reaching the age of 19.
- **Any child or ward described above under the age of 25 who is a full time student** (minimum of 12 undergraduate or 6 graduate credit hours) enrolled in a regionally accredited college or university and working toward a Bachelor's Degree (e.g., B.A. or B.S.), Master's Degree (e.g., M.A. or M.S.) or Associate's Degree (e.g., A.A. or A.S.). Technical courses of short duration do not qualify, even if a diploma is awarded. The Fund requires that **current proof of student status be provided annually by completion of a Student Status form available from the CSEA EBF. Please visit our website at www.cseabf.com or call 1-800-323-2732 to obtain the form.**

C.O.B.R.A.

- If you become ineligible for Fund coverage because of retirement, termination, layoff, leave without pay or reduction in hours, you may have certain rights to continue Plan coverage through C.O.B.R.A. Under these and certain additional circumstances, your spouse and/or dependent(s) may have rights to continue coverage through C.O.B.R.A. as well.
- Before your payroll status changes, ask your employer for details about continuing coverage through C.O.B.R.A.

Appeal Procedure

- If you feel that you did not receive full benefits, you may appeal to the Fund. Please call customer service at 1-800-323-2732 and request a dental claim appeal form which can be emailed or mailed to you. Include copies of supporting documentation.
- ALL appeals must be submitted within 60 days of the determination being appealed.
- Please note the appeal process could take up to 4-6 weeks.
- This appeal procedure is not designed to cover services not covered by the Plans.

CSEA EMPLOYEE BENEFIT FUND WEBSITE

- Find the most up to date information on your dental and vision benefits by visiting our website at www.cseabf.com.
- Save valuable time by printing dental plan information, provider listings and EBF forms.

SUNRISE DENTAL PLAN

How To Use This Plan

- You may use any licensed dentist for dental care.
- The Fund contracts with participating dental offices to accept the fee schedule as payment in full for covered dental services whether payment is made by you or the Fund.
- If you would like to view our current Directory of Dental Care Providers, you can request a copy by calling us at **1-800-323-2732** or visit our website at www.cseabf.com.
- Specialists within participating general practices may have the right to bill members for the difference between the specialist's customary charge and the allowance which the CSEA Employee Benefit Fund pays under the Sunrise Dental Plan. The Specialist must inform the Fund and the member that he/she will not be accepting the plan allowance as payment in full and must provide proof of specialty status to the Fund.
- If you choose a non-participating provider, and are charged more than the amount listed under the Schedule of Allowances you must pay the difference.
- A universal American Dental Association (ADA) claim form, available through your dental provider, or a CSEA claim form which may be obtained from our website at www.cseabf.com must be used to submit for completed services. Electronic claims are also accepted.
- **The Fund does not recommend that you use any particular dentist, either participating or non-participating.**

Submit all dental claim forms to:
CSEA EMPLOYEE BENEFIT FUND

P. O. Box 489 • Latham, NY 12110-0489

Maximum Benefit – Dental Plan

- There is a \$2850.00 a year maximum on dental benefits for each member and dependent.
- For year 2014 and on, there is no annual maximum for children under the age of 19, per the Affordable Care Act guidelines.
- This maximum is on a calendar-year basis (January through December).
- Under this maximum, the Benefit Fund is assuming liability for up to the first \$2850.00 of covered dental work per year. This maximum does not apply to orthodontics, implant body placement, prophylaxis or oral evaluations.
- We encourage those about to undergo extensive dental treatment to discuss those plans with the dentist beforehand. There are often less expensive alternatives available which will provide high quality dental care.

Pre-Authorization of Benefits

- Whenever the estimated cost of a recommended dental treatment exceeds \$500.00, we advise the submission of a preauthorization before the work begins.

- Use a dental claim form for this submission and include the related x-rays.
 - After review, the Benefit Fund will notify the member and the dentist of the benefits payable based upon the treatment plan.
 - In determining the amount of benefits payable, consideration will be given to alternate procedures that will accomplish a professionally acceptable result.
 - If the member and the dentist agree to a more expensive method of treatment than that pre-authorized by the Benefit Fund, the amount exceeding the pre-authorization will not be paid by the Fund even if it would otherwise be a covered service. If we recommend alternate benefits, you should also discuss this with your dentist.
 - For Example: If your dentist submitted a pre-authorization for a crown which would cost \$725.00 and review by our dental consultant showed that an amalgam restoration for \$145.00 would give an acceptable result, the Benefit Fund would pay only \$145.00. If the member decided to have the crown, he or she would pay the difference of \$580.00 (\$725.00-\$145.00).
- A pre-authorization is not a guarantee of benefits. Payment is always subject to eligibility at the time of service.

CSEA EBF SUNRISE DENTAL PLAN SCHEDULE OF ALLOWANCES FOR COVERED SERVICES

DIAGNOSTIC SERVICES

CONSULTATION (1 per calendar year).....	\$100.00
CLINICAL ORAL EVALUATION (EXAMINATION)	
Evaluation - periodic, comprehensive, limited or detailed 3 evaluations per calendar year (outside annual maximum).....	\$ 34.00
DENTAL RADIOGRAPHS	
Intraoral complete series, including bitewings (1 per 3 years).....	\$ 85.00
or	
Panoramic (1 per 3 years).....	\$ 85.00
<i>There is a 3 year limitation for complete series and/or panoramic radiographs. Periapical and bitewing x-rays are not covered if performed within the same 12 month period as a complete series. Periapical x-rays are not covered within the same 12 month period as a panoramic image.</i>	
Occlusal image (2 per 3 years).....	\$ 25.00
Periapical x-ray, each image (Maximum 6 per calendar year).....	\$ 8.00
Bitewing x-ray, each image (Maximum 4 per calendar year).....	\$ 10.00
PREVENTIVE SERVICES	
Dental prophylaxis, adult-12 yrs and over 3 per calendar year (outside annual maximum).....	\$ 75.00

Dental prophylaxis, child-under age 12 (3 per calendar year).....	\$ 60.00
Fluoride, child-under age 19 (2 per calendar year).....	\$ 17.00
Sealants, child-under age 19, per tooth, covered on bicuspids and molars in the permanent dentition (1 per 3 years).....	\$ 24.00
Space maintainers, child-under age 19 (1 per tooth per lifetime).....	
Unilateral space maintainer.....	\$ 70.00
Bilateral space maintainer.....	\$125.00

RESTORATIVE - FILLINGS

AMALGAM RESTORATIONS - (1 per each surface per tooth per 12 month period). Includes tooth preparation, all adhesives, liners and bases and polishing to restore a tooth to proper form and function.

PERMANENT OR PRIMARY TEETH	
Amalgam-one surface.....	\$ 88.00
Amalgam-two surfaces.....	\$110.00
Amalgam-three surfaces.....	\$145.00
Amalgam-four or more surfaces.....	\$145.00
RESIN-BASED COMPOSITE RESTORATIONS	
(1 per each surface per tooth per 12 month period)	
Includes tooth preparation, acid etching, adhesives, liners, bases, curing and the broad category of materials called resin-based composites.	
PERMANENT OR PRIMARY TEETH (Anterior or Posterior)	
Resin-based, one surface.....	\$ 95.00
Resin-based, two surfaces.....	\$125.00
Resin-based, three surfaces.....	\$155.00
Resin-based four or more surfaces, or involving incisal angle.....	\$155.00

RESTORATIVE - CROWNS AND INLAYS/ONLAYS

- Crowns and inlays/onlays are covered for the restoration of permanent teeth which, as the result of extensive decay or fracture, cannot be restored with an amalgam or resin-based composite filling.
- The treatment plan must be accompanied by radiographs and will be professionally reviewed for necessity and appropriateness of the planned treatment taking into account the exclusions and limitations of the Plan.
- Any type of crown restoration that has been in place for 12 months is considered permanent and subject to the frequency limitation.
- Benefits are payable upon insertion of the crown or inlay/onlay.

Pre-op radiographs are required for the review of this procedure.

Crowns - (1 per 5 years).....	\$155.00
Resin (permanent, anterior teeth only).....	\$375.00
Resin fused to metal.....	\$725.00
Porcelain/Ceramic.....	\$725.00
Porcelain fused to metal.....	\$725.00

3/4 cast metal.....	\$425.00
Full cast metal.....	\$575.00
IMPLANT/ABUTMENT SUPPORTED CROWNS (1 per 10 years)	
Implant/abutment supported, porcelain/ceramic.....	\$725.00
Implant/abutment supported, porcelain fused to metal.....	\$725.00
Implant/abutment supported, full cast metal.....	\$575.00
INLAYS/ONLAYS - (1 per 5 years)	
Inlay/onlay, one surface.....	\$243.00
Inlay/onlay, two surfaces.....	\$293.00
Inlay/onlay, three or more surfaces.....	\$307.00

OTHER RESTORATIVE SERVICES

Recement crown, implant crown (1 per calendar year).....	\$ 30.00
Stainless Steel crowns, deciduous teeth only (1 per tooth per 3 years).....	\$ 75.00
Pin retention - per tooth (1 per calendar year).....	\$ 20.00
Post and core, cast or prefabricated, per tooth (1 per 5 years).....	\$150.00

ENDODONTICS

ROOT CANAL THERAPY (1 per tooth per lifetime)
Benefits for root canal therapy are limited to permanent teeth and are payable upon completion.

Root canal therapy, anterior.....	\$650.00
Root canal therapy, bicuspid.....	\$650.00
Root canal therapy, molar.....	\$775.00

OTHER ENDODONTIC/PERIRADICULAR SERVICES

Pulpotomy, deciduous teeth only (1 per tooth per lifetime).....	\$ 60.00
Apicoectomy, 1st root (1 per tooth per lifetime).....	\$400.00
Apicoectomy, each additional root (General Anesthesia/IV Sedation covered with Apicoectomy).....	\$125.00
Retrograde filling, per root, in conjunction with apicoectomy (1 per tooth per lifetime).....	\$100.00

PERIODONTICS

Gingivectomy and Osseous surgery will be professionally reviewed for necessity and appropriateness of the planned treatment, taking into account the exclusions and limitations of the Plan. The treatment plan must be accompanied by periodontal charting for osseous surgery and gingivectomy. Benefits will be paid for only the most comprehensive surgical procedure necessary in each site. The allowance will be made on a quadrant or sextant basis. Periodontic benefits are not usually paid for procedures performed on patients under 19 years of age. Exceptions can be made based on documented medical necessity.

Gingivectomy or gingivoplasty, per quadrant (1 per 5 years).....	\$325.00
Osseous surgery, per quadrant (1 per 5 years).....	\$650.00
Periodontal scaling and root planing, per quadrant (2 per calendar year) (limited to 2 quadrants per visit).....	\$100.00
Periodontal maintenance procedure 3 per calendar year (outside annual maximum), either prophylaxis or periodontal maintenance procedure.....	\$ 75.00

PROSTHODONTICS (REMOVABLE)

A benefit will be paid for a permanent denture replacing an interim denture after 6 months but no longer than 12 months from the date the interim denture was inserted. If a permanent denture is not inserted prior to 12 months, the interim denture will be considered a permanent denture. This plan will pay for no other installation within the next 5 year period. Benefits are payable only upon insertion of denture. Allowance includes post-delivery care, relines and adjustments for 6 months.

COMPLETE DENTURES (1 per 5 years)	
Full upper or lower denture, permanent	\$900.00
Full upper or lower denture, interim	\$200.00
PARTIAL DENTURES (1 per 5 years)	
Partial upper or lower denture, permanent	\$900.00
Unilateral partial upper or lower denture, permanent	\$350.00
Interim partial denture, upper or lower, anterior teeth only	\$200.00
IMPLANT/ABUTMENT SUPPORTED DENTURES (1 per 10 years)	
Implant/abutment supported full upper or lower denture, permanent	\$900.00
Implant/abutment supported partial upper or lower denture, permanent	\$900.00
REPAIRS TO FULL/COMPLETE DENTURES	
Repair broken complete denture base (1 per calendar year)	\$100.00
Replace missing or broken teeth (limited to 4 per calendar year)	\$ 60.00
REPAIRS TO PARTIAL DENTURES	
Repair resin denture base (1 per calendar year)	\$ 90.00
Repair cast framework (1 per calendar year)	\$ 90.00
Repair, replace or add clasp to existing partial (limited to 4 per calendar year)	\$ 65.00
Replace or add tooth to existing partial (limited to 4 per calendar year)	\$ 60.00
REBASE FULL DENTURE (1 per 2 years)	
Rebase-upper or lower	\$200.00
RELINE OF DENTURES, UPPER OR LOWER (1 per 2 years)	
Reline full denture	\$175.00
Reline partial denture	\$175.00

PROSTHODONTICS (FIXED)

Services are limited to permanent teeth replacement. The treatment plan must be accompanied by radiographs and will be professionally reviewed for necessity and appropriateness of the planned treatment, taking into account exclusions and limitations of the Plan. Benefits are payable upon insertion of the fixed bridge.

PONNICS (1 per 5 years)	
Cast metal	\$450.00
Porcelain fused to metal	\$550.00
Porcelain/Ceramic	\$550.00
Resin fused to metal	\$300.00

ABUTMENT CROWNS FOR FIXED BRIDGE RETAINERS

(1 per 5 years)	
3/4 cast metal	\$425.00
Full cast metal	\$575.00
Porcelain fused to metal	\$725.00
Porcelain/Ceramic	\$725.00
Resin fused to metal	\$375.00
Retainer for Maryland-type bridge	\$250.00

IMPLANT/ABUTMENT SUPPORTED CROWNS FOR FIXED BRIDGE

RETAINERS (1 per 10 years)	
Implant/abutment supported, cast metal	\$575.00
Implant/abutment supported, porcelain fused to metal	\$725.00
Implant/abutment supported, porcelain/ceramic	\$725.00

OTHER FIXED PARTIAL DENTURE SERVICES

Recement bridge, implant bridge (1 per calendar year)	\$ 65.00
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ORAL SURGERY

EXTRACTIONS (1 per tooth per lifetime)	
Extract coronal remnants, primary tooth	\$ 80.00
Erupted tooth or exposed root	\$110.00
Surgical removal	\$160.00
Soft tissue impaction	\$250.00
Partial bony impaction	\$300.00
Full bony impaction	\$375.00
Surgical removal of residual roots	\$160.00

OTHER ORAL SURGICAL PROCEDURES

- **Surgical Placement of Implant Body-Proc. Code D6010 (1 per tooth position / per 10 years)**
 - An allowance will be provided for the surgical placement of the Implant Body. The plan will not pay for a replacement within the next 10 year period.
 - A provider either participating or non-participating will be permitted to charge their customary fee for the implant body procedure and accept the \$750.00 per implant benefit as an allowance against such fee. If treatment is provided by a participating provider, the member may be responsible for a balance, to be discussed prior to treatment.
 - The allowance for the surgical implant body will be outside of the member's annual plan maximum.
 - A tooth or teeth currently having a prosthetic (denture, partial denture, crown, inlay-onlay) placed within the last 5 years and is/are being replaced by a covered **Implant Supported Prosthetic** would be subject to the 5 year replacement rule.
 - Implant/Abutment Supported Prosthetics-(Removable Dentures, Fixed Dentures, Fixed Partial Dentures/Retainers & Single Crowns) will be subject to a 10 year replacement rule.
 - Post-op Radiographs are required for the payment of this procedure. Benefits are payable upon insertion.
 - Implant Body (per tooth position).....\$750.00 (2 teeth per calendar year)

Biopsy of oral tissue, hard or soft (tissue removal)	\$140.00
Alveoplasty in conjunction with extractions, per quadrant (1 per lifetime)	\$150.00
Alveoplasty not in conjunction with extractions, per quadrant (1 per 5 years)	\$150.00
Removal of odontogenic cyst or tumor	\$195.00
Removal of exostosis or torus, per site	\$200.00
Incision and drainage (intraoral)	\$125.00
(1 per calendar year) (General anesthesia/IV sedation not covered with this procedure)	
Frenulectomy	\$200.00
Excision of lesion (1 per calendar year)	\$195.00

ORTHODONTICS

Provided for employees and unmarried dependent children enrolled in the plan. Orthodontic appliances must be in place before age 19.

If a cosmetic upgrade (ex. invisalign® or clear brackets) is chosen and treatment is provided by a participating provider, the member may be responsible for a one time cosmetic upgrade fee, to be discussed prior to treatment.

Limited/Interceptive/Appliance Therapy	\$ 500.00
(once per lifetime, prior to and not in the same month as comprehensive treatment. Additional appliances and office visits are the responsibility of the member.)	
Comprehensive orthodontic treatment, appliance insertion (once per lifetime)	\$ 950.00
Periodic orthodontic treatment visit	
(A benefit is provided for 24 completed active monthly treatment visits per life. Treatment visits beyond 24 months are the responsibility of the member, at the EBF allowance rate, when treatment is provided by a participating provider.)	\$135.00
Passive Treatment (for cases started after 01/01/14)	
(one treatment benefit per lifetime following comprehensive treatment)	\$ 300.00

ADJUNCTIVE GENERAL SERVICES

General anesthesia/deep sedation-each 15 minute increment with a maximum benefit of \$200.00	
(per covered oral surgery visit)	\$100.00
or	
Intravenous sedation -each 15 minute increment with a maximum benefit of \$200.00	
(per covered oral surgery visit)	\$100.00
Palliative (emergency) treatment of dental pain	
(2 per calendar year)	\$ 50.00

Exclusions and Limitations

- There is a coverage for replacement of an existing crown, partial or full removable denture or replacement of fixed bridgework by a new denture or bridgework, or the addition of teeth to an existing partial removable denture or to bridgework to replace extracted natural teeth, but only if the Plan is furnished satisfactory evidence that:
 - (a) The existing denture or bridgework was inserted at least

- five** years prior to its replacement and that the existing denture or bridgework cannot be made serviceable by a dentist or
- (b) In the case of a crown, that at least **five** years have elapsed since the crown was inserted or
- (c) The existing implant supported crown, bridge or denture was inserted at least 10 years prior to its replacement and that the existing implant supported crown, bridgework or denture cannot be made serviceable by a dentist.

In addition to the Exclusions and Limitations as stated in the CSEA Sunrise Dental Plan Schedule of Allowances and those listed above, this Plan does not cover:

- charges for any type of service or appliance not described in schedule of allowances
- treatment by other than a licensed dentist or dental hygienist acting within the scope of licensure
- services and supplies that are primarily cosmetic in nature
- replacement of a **lost** or **stolen** prosthetic appliance
- duplicate prosthetic appliances or services
- dentures, crowns, inlays, bridgework or appliances to change or maintain vertical dimension
- precision or other elaborate attachments or features for dentures, bridgework or any other dental appliances
- any service rendered or appliance inserted before the eligibility date or after the termination date under this Plan
- splinting
- mini implants
- treatment covered by Workers' Compensation or similar law
- charges for expenses which are reimbursable through "no-fault" automobile insurance
- any claim or appeal that is submitted after a period that exceeds one year from the calendar year in which dental services were rendered
- temporary dental services which are determined by the Employee Benefit Fund to be an integral part of the final dental service rather than a separate service

Coordination of Benefits

Since it is not intended that the patient receive greater benefits than the actual expenses covered, the amount of benefits payable under the CSEA Sunrise Dental Plan will take into account any coverage the employee (or eligible dependent) has under other group plans. In other words, the benefits under the CSEA Sunrise Dental Plan will be coordinated with the benefits of the other group plans.

Note: An employee may not be covered both as an employee and as a dependent of an employee. A member who has a spouse eligible for coverage is not eligible to cover a domestic partner. If member and spouse/domestic partner are Fund members, coverage for children may not be claimed under both.

Birthday Rule

Coordination of benefits regulation states that the primary payer of benefits for dependent children is determined by the parent who has the earlier birth date by month and day, without regard to year of birth. (Other determining factors may apply)

CSEA EMPLOYEE BENEFIT FUND

Danny Donohue, Chairman
 One Lear Jet Lane, Suite 1
 Latham, NY 12110-2395

1-800-323-2732

www.cseabf.com