



SERVICE EMPLOYEES BENEFIT FUND (SEBF) DENTAL PLANS

P.O. Box 1240

Syracuse, NY 13201

(315) 218-6513 / (855) 835-9720 Toll Free / (315) 701-0686 Fax

www.sebf.org

Service Employees Benefit Fund (SEBF) offers you and your eligible dependents dental coverage based on a fixed reimbursement schedule with **no Deductibles and a Maximum Benefit of \$1,500 per person, per calendar year.**

SEBF pays 100% of the fixed dollar amounts as outlined on the Dental Schedule of Benefits, subject to the maximum benefit of \$1,500 per person, per calendar year.

There are three dental plans available. For more information, please refer to your collective bargaining agreement for specific details or contact SEBF to determine what you and your dependents are eligible for.

Basic Plan

The Basic Plan includes:

Two Exams, Two Cleanings Per Year, X-rays, Fillings, Extractions, Periodontics (gums) and Endodontics (root canals)

Comprehensive Plan

The Comprehensive Plan includes everything listed under the Basic Dental Plan *plus* the following procedures:

Prosthetics: Crowns, Bridgework, Partial and Full Dentures

Comprehensive with Orthodontia Plan

Includes the Comprehensive Plan *plus* coverage for Orthodontic treatment with a lifetime maximum benefit of \$1,500 for **eligible dependent children up to age 19.**

You can choose any licensed dentist. However, it is to your advantage to choose a Participating Dentist.

If you choose a Participating Dentist:

- Dentist will file your claim(s) with SEBF;
- SEBF will send payment directly to the participating dentist; and
- Dentist agrees to accept the SEBF payment as payment in full for covered services; subject to the maximum benefit of \$1,500 per person, per calendar year.

If you choose a Non-participating Dentist:

- You will be responsible for submitting an itemized bill to SEBF if the dentist doesn't;
- Payment will be made directly to you unless you assign the payment to your dentist. If you authorize the assignment, you are giving SEBF permission to pay the dentist directly instead of sending payment directly to you; and
- Reimbursement will be made according to the SEBF Dental Schedule of Benefits. **You will be responsible for paying the difference between your dentist's charge and SEBF's payment, if any.**

(Over)

Pre-Treatment Estimate

A pre-treatment estimate is when your dental provider submits a treatment plan to SEBF for an estimate of what services will be covered and what SEBF will pay towards those services as well as what the patient's out of pocket will be. This is especially useful for more costly procedures such as crowns, extractions, dentures and periodontal surgery.

A pre-treatment estimate is not a guarantee of payment. When the services are complete and a claim is received for payment, SEBF will calculate its payment based on your current eligibility and amount remaining in your \$1,500 calendar year maximum.

Plan Limitations

- Exams – two per calendar year
- Cleanings – two per calendar year
- Bitewing X-rays – four every 12 months
- Full Mouth or Panorex X-ray – one every three years
- Fluoride for children covered up to age 19
- Sealants for children covered up to age 14
- Periodontal Scaling – two quadrants per visit
- Prosthetics—crowns, bridgework, partial/full dentures are limited to five-year replacement

Plan Exclusions

- Cosmetic services
- Bleaching
- Implants
- Oral Hygiene Instruction
- Infection Control
- Temporary Prosthetics
- Adult Fluoride

Who's Covered?

If you are enrolled for Individual plus One Dependent or Family coverage, SEBF offers benefits for legal spouse, domestic partner* (may be different sex or same sex and you must meet certain requirements) and dependent children. Dependent children will be covered until the 1st day of the month following their 26th birthday.

*Please contact SEBF to verify that your employer allows domestic partner coverage.

Please contact SEBF if you need:

- A copy of the Dental Schedule of Benefits (most commonly used procedures)
- A copy of the Dental Schedule of Benefits – complete schedule
- A list of the SEBF Participating Dentists
- Domestic partner application
- More information regarding your dental coverage

Service Employees Benefit Fund Representatives are available

Monday through Friday from 8:30 a.m. – 5:00 p.m.

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