**NEW BENEFIT OFFERING…**

**Retiree Dental and Optical!**

**Effective January 1, 2023**

We are pleased to announce a new benefit offering to members that are enrolled in SEBF dental and/or optical at the time of their retirement. This **NEW** benefit is being offered as an alternative to COBRA coverage for retirees that were enrolled in SEBF Dental and/or optical coverage at the time of retirement.

\* The premium amount will be the same as an active employee would be eligible for (subject to an annual increase every January 1)

\* This coverage will continue as long as you continue to pay the monthly premium

\* You will have the option to choose the same or a portion of the coverage (Individual, Individual plus One Dependent or Family) you had as an active employee

This retiree benefit would be in lieu of COBRA coverage. You will be offered both options upon retirement, however COBRA is generally limited to 18 months of additional coverage with an added administrative fee on the premium.

You may not elect a benefit (dental/optical) that you were not enrolled in prior to your retirement.

No coverage is included for orthodontia, medical, weekly or supplemental disability, death benefit or accidental death and dismemberment benefits.

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Please contact the Fund at 315-218-6513 if you have any questions.