



Benefit Enhancements

January 1, 2017

- Vision
- Hearing Aid
- Dental

Benefit Enhancements 2017

- Single In-network Providers, offering
- *Quality Service at Great Value*
- High-quality Dental, Vision and Hearing aid care at an affordable cost—and in some cases at no cost—if members select an in-network provider



Trustees Put \$6 Million into New Benefits

\$\$\$ from PSC – CUNY Contract Settlements and Agreements between the MLC and NYC

\$\$\$ from Moving Adjunct Health Insurance from the Welfare Fund to City Health Insurance

\$\$\$ from Medicare Part D Legislation and the Affordable Care Act

\$\$\$ from Fund Management Efficiencies

Caution

These benefit enhancements are unprecedented and they come with two important risk factors:

- Utilization increases
- ACA repeal

The Welfare Fund Trustees will continue to monitor the fiscal impact of these enhancements and make changes as necessary.

Davis Vision Benefit



- Eye exams, Davis Vision Collection of frames and contact lenses, at no co-pay
- Lens enhancements; e.g. ultra progressive addition multifocal lenses, high-index (thinner & lighter) lenses, or photochromic (Transitions) lenses, at no co-pay
- At Davis, a \$100 credit towards the purchase of any non-plan eyeglass frame plus a 20% discount off the remaining price of the non-Davis Collection eyeglass frame.
- At Visionworks, a \$175 credit towards the purchase of any non-Davis Collection eyeglass frame plus a 20% discount off the remaining price of the non-plan eyeglass frame.

Out-of-Network Benefit

For out-of-network providers, the subsidy has been doubled to \$200.

The Choice Is Yours

ANY FRAME, ANYWHERE

Spend your frame allowance* how you want, where you want!



Spend an **ENHANCED** allowance at any Visionworks store

DAVIS VISION EXCLUSIVE COLLECTION

Forget the allowance, and get **FREE** frames!

\$100 FRAME ALLOWANCE

- Freedom to use \$100 frame allowance toward any frame plus 20% off any additional amount
- Use your full allowance at all independent provider location
- Fixed pricing on all lens options so you aren't left guessing at the time of your purchase

OR

\$175 FRAME ALLOWANCE

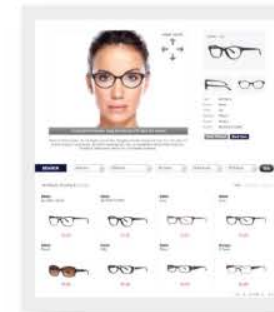
- Over 750 locations nationwide
- An average of 2,000 frames per store
- An \$175 allowance covers 80% of Visionworks frame in full!

OR



ONE-YEAR EYEGLOSS BREAKAGE WARRANTY

- Members can select from 222 frames from the Davis Collection, with \$0 out of pocket
- Upload your photo and try on frames with our interactive tools



*valid at in-network provider locations

How to Use Your Davis Vision Benefit

- Access Davis Vision's website at **www.davisvision.com** and use the “**Find a Doctor**” feature, or call **1.800.999.5431**
- Identify yourself as a PSC-CUNY Welfare Fund member or dependent and Davis Vision member.
- Provide the office with your name, SS# or ID#, and the name and date of birth of any covered member/dependent needing services. The provider's office will verify your eligibility .

Hearing Aid Benefit



- Free annual hearing screening
- Hearing Aid Benefit of \$750 per ear every 36 months
- Guaranteed price discounts
- Loaner hearing aids when yours are serviced
- 3-Year Warranty: repair and one-time replacement if needed
- 3-Year supply of batteries
- 12-Month interest free financing
- Out-of-network reimbursement[#] of \$500 every 36 months

Hearing aids customized based on your needs.

Hearing Aid Technology Level	Your Listening Environment								
	Quiet/Easy	Watching TV	One on One Conversation	Small Group Conversation	Small Gathering	Lecture/Religious Service	Shopping/Public Places	Restaurant or Party	Noisy/Challenging
Premium <ul style="list-style-type: none"> Up to 48 channels Impulse sound management Advanced feedback reduction, noise reduction and wind noise management Adaptive directional microphones 	Retail: \$4,200 CUNY Price: \$2,250* Benefit Amount: \$750** Member Pays: \$1,500***								
Advanced <ul style="list-style-type: none"> 5 to 17 channels Directional microphone systems, many with automatic directionality Wireless 	Retail: \$2,800 CUNY Price: \$1,795* Benefit Amount: \$750** Member Pays: \$1,045***								
Mid <ul style="list-style-type: none"> 4 to 9 channels Feedback reduction Noise reduction Directional microphones 	Retail: \$1,943 CUNY Price: \$1,440* Benefit Amount: \$750** Member Pays: \$690***								
Value <ul style="list-style-type: none"> 3 to 5 channels Feedback reduction Noise reduction Directional microphones optional 	Retail: \$1,575 CUNY Price: \$1,170* Benefit Amount: \$750** Member Pays: \$420***								
Basic <ul style="list-style-type: none"> Up to 4 channels Basic feedback reduction Basic noise reduction 	Retail: \$1,269 CUNY Price: \$895* Benefit Amount: \$750** Member Pays: \$145***								

* CUNY negotiated price per ear

** CUNY pays amount per ear

*** CUNY Member pays amount per ear

Select hearing aids that match your lifestyle and listening needs.



Hearing Aid Benefit



How to Use Your Benefit

- To learn more or to make an appointment with a HearUSA provider, contact HearUSA directly at (800) 442-8231, and let HearUSA know that you are a member of **PSC-CUNY Welfare Fund**.
- You will be given the names of three participating HearUSA practitioners in your area and the nearest HearUSA store. You may continue to request additional names of participating practitioners until you are satisfied with your choices.
- If you have a specific hearing aid manufacturer in mind, you may also request the names of nearby HearUSA participating practitioners who carry hearing aids from that particular manufacturer. HearUSA has available hearing aids from 11 manufacturers.

Dental Benefit



Increased covered amounts for:

- Basic Care Services (root canal, extraction)
- Major Care Services (crown, dentures, implants)

Covered amounts for preventive services remain the same

No changes to the Delta Dental Program

You will not only save money using Guardian dentists, but you also have the assurance from Guardian that it reviews the credentials and quality of in-network dentists.

For out-of-network dentists, the Fund has only increased the covered amounts for Basic Care Services. These non-Guardian dentists usually charge more and the increased reimbursements from the Fund will cover a smaller percentage of the dentists fee compared to Guardian dentists.



Guardian Dental Benefit



	Your Zip Code Beginning with 100	
<i>Typical Services Associated with a Crown and Root Canal</i>	In-Network	Out-of-Network
Average Dentist Fee	\$1,780	\$2,969
Fund Pays	\$1,252	\$871
You Pay	\$528	\$2,098
In-Network Savings	\$1,570	
<i>Typical Services Associated with an Extraction and Implant</i>	In-Network	Out-of-Network
Average Dentist Fee	\$3,493	\$4,996
Fund Pays	\$2,037	\$680
You Pay	\$1,456	\$4,317
In-Network Savings	\$2,861	
	Your Zip Code Beginning with 113	
<i>Typical Services Associated with a Crown and Root Canal</i>	In-Network	Out-of-Network
Average Dentist Fee	\$1,870	\$2,668
Fund Pays	\$1,252	\$871
You Pay	\$618	\$1,797
In-Network Savings	\$1,179	
<i>Typical Services Associated with an Extraction and Implant</i>	In-Network	Out-of-Network
Average Dentist Fee	\$3,580	\$4,377
Fund Pays	\$2,037	\$680
You Pay	\$1,549	\$3,698
In-Network Savings	\$2,149	

Guardian Dental Benefit



	Your Zip Code Beginning with 112	
<i>Typical Services Associated with a Crown and Root Canal</i>	In-Network	Out-of-Network
Average Dentist Fee	\$1,649	\$2,722
Fund Pays	\$1,252	\$871
You Pay	\$397	\$1,851
In-Network Savings	\$1,454	
<i>Typical Services Associated with an Extraction and Implant</i>	In-Network	Out-of-Network
Average Dentist Fee	\$3,160	\$4,507
Fund Pays	\$2,037	\$680
You Pay	\$1,123	\$3,828
In-Network Savings	\$2,705	
	Orthodontics	
<i>Comprehensive orthodontics (for children under age 19)</i>	In-Network	Out-of-Network
Average Dentist Fee	\$5,000	\$5,000
Fund Pays	\$2,612	\$653
You Pay	\$2,388	\$4,347
In-Network Savings	\$1,959	

Guardian Dental Benefit



Highlights of your Plan include:

Strong Network Presence – With one of the largest networks in the country, you can access more than 115,000 dentists and dental centers at over 328,000 locations. Nearly 99.2% of PSC-CUNY Welfare Fund members have access to 1 PPO dentist within 1.6 miles.

Easy Access to Dentist – Finding a dentist is easy. Download the Guardian ‘Find a Provider’ app for easy access on your smart phone or tablet, or go to www.guardiananytime.com and click on ‘Find a Provider’.

No ID Cards Necessary – You don’t need an individual ID card to use your dental benefits. Simply provide your Group ID number to your dental office at the first visit. However, if you’d like to print out a copy of your ID card, go to www.guardiananytime.com under the ‘Forms and Materials’ section.

How to Find a Dentist Recommended by Welfare Fund Members



Actives

Adjuncts

Retirees

Forms

FAQs

Eligibility

Fund Benefits

Dental

List of Recommended Dentists

Recommend a Dentist

Drug

Vision

Basic Disability

List of Recommended Dentists

Please note: Always check with your Dentist to confirm that they are in your network, as provider networks change periodically.

Disclaimer: The PSC-CUNY Welfare fund does not recommend dentists. However, as a service, we invite members of the Welfare Fund to recommend dentists that they have used. The recommendations are solely those of the individuals who made them.

Have a great dentist? [Make a recommendation.](#)

Enter your zip code to find a recommended dentist near you:

 Guardian Delta Dental

SEARCH



Feedback

Have feedback about

[Tell us what you th](#)

Visit the Welfare Fund Website

www.pscunyc.org

