**Dental Benefits for all Employees in the State of New York**

The PEF Dental plan also known as the Public Employees federal dental plans is a very popular dental plan within the state of New York. The PEF has then partnered with Group Health Incorporated (GHI) to provide people and their covered dependents with dental insurance benefits.

To be eligible for the GHI Preferred Dental Plan:

1.) A person must work at least half time on a regularly scheduled basis.

2.) A person must be an employee of New York State whose position is represented by the Public Employees Federation (PEF).

A person’s following dependents are also eligible for this coverage:

1.) Their spouse- If a divorce or an annulled marriage has taken place, then this person is no longer eligible.

2.) Domestic Partner Coverage- A person and their partner have to be 18 or older, unmarried, and unrelated. They must be living together and involved in a lifetime relationship. To be enrolled as a domestic partner, the partnership has to be one full year.

3.) Their child under age 19- Children are eligible until they reach the end of the month in which they reach the age of 19. Children who also reside with someone and are dependent for their support are also eligible.

4.) Their child age 19 or older who is a full time student- Any unmarried, defendant child who are age 19 or older but are under age 25, are eligible for this coverage if they are full-time students at a secondary or a preparatory school, college or any other educational institution, where a person receives a degree or a diploma. Children who are 19 or older, but under 25, who are students that are completing graduation requirements, are also eligible.

5.) Medical leave for students age 19 or over- If a dependent child is granted medical leave from their school, dental insurance coverage will continue for a 1 year maximum from the month that a student withdrew from all classes, plus any time before the start of the next semester.

6.) Military Service- A dependent student’s age can be deducted by up to four years for service in a branch of the US Military so that they can be eligible for dental insurance coverage.

7.) An unmarried, dependent child who is age 19 or older, who cannot support themselves because of a mental or physical disability are also eligible for dental insurance, if their eligibility has not been terminated yet.

Here are the dental insurance benefits and deductible:

**The deductible**

A person is subject to a calendar year deductible for all services except Preventive and Diagnostic Services and Orthodontics. The deductible is $25 per person per year. The total family deductible will not go past $75 per year for all family members who are covered.

Having this dental plan means that you also have your GHI Dental Insurance ID Card. This indicates your Certificate and Category numbers. This must be shown to the dentist or receptionist before any service is performed.

**The benefits**

There are going to be several types of services that you are covered for.

The first type of service is preventive and diagnostic services. This includes:

1.) Examinations- You are covered for the examination of the oral cavity and the charting of the teeth. The GHI will cover 2 examinations for each member per year. You are also eligible for 1 initial examination per provider per lifetime. All non injury examinations done by the same provider are paid as periodic examinations.

2.) X Rays- You are covered for the taking of x - ray films of the teeth, mouth, or jaw. However, you are not covered for individual periapical x-rays that are performed on the same day as a full mouth series. Duplications of x-rays are also not covered.

3.) Palliative Services- You are covered for one emergency palliative visit per year. Since a palliative visit is for the relief of pain, you can have a prosthetic appliance that was inserted for over 1 year be adjusted.

The second type of service is basic restorative services. This includes:

1.) Extractions- You will be covered for routine removal of a tooth or teeth. The allowance for the extraction includes payment for pre and post x rays as well as the anesthesia.

2.) Restorations- You are covered for restorations which are fillings, inlays, and crowns. Temporary fillings and tissue conditioning are not covered.

3.) Repair of appliances - You are covered for the fixture of dentures, the replacement of broken or missing teeth, and for the replacement of broken facings. You are also covered for the repairs of appliances which includes space maintainers, bridges, crowns, and inlays. Lastly, there is an annual maximum benefit for all repairs.

The third type of service is major restorative services. This includes:

1.) immediate dentures

2.) fixed bridgework

3.) crowns and inlays inserted on teeth.

The fourth type of service is orthodontic services. Orthodontic services are only applicable to enrolled dependent children under 19. The teeth must also be correctable. All orthodontic services will be rendered on the date that it is performed. This includes:

1.) Benefits for insertion of appliances will be provided up to a lifetime maximum of $550.

2.) Each person that is eligible will be provided 20 months of active treatment plus 18 months of active treatment.

3.) The maximum lifetime orthodontic benefit per covered dependent is $1,998. The GHI will also pay a maximum of $2,300 including orthodontia(for dependent children under 19), per person, per calendar year for covered dental services rendered by participating and non participating providers.

Retirement:

If you retire, your dental benefits will end 28 days after the last day of the last day you worked. You will be eligible to continue dental benefits for up to 18 months or 29 months if you are totally disabled by enrolling in COBRA or you may enroll in the GHI Retiree Dental Plan offered to you by GHI at the time you retire. If you enroll in COBRA, you must continue coverage for the whole 18 months; then you can change your dental plan to the Retiree Dental Plan at the end of the COBRA period.