

## 2018 Individual Marketplace Dental

## TEXAS

## CHOICE PPO LOW

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		Advantage Network	Premier Network	Out-of-Network
<b>Type 1 - Preventive</b> Oral Exams, Cleanings, X-rays, Sealants, Fluoride		100%	100%	100%
<b>Type 2 - Basic</b> Fillings, Oral Surgery, Space Maintainers		50%	50%	50%
<b>Type 3 - Major</b> Crowns, Bridges, Endodontics, Periodontics, Prosthodontics		50%	50%	50%
<b>Type 4 - Orthodontics</b>		50%	50%	50%
<b>Specialists</b>		Paid Same As General Dentist		
<b>Waiting Periods</b> Type 1 - Preventive Type 2 - Basic Type 3 - Major		None 6 Month Waiting Period 18 Month Waiting Period		
Type 4 - Orthodontics (Medically Necessary / Non Medically Necessary)		None / 24 Month Waiting Period		
<b>Deductible</b> (Applies to Type 1, 2 & 3) Per Person		\$75	\$75	\$75
Family Max		\$225	\$225	\$225
<b>Type 3 - Major Annual Maximum</b>		\$500		
<b>Annual Maximum per Person</b>		\$1,500		
<b>Orthodontic Lifetime Maximum</b> (Medically Necessary / Non Medically Necessary)		No Maximum / \$1,000		
<b>Pediatric EHB Annual Maximum</b>		No Maximum		
<b>Pediatric Individual EHB Out-of-Pocket Maximum</b>		\$350		
<b>Pediatric Family EHB Out-of-Pocket Maximum</b>		\$700		

Benefits illustrated are in summary only. Refer to your Dental Policy for a complete description of benefits, limitations and exclusions. All Services are subject to EMI Health Table of Allowances. When using a Non-participating Provider, the insured is responsible for all fees in excess of the Table of Allowances. Underwritten by Educators Health Plans Life, Accident, and Health, Inc.