UT: Choice PPO High

The freedom of choice.

EMI HEALTH™

What is the Choice PPO High Plan?

EMI Health's Choice PPO High Plan is the most rich dental benefit plan. This plan is a coinsurance plan, which means we share your costs for covered dental services and procedures. Once you've met your deductible, we'll pay a percentage of your bill.

You can choose to visit dentists in different networks based on your needs. If you use the Advantage network, you'll see more savings. If your dentist isn't in the Advantage network, see if they are in the larger Premier network here: Provider Search

Plan Summary

	Advantage Plus Network	Premier Network	Out-of-Network
Services			
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	80%	80%	80% up to MAC*
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	50%	50%	50% up to MAC*
Orthodontics Children (age 7 through 18)	50%	50%	50%
All Members (Discount)	Discount Only	Discount Only	No Coverage
Waiting Periods			
Preventive	None		
Basic	6 Month Waiting Period		
Major	15 Month Waiting Period		
Orthodontics	24 Month Waiting Period		
Deductible (applies to Preventive, Basic, and Major)	In and Out of Network Deductibles are Combined		
Individual	$25	$50	$50
Family Max	$75	$150	$150
Maximums			
Major Annual Max†	$750		
Annual Max per Person†	$1,500	$1,000	
Orthodontic Lifetime Max	$1,000		
Pediatric EHB Annual Max	No Maximum		
Pediatric Individual EHB Out-of-Pocket Max	$425		
Pediatric Family EHB Out-of-Pocket Max	$850		

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 Maximum Allowable Charge (MAC). When using a Non-participating Provider, the insured is responsible for all fees in excess of the Maximum Allowable Charge (MAC). Underwritten by Educators Health Plans Life, Accident & Health. †EHB Pediatric benefits do not apply to the annual maximum or major annual maximum