

2026 UT: Advantage Copay

Take advantage of more savings.

What is the Advantage Copay Plan?

EMI Health's Advantage Copay Plan is, as the name suggests, a copay plan. This means you have a fixed copay cost for covered dental services and procedures. You can know exactly how much a service or procedure will cost before you visit the dentist with the copay schedule.

The Advantage network gives you the opportunity to save with lower premiums and lower provider fees as a result of a more narrow network. Search Advantage network providers using our provider search here: [Provider Search](#)

Plan Summary

Plan Summary		Advantage Network	Out-of-Network
Services			
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	See Co-Pay Schedule	See Claim Payment Schedule
Basic Fillings, Space Maintainers, Oral Surgery			
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics			
Orthodontics Children (age 7 through 18)	Discount Only		No Coverage
Adults	Discount Only		No Coverage
Waiting Periods			
Preventive	None		
Basic	6 Month Waiting Period		
Major	12 Month Waiting Period		
Orthodontics	Not Applicable		
Deductible			
Individual	\$50		
Family Max	\$150		
Maximums			
Major Annual Max	No Maximum		
Annual Max per Person	No Maximum		
Orthodontic Lifetime Max	Not Applicable		
Pediatric EHB Annual Max	No Maximum		
Pediatric Individual EHB Out-of-Pocket Max	\$450		
Pediatric Family EHB Out-of-Pocket Max	\$900		

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.

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