

2027 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-D network gives you the opportunity to save with lower premiums and lower provider fees as a result of a more narrow network. Search Advantage-D network providers using our provider search here: [Provider Search](#)

Plan Summary

Plan Summary		Advantage-D 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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