

UT: Choice PPO High

The freedom of choice.



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 Plus-D network, you'll see more savings. If your dentist isn't in the Advantage Plus-D network, see if they are in the larger Premier-D network here: [Provider Search](#)

Plan Summary

Plan Summary		Advantage Plus-D Network	Premier-D 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	\$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. †EHB Pediatric benefits do not apply to the annual maximum or major annual maximum

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