

# 2026 VA: Advantage PPO

Take advantage of more savings.

## What is the Advantage PPO Plan?

EMI Health's Advantage PPO 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.

Search Advantage network providers using our provider search here: [Provider Search](#)

Plan Summary	Advantage Plus Network	Out-of-Network
<b>Services</b>		
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	50%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics	25%	25% up to MAC*
Orthodontics (Medically Necessary) (up to age 19**)	50%	50%
Orthodontics (Non-Medically Necessary) (up to age 19**)	Not Covered	Not Covered
<b>Waiting Periods</b>		
Preventive	None	
Basic (age 19 and older)	6 Month Waiting Period	
Major (age 19 and older)	12 Month Waiting Period	
Orthodontics (Medically Necessary)	None	
Orthodontics (Non-Medically Necessary)	N/A	
<b>Deductible (applies to Preventive, Basic, and Major)</b>		
Individual	\$100	
Family Max†	\$300	
<b>Maximums</b>		
Major Annual Max Per Person (age 19 and older)	\$500	
Annual Max per Person (age 19 and older)	\$1,000	
Orthodontic Lifetime Max (Medically Necessary)	No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)	N/A	
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. Underwritten by Educators Mutual Insurance Association. \*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). \*\*Through the last day of the month in which the Insured turns 19 years of age. †For enrollment groups with two or more individuals, the per person deductible will apply up until the combined accumulated deductible reaches the family max, and the individual EHB Out-of-Pocket Maximum will apply up until the combined accumulated Pediatric EHB out-of-pocket costs reaches the Pediatric Family EHB Out-of-Pocket Maximum.

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