

# 2026 VA: Premier PPO High

## Take advantage of more savings.

### What is the Premier PPO High Plan?

EMI Health's Premier 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 Premier network providers using our provider search here: [Provider Search](#)

Plan Summary	Premier 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	80%	80% up to MAC*
Major Crowns, Bridges, Prosthodontics	50%	50% up to MAC*
Orthodontics (Medically Necessary) (up to age 19**)	50%	50%
Orthodontics (Non-Medically Necessary) (up to age 19**)	50%	50%
<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)	24 Month Waiting Period	
<b>Deductible (applies to Preventive, Basic, and Major)</b>		
Individual	\$25	
Family Max†	\$75	
<b>Maximums</b>		
Major Annual Max (age 19 and older)	\$750	
Annual Max per Person (age 19 and older)	\$1,000	
Orthodontic Lifetime Max (Medically Necessary)	No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)	\$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. 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.