

2025 AL: 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.

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

| Plan Summary | Advantage Network | Out-of-Network |
|---|-------------------------|---------------------|
| Services | | |
| Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride | 100% | See Co-Pay Schedule |
| Basic Fillings, Space Maintainers, Oral Surgery | See Co-Pay Schedule | |
| Major Crowns, Bridges, Prosthodontics | | |
| Orthodontics (Medically Necessary) (up to age 19*) | 50% | 50% |
| Orthodontics (Non-Medically Necessary) (up to age 19*) | Discount Only | Not Covered |
| Waiting Periods | | |
| 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 | |
| Deductible (applies to Preventive, Basic, and Major) | | |
| Individual | \$50 | |
| Family Max | \$150 | |
| Maximums | | |
| Major Annual Max | No Maximum | |
| Annual Max per Person | No Maximum | |
| 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 | \$425 | |
| Pediatric Family EHB Out-of-Pocket Max | \$850 | |

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 Table of Allowances. Co-Pays/Claim Payments are subject to change January 1st of each year. Underwritten by Educators Health Plans Life, Accident & Health, Inc. *Through the last day of the month in which the Insured turns 19 years of age.