2025 AL: Premier PPO Low

Take advantage of more savings.
What is the Premier PPO Low 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
Services		
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	80% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	60%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics	40%	30% up to MAC*
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)	18 Month Waiting Period	
Orthodontics (Medically Necessary)	None	
Orthodontics (Non-Medically Necessary)	N/A	
Deductible (applies to Preventive, Basic, and Major)		
Individual	$100	
Family Max	$300	
Maximums		
Major Annual Max (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	$425	
Pediatric Family EHB Out-of-Pocket Max	$850	