

2026 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	\$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 Health Plans Life, Accident & Health, Inc. *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.