

# 2027 AL: 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-A network providers using our provider search here: [Provider Search](#)

| Plan Summary                                                    |  | Advantage Plus-A Network | Out-of-Network  |
|-----------------------------------------------------------------|--|--------------------------|-----------------|
| Services                                                        |  |                          |                 |
| Preventive<br>Oral Exams, Cleanings, Sealants, X-rays, Fluoride |  | 100%                     | 100% up to MAC* |
| Basic<br>Fillings, Space Maintainers, Oral Surgery              |  | 50%                      | 50% up to MAC*  |
| Major<br>Crowns, Bridges, Prosthodontics                        |  | 25%                      | 25% up to MAC*  |
| Orthodontics (Medically Necessary)<br>(up to age 19**)          |  | 50%                      | 50%             |
| Orthodontics (Non-Medically Necessary)<br>(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                                                      |  | \$100                    |                 |
| Family Max                                                      |  | \$300                    |                 |
| Maximums                                                        |  |                          |                 |
| 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 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.