

FL: 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.

The Advantage network gives you the opportunity to save with lower premiums and lower provider fees as a result of a more narrow network. 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%	100% up to MAC
Basic Fillings, Space Maintainers, Oral Surgery	50%	50% up to MAC
Major Crowns, Bridges, Prosthodontics	25%	25% up to MAC
Orthodontics Children (up to age 19) Medically Necessary / Non-Medically Necessary	50% / Discount Only (Up to 25%)	50% / Not Covered
Waiting Periods		
Preventive	None	
Basic	6 Month Waiting Period	
Major	12 Month Waiting Period	
Orthodontics Medically Necessary / Non-Medically Necessary	None / Not Applicable	
Deductible (applies to Preventive, Basic, and Major)		
Individual	\$100	
Family Max	\$300	
Maximums		
Major Annual Max	\$500	
Annual Max per Person	\$1,000	
Orthodontic Lifetime Max Medically Necessary / Non-Medically Necessary	No Maximum / Not Applicable	
Pediatric EHB Annual Max	No Maximum	
Pediatric Individual EHB Out-of-Pocket Max	\$350	
Pediatric Family EHB Out-of-Pocket Max	\$700	

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 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). Underwritten by Educators Health Plans Life, Accident, and Health, Inc.

*Through the last day of the month in which the Insured turns 19 years of age