

# FL: Choice PPO High



The freedom of choice.

## What is the Choice PPO High Plan?

EMI Health's Choice PPO High Plan is a rich dental benefit plan at a reasonable cost. This 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.

You can choose to visit dentists in different networks based on your needs. If you use the Advantage network, you'll see more savings. If your dentist isn't in the Advantage network, see if they are in the larger Premier network here:

[Provider Search](#)

## Plan Summary

	Advantage Network	Premier Network	Out-of-Network
<b>Services</b>			
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100%	100% up to MAC
Basic Fillings, Space Maintainers, Oral Surgery	80%	80%	80% up to MAC
Major Crowns, Bridges, Prosthodontics	50%	50%	50% up to MAC
Orthodontics Children (up to age 19)*	50%	50%	50%
<b>Waiting Periods</b>			
Preventive	None		
Basic	6 Month Waiting Period		
Major	15 Month Waiting Period		
Orthodontics Medically necessary / Non-Medically Necessary	None / 24 Month Waiting Period		
<b>Deductible (applies to Preventive, Basic, and Major)</b>			
Individual	\$25		
Family Max	\$75		
<b>Maximums</b>			
Major Annual Max	\$750		
Annual Max per Person	\$1,500	\$1,000	
Orthodontic Lifetime Max Medically necessary / Non-Medically Necessary	No Maximum / \$1,000		
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

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