

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

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, Endodontics, Periodontics		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	
Petriatric Individual EHB Out-of-Pocket Max		\$375	
Pediatric Family EHB Out-of-Pocket Max		\$750	

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.