

# FL: Advantage PPO Low



Take advantage of more savings.

## What is the Advantage PPO Low Plan?

EMI Health's Advantage PPO Low 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	Children up to age 19**		Adults 19+	
	Advantage Network	Out-of-Network	Advantage Network	Out-of-Network
<b>Services</b>				
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100% up to MAC*	100%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	50%	50% up to MAC*	50%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	25%	25% up to MAC*	Not Covered	Not Covered
Orthodontics (Medically necessary / Non-medically necessary)	50% / Discount Only	50% / Not Covered	Discount Only	Not Covered
<b>Waiting Periods</b>				
Preventive	None			
Basic	6 Month Waiting Period			
Major	None			
Orthodontics	None / Not Applicable			
<b>Deductible (applies to Preventive, Basic, and Major)</b>				
Individual	\$75			
Family Max	\$225			
<b>Maximums</b>				
Major Annual Max	No Maximum			
Annual Max per Person	\$1,000			
Orthodontic Lifetime Max (Medically Necessary / Non-Medically Necessary)	No Maximum / Not Applicable			
Pediatric EHB Annual Max	No Maximum		Not Applicable	
Pediatric Individual EHB Out-of-Pocket Max	\$375		Not Applicable	
Pediatric Family EHB Out-of-Pocket Max	\$750		Not Applicable	

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 EMI Health Maximum Allowable Charge (MAC). When using a Non-participating Provider, the insured is responsible for all fees in excess of the MAC. Underwritten by Educators Health Plans Life, Accident & Health.

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

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