## FL: Premier PPO High



## Take advantage of more savings.

## What is the Premier PPO High Plan?

EMI Health's Premier 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 Premier network providers using our provider search here: Provider Search

| Plan Summary  | Premier 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                  | 80%                     | 80% up to MAC*  |  |
| Major<br>Crowns, Bridges, Prosthodontics, Endodontics, Periodontics | 50%                     | 50% up to MAC*  |  |
| Orthodontics (Medically Necessary)<br>(up to age 19**)              | 50%                     | 50%             |  |
| Orthodontics (Non-Medically Necessary)<br>(up to age 19**)          | 50%                     | 50%             |  |
| Waiting Periods   |                         |                 |  |
| Preventive  | None                    |                 |  |
| Basic (age 19 and older)  | 6 Month Waiting Period  |                 |  |
| Major (age 19 and older)  | 15 Month Waiting Period |                 |  |
| Orthodontics (Medically Necessary)                                  | None                    |                 |  |
| Orthodontics (Non-Medically Necessary)                              | 24 Month Waiting Period |                 |  |
| Deductible (applies to Preventive, Basic, and Major)                |                         |                 |  |
| Individual  | \$25                    |                 |  |
| Family Max  | \$75                    |                 |  |
| Maximums  |                         |                 |  |
| Major Annual Max (age 19 and older)                                 | \$750                   |                 |  |
| Annual Max per Person (age 19 and older)                            | \$1,500                 | \$1,000         |  |
| Orthodontic Lifetime Max (Medically Necessary)                      | No Max                  | No Maximum      |  |
| Orthodontic Lifetime Max (Non-Medically Necessary)                  | \$1,000                 |                 |  |
| Pediatric EHB Annual Max  | No Maximum              |                 |  |
| Pediatric Individual EHB Out-of-Pocket Max                          | \$425                   |                 |  |
| Pediatric Family EHB Out-of-Pocket Max                              | \$850                   |                 |  |

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.

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