FL: Advantage PPO

EMI HEALTH™

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.

Search Advantage Plus-D network providers using our provider search here: Provider Search

Plan Summary

	Advantage Plus-D 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	$450	
Pediatric Family EHB Out-of-Pocket Max	$900	

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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