

FL: Premier PPO Low



Take advantage of more savings.

What is the Premier PPO Low 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-D network providers using our provider search here: [Provider Search](#)

Plan Summary		Premier-D Network		Out-of-Network	
Services					
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride		100%		80% up to MAC*	
Basic Fillings, Space Maintainers, Oral Surgery		60%		50% up to MAC*	
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics		50%		30% up to MAC*	
Orthodontics (Medically Necessary) (up to age 19**)		50%		50%	
Orthodontics (Non-Medically Necessary) (up to age 19**)		Discount Only		Not Covered	
Waiting Periods					
Preventive		None			
Basic (age 19 and older)		6 Month Waiting Period			
Major (age 19 and older)		18 Month Waiting Period			
Orthodontics (Medically Necessary)		None			
Orthodontics (Non-Medically Necessary)		N/A			
Deductible (applies to Preventive, Basic, and Major)					
Individual		\$100			
Family Max		\$300			
Maximums					
Major Annual Max (age 19 and older)		\$500			
Annual Max per Person (age 19 and older)		\$1,500		\$1,000	
Orthodontic Lifetime Max (Medically Necessary)		No Maximum			
Orthodontic Lifetime Max (Non-Medically Necessary)		N/A			
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. 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.

EMI.MKTG.EX.FLDEN.PREMLow.0621.2025