

GA: 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 |
| Services | | | | |
| 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% / Not Covered | 50% / Not Covered | Not Covered | Not Covered |
| Waiting Periods | | | | |
| Preventive | None | | None | |
| Basic | None | | 6 Month Waiting Period | |
| Major | None | | None | |
| Orthodontics (Medically necessary / Non-medically necessary) | None / Not Applicable | | Not Applicable | |
| Deductible (applies to Preventive, Basic, and Major) | | | | |
| Individual | \$75 | | | |
| Family Max | \$225 | | | |
| Maximums | | | | |
| Major Annual Max | No Maximum | | | |
| Annual Max per Person (age 19 and older) | \$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 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, and Health, Inc. **Through the last day of the month in which the Insured turns 19 years of age.

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