

# GA: Advantage Copay



Take advantage of more savings.

## What is the Advantage Copay Plan?

EMI Health's Advantage Copay Plan is, as the name suggests, a copay plan. This means you have a fixed copay cost for covered dental services and procedures. You can know exactly how much a service or procedure will cost before you visit the dentist with the copay schedule.

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

Plan Summary		Advantage Network	Out-of-Network
Services			
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	See Co-Pay Schedule	See Co-Pay Schedule
Basic Fillings, Space Maintainers, Oral Surgery			
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics			
Orthodontics Children (up to age 19*) Medically Necessary / Non-Medically Necessary	50% / Discount Only	50% / Not Covered	
Waiting Periods			
Preventive	None		
Basic (age 19 and older)	6 Month Waiting Period		
Major (age 19 and older)	12 Month Waiting Period		
Orthodontics Medically Necessary / Non-Medically Necessary	None / Not Applicable		
Deductible (applies to Preventive, Basic,and Major)			
Individual	\$50		
Family Max	\$150		
Maximums			
Major Annual Max	No Maximum		
Annual Max per Person	No Maximum		
Orthodontic Lifetime Max Medically Necessary / Non-Medically Necessary	No Maximum / Not Applicable		
Pediatric EHB Annual Max	No Maximum		
Petriatric Individual EHB Out-of-Pocket Max	\$375		
Pediatric Family EHB Out-of-Pocket Max	\$750		

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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