

ID: Advantage PPO



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.

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		Advantage 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 (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)		12 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 Per Person (age 19 and older)		\$500	
Annual Max per Person (age 19 and older)		\$1,000	
Orthodontic Lifetime Max (Medically Necessary)		No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)		N/A	
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. Underwritten by Educators Mutual Insurance Association. *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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