EMI HEALTH™

2027 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.

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 (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	
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 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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