Companion Life

EMI HEALTH

Illinois Premier PPO (High) Dental Plan

What is the Premier PPO Dental Insurance Plan?

The Companion Life EMI Health 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%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	80%	80% up to MAC*
Major Crowns, Bridges, Prosthodontics	50%	50% up to MAC*
Orthodontics (Medically Necessary†) (up to age 19**)	50%	50%
Orthodontics (Non-Medically Necessary) (up to age 19**)	50%	50%
Waiting Periods		
Preventive	None	
Basic (age 19 and older)	6 Month Waiting Period	
Major (age 19 and older)	15 Month Waiting Period	
Orthodontics (Medically Necessary)	None	
Orthodontics (Non-Medically Necessary)	24 Month Waiting Period	
Deductible (applies to Preventive, Basic, and Major)		
Individual	$25	
Family Max	$75	
Maximums		
Major Annual Max (age 19 and older)	$750	
Annual Max per Person (age 19 and older)	$1,000	
Orthodontic Lifetime Max (Medically Necessary)	No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)	$1,000	
Pediatric EHB Annual Max	No Maximum	
Pediatric Individual EHB Out-of-Pocket Max	$450	
Pediatric Family EHB Out-of-Pocket Max	$900	

Insurance plans may not be available in all states and may vary by state. These insurance policies have limitations, exclusions, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage please call (800)662-5851. *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. †Coverage limited to children meeting or exceeding a score of 42 from the Modified Salzmann Index or meeting criteria for medical necessity.

Underwritten by Companion Life Insurance Company.

EMIH.IL.ID.PREM PPO HIGH.MKT.27 Policy Form Number: EMIH.IL.ID.PREM PPO HIGH.POL.27