

# MI: 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
<b>Services</b>		
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, Endodontics, Periodontics	25%	25% up to MAC*
Orthodontics Children (Children age 7 through 18)	Discount Only	Not Covered
Orthodontics Adults 19+	Discount Only	Not Covered
<b>Waiting Periods</b>		
Preventive	None	
Basic (age 19 and older)	6 Month Waiting Period	
Major (age 19 and older)	12 Month Waiting Period	
Orthodontics	Not Applicable	
<b>Deductible (applies to Preventive, Basic, and Major)</b>		
Individual	\$100	
Family Max	\$300	
<b>Maximums</b>		
Major Annual Max (age 19 and older)	\$500	
Annual Max per Person (age 19 and older)	\$1,000	
Orthodontic Lifetime Max	Not Applicable	
Pediatric EHB Annual Max	No Maximum	
Pediatric 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 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). Underwritten by Educators Health Plans Life, Accident, and Health, Inc.