

Michigan: 2025 Marketplace Dental Plan Comparison



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	PREMIER PPO HIGH PLAN		PREMIER PPO LOW PLAN		ADVANTAGE PPO PLAN		ADVANTAGE COPAY PLAN	
	Premier Network	Out of Network	Premier Network	Out of Network	Advantage Plus Network	Out of Network	Advantage Network	Out of Network
Services								
Preventive	100%	100% up to MAC*	100%	80% up to MAC*	100%	100% up to MAC*	100%	See CoPay Schedule
Basic	80%	80% up to MAC*	60%	50% up to MAC*	50%	50% up to MAC*	See CoPay Schedule	
Major	50%	50% up to MAC*	40%	30% up to MAC*	25%	25% up to MAC*		
Orthodontics (Children age 7 through 18)	50%	50%	Discount Only	Not Covered	Discount Only	Not Covered	Discount Only	Not Covered
(Adults 19+)	Discount Only	Not Covered	Discount Only	Not Covered	Discount Only	Not Covered	Discount Only	Not Covered
Waiting Periods								
Preventive	None		None		None		None	
Basic (age 19 and older)	6 Month Waiting Period		6 Month Waiting Period		6 Month Waiting Period		6 Month Waiting Period	
Major (age 19 and older)	15 Month Waiting Period		18 Month Waiting Period		12 Month Waiting Period		12 Month Waiting Period	
Orthodontics	24 Month Waiting Period+		Not Applicable		Not Applicable		Not Applicable	
Deductible (applies to Preventive, Basic, and Major)								
Individual	\$25		\$100		\$100		\$50	
Family Max	\$75		\$300		\$300		\$150	
Maximums								
Major Annual Max	\$750		\$500		\$500		No Maximum	
Annual Max per Person	\$1,000		\$1,000		\$1,000		No Maximum	
Orthodontic Lifetime Max	\$1,000		Not Applicable		Not Applicable		Not Applicable	
Pediatric EHB Annual Max	No Maximum		No Maximum		No Maximum		No Maximum	
Pediatric Individual EHB Out-of-Pocket Max	\$425		\$425		\$425		\$425	
Pediatric Family EHB Out-of-Pocket Max	\$850		\$850		\$850		\$850	

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 Maximum Allowable Charge. +24-month waiting period does not apply to medically necessary orthodontics. Underwritten by Educators Health Plans Life, Accident & Health. These EMI Health dental plans have been reviewed and approved by the Michigan Insurance Department. They meet all Federal regulations, fulfilling the requirements of the Affordable Care Act for individuals. [General Policy Provisions](#)