

NV: 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, Endodontics, Periodontics | 25% | 25% up to MAC* |
| Orthodontics Children (up to age 19**) Medically Necessary / Non-Medically Necessary | 50% / Discount Only | 50% / 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 / Non-Medically Necessary | None / Not Applicable | |
| Deductible (applies to Basic and Major) | | |
| Individual | \$100 | |
| Family Max | \$300 | |
| Maximums | | |
| Major Annual Max per Person | \$500 | |
| Annual Max per Person | \$1,000 | |
| Orthodontic Lifetime Max Medically Necessary / Non-Medically Necessary | No Maximum / 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.

**Through the last day of the month in which the Insured turns 19 years of age