

2025 NC: Advantage Copay

Take advantage of more savings.

What is the Advantage Copay Plan?

EMI Health's Advantage Copay Plan is, as the name suggests, a copay plan. This means you have a fixed copay cost for covered dental services and procedures. You can know exactly how much a service or procedure will cost before you visit the dentist with the copay schedule.

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%	See Co-Pay Schedule
Basic Fillings, Space Maintainers, Oral Surgery	See Co-Pay Schedule	
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics		
Orthodontics Children (up to age 19*) Medically Necessary / Non-Medically Necessary	50% / Not Covered	50% / Not Covered
Waiting Periods		
Preventive	None	
Basic	6 Month Waiting Period	
Major	12 Month Waiting Period	
Orthodontics Medically Necessary / Non-Medically Necessary	None / Not Applicable	
Deductible (applies to Preventive, Basic, and Major)		
Individual	\$50	
Family Max	\$150	
Maximums		
Major Annual Max	No Maximum	
Annual Max per Person	No Maximum	
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	\$425	
Pediatric Family EHB Out-of-Pocket Max	\$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 MAC. Underwritten by Educators Health Plans Life, Accident & Health.

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