

# 2025 NC: Premier PPO Low

Take advantage of more savings.

## What is the Premier PPO Low Plan?

EMI Health's 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 network providers using our provider search here: [Provider Search](#)

Plan Summary	Premier Network	Out-of-Network
<b>Services</b>		
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	80% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	60%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics	40%	30% up to MAC*
Orthodontics (Medically Necessary) (up to age 19**)	50%	50%
Orthodontics (Non-Medically Necessary) (up to age 19**)	Not Covered	Not Covered
<b>Waiting Periods</b>		
Preventive	None	
Basic (age 19 and older)	6 Month Waiting Period	
Major (age 19 and older)	18 Month Waiting Period	
Orthodontics (Medically Necessary)	None	
Orthodontics (Non-Medically Necessary)	N/A	
<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 (Medically Necessary)	No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)	N/A	
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. Underwritten by Educators Mutual Insurance Association. \*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. NOTICE: Your actual expenses for covered services may exceed the stated coinsurance percentage because actual provider charges may not be used to determine plan and member payment obligations.