

# 2026 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		\$450	
Pediatric Family EHB Out-of-Pocket Max		\$900	

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