

# North Carolina: 2026 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 (Medically Necessary) (up to age 19**)	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontics (Non-Medically Necessary) (up to age 19**)	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Waiting Periods								
Preventive	None		None		None		None	
Basic	6 Month Waiting Period		6 Month Waiting Period		6 Month Waiting Period		6 Month Waiting Period	
Major	15 Month Waiting Period		18 Month Waiting Period		12 Month Waiting Period		12 Month Waiting Period	
Orthodontics Medically Necessary / Non-Medically Necessary	None / Not Applicable		None/ Not Applicable		None / Not Applicable		None / Not Applicable	
Deductible (applies to Preventive, Basic, and Major)	In and Out-of-Network are Combined				In and Out-of-Network are Combined			
Individual	\$25	\$50	\$100		\$75	\$100	\$50	
Family Max	\$75	\$150	\$300		\$225	\$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 (Medically / Non Medically Necessary)	No Maximum / Not Applicable		No Maximum / Not Applicable		No Maximum / Not Applicable		No Maximum / Not Applicable	
Pediatric EHB Annual Max	No Maximum		No Maximum		No Maximum		No Maximum	
Pediatric Individual EHB Out-of-Pocket Max	\$450		\$450		\$450		\$450	
Pediatric Family EHB Out-of-Pocket Max	\$900		\$900		\$900		\$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 Maximum Allowable Charge (MAC). Underwritten by Educators Health Plans Life, Accident & Health, Inc. EMI Health does not discriminate on the basis of basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. \*\*Through the last day of the month in which the Insured turns 19 years of age