

# 2026 NC: Premier PPO High

Take advantage of more savings.

## What is the Premier PPO High 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%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery		80%	80% up to MAC*
Major Crowns, Bridges, Prosthodontics		50%	50% 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)		15 Month Waiting Period	
Orthodontics (Medically Necessary)		None	
Orthodontics (Non-Medically Necessary)		Not Applicable	
<b>Deductible (applies to Preventive, Basic, and Major)</b>		In and Out-of-Network Deductibles are Combined	
Individual		\$25	\$50
Family Max		\$75	\$150
<b>Maximums</b>			
Major Annual Max (age 19 and older)		\$750	
Annual Max per Person (age 19 and older)		\$1,000	
Orthodontic Lifetime Max (Medically Necessary)		No Maximum	
Orthodontic Lifetime Max (Non-Medically Necessary)		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. 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.

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