

2026 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 |
|-----------------------------------------------------------------|--|-------------------------|----------------|
| Services | | | |
| 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 |
| Waiting Periods | | | |
| 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 | |
| Deductible (applies to Preventive, Basic, and Major) | | | |
| Individual | | \$100 | |
| Family Max | | \$300 | |
| Maximums | | | |
| 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 | | \$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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