EMI HEALTH™

2027 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-D network providers using our provider search here: Provider Search

Plan Summary	Advantage-D 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		
Annual Max per Person	$1,500	
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

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