

OH: Choice PPO High

The freedom of choice.



What is the Choice PPO High Plan?

EMI Health's Choice PPO High Plan is the most rich dental benefit plan. This 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.

You can choose to visit dentists in different networks based on your needs. If you use the Advantage network, you'll see more savings. If your dentist isn't in the Advantage network, see if they are in the larger Premier network here:

[Provider Search](#)

Plan Summary

Plan Summary		Advantage Network	Premier Network	Out-of-Network
Services				
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100%	100% up to MAC*	
Basic Fillings, Space Maintainers, Oral Surgery	80%	80%	80% up to MAC*	
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	50%	50%	50% up to MAC*	
Orthodontics (up to age 19**)	50%	50%	50%	
Waiting Periods				
Preventive	None			
Basic (age 19 and older)	6 Month Waiting Period			
Major (age 19 and older)	15 Month Waiting Period			
Orthodontics (Medically Necessary / Non-Medically Necessary)	None / 24 Month Waiting Period			
Deductible				
Individual	\$25			
Family Max	\$75			
Deductible Applies To	Preventive, Basic and Major			
Maximums				
Major Annual Max	\$750			
Annual Max per Person	\$1,500	\$1,000		
Orthodontic Lifetime Max (Medically Necessary / Non-Medically Necessary)	No Maximum / \$1,000			
Pediatric EHB Annual Max	No Maximum			
Pediatric Individual EHB Out-of-Pocket Max	\$350			
Pediatric Family EHB Out-of-Pocket Max	\$700			

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 Table of Allowances. 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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