

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

		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 (age 19 and older)		\$750		
Annual Max per Person (age 19 and older)		\$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		\$375		
Pediatric Family EHB Out-of-Pocket Max		\$750		

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

EMI.MKTG.EX.OHDEN.CHHIGH.0721.1297