

OH: 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.

The Advantage network gives you the opportunity to save with lower premiums and lower provider fees as a result of a more narrow network. Search Advantage network providers using our provider search here: [Provider Search](#)

Plan Summary

| | Advantage 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% / Discount Only | 50% / Not Covered |
| Waiting Periods | | |
| Preventive | None | |
| Basic (age 19 and older) | 6 Month Waiting Period | |
| Major (age 19 and older) | 12 Month Waiting Period | |
| Orthodontics (Medically Necessary / Non-Medically Necessary) | None / Not Applicable | |
| Deductible | | |
| Individual | \$50 | |
| Family Max | \$150 | |
| Deductible Applies To | Preventive, Basic and Major | |
| Maximums | | |
| Major Annual Max | No Maximum | |
| Annual Max per Person | No Maximum | |
| 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 | \$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.

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