

PA: Advantage PPO



Take advantage of more savings.

What is the Advantage PPO Plan?

EMI Health's Advantage 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.

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](#)

Plan Summary

	Advantage Network	Out-of-Network
Services		
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	50%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	25%	25% up to MAC*
Orthodontics (up to age 19**) (Medically Necessary / Non-Medically Necessary)	50% / Discount Only (Up to 25%)	50% / Not Covered
Waiting Periods		
Preventive	None	
Basic (age 19 and older)	None	
Major (age 19 and older)	12 Month Waiting Period	
Orthodontics (Medically Necessary / Non-Medically Necessary)	None / Not Applicable	
Deductible		
Individual	\$100	
Family Max	\$300	
Deductible Applies To	Preventive, Basic and Major	
Maximums		
Major Annual Max	\$500	
Annual Max per Person	\$1,000	
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	\$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