

# PA: 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
<b>Services</b>		
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 (up to age 19*) (Medically Necessary / Non-Medically Necessary)	50% / Discount Only (Up to 25%)	50% / Not Covered
<b>Waiting Periods</b>		
Preventive	None	
Basic	None	
Major (age 19 and older)	12 Month Waiting Period	
Orthodontics (Medically Necessary / Non-Medically Necessary)	None / Not Applicable	
<b>Deductible</b>		
Individual	\$50	
Family Max	\$150	
Deductible Applies To	Preventive, Basic and Major	
<b>Maximums</b>		
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 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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