

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

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	50% / Not Covered
Waiting Periods			
Preventive		None	
Basic		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 (age 19 and older)		\$500	
Annual Max per Person (age 19 and older)		\$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		\$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