

PA: Choice PPO Low



The freedom of choice.

What is the Choice PPO Low Plan?

EMI Health's Choice PPO Low Plan is a 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%	80% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	60%	60%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	50%	40%	30% up to MAC*
Orthodontics (up to age 19**) (Medically Necessary / Non-Medically Necessary)	50% / Discount Only	50% / Discount Only	50% / Not Covered
Waiting Periods			
Preventive	None		
Basic	None		
Major (age 19 and older)	18 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)	\$1,500	\$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

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