

PA: Advantage PPO Low



Take advantage of more savings.

What is the Advantage PPO Low Plan?

EMI Health's Advantage PPO Low 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.

Search Advantage network providers using our provider search here: [Provider Search](#)

Plan Summary	Children up to age 19**		Adults 19+	
	Advantage Plus Network	Out-of-Network	Advantage Plus Network	Out-of-Network
Services				
Preventive Oral Exams, Cleanings, Sealants, X-rays, Fluoride	100%	100% up to MAC*	100%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	50%	50% up to MAC*	Not Covered	Not Covered
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	25%	25% up to MAC*	Not Covered	Not Covered
Orthodontics (Medically necessary / Non-medically necessary)	50% / Discount Only	50% / Not Covered	Discount Only	Not Covered
Waiting Periods				
Preventive	None			
Basic	None			
Major	None			
Orthodontics (Medically Necessary / Non-Medically Necessary)	None / Not Applicable			
Deductible (applies to Preventive, Basic, and Major)				
Individual	\$50			
Family Max	\$150			
Maximums				
Major Annual Max Per Person	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	Not Applicable		
Pediatric Individual EHB Out-of-Pocket Max	\$425	Not Applicable		
Pediatric Family EHB Out-of-Pocket Max	\$850	Not Applicable		

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

EMI.MKTG.EX.PADEN.ADVLOW.1220.1302