## TN: Premier PPO High EMI HEALTH



## Take advantage of more savings.

## What is the Premier PPO High Plan?

EMI Health's Premier 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.

Search Premier network providers using our provider search here: Provider Search

| Plan Summary  | Premier Network         | Out-of-Network  |
|---|-------------------------|-----------------|
| Services  |                         |                 |
| Preventive<br>Oral Exams, Cleanings, Sealants, X-rays, Fluoride | 100%                    | 100% up to MAC* |
| Basic<br>Fillings, Space Maintainers, Oral Surgery              | 80%                     | 80% up to MAC*  |
| Major<br>Crowns, Bridges, Prosthodontics                        | 50%                     | 50% up to MAC*  |
| Orthodontics (Medically Necessary) (up to age 19**)             | 50%                     | 50%             |
| Orthodontics (Non-Medically Necessary) (up to age 19**)         | 50%                     | 50%             |
| Waiting Periods   |                         |                 |
| Preventive  | None                    |                 |
| Basic (age 19 and older)  | 6 Month Waiting Period  |                 |
| Major (age 19 and older)  | 15 Month Waiting Period |                 |
| Orthodontics (Medically Necessary)                              | None                    |                 |
| Orthodontics (Non-Medically Necessary)                          | 24 Month Waiting Period |                 |
| Deductible (applies to Preventive, Basic, and Major)            |                         |                 |
| Individual  | \$25                    |                 |
| Family Max  | \$75                    |                 |
| Maximums  |                         |                 |
| Major Annual Max (age 19 and older)                             | \$750                   |                 |
| Annual Max per Person (age 19 and older)                        | \$1,000                 |                 |
| Orthodontic Lifetime Max (Medically Necessary)                  | No Maximum              |                 |
| Orthodontic Lifetime Max (Non-Medically Necessary)              | \$1,000                 |                 |
| Pediatric EHB Annual Max  | No Maximum              |                 |
| Pediatric Individual EHB Out-of-Pocket Max                      | \$425                   |                 |
| Pediatric Family EHB Out-of-Pocket Max                          | \$850                   |                 |

Benefits illustrated are in summary only. Refer to your Dental Policy for a complete description of benefits, limitations and exclusions. Underwritten by Educators Health Plans Life, Accident & Health, Inc. \*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 Maximum Allowable Charge (MAC). \*\*Through the last day of the month in which the Insured turns 19 years of age.

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