

# TX: Choice Low

The freedom of choice.



## What is the Choice Low Plan?

EMI Health's Choice PPO 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%	100% up to MAC*
Basic Fillings, Space Maintainers, Oral Surgery	50%	50%	50% up to MAC*
Major Crowns, Bridges, Prosthodontics, Endodontics, Periodontics	50%	50%	50% up to MAC*
Orthodontics Children (up to age 19**)	50%	50%	50%
Waiting Periods			
Preventive	None		
Basic	6 Month Waiting Period		
Major	18 Month Waiting Period		
Orthodontics Medically necessary / Non-Medically Necessary	None / 24 Month Waiting Period		
Deductible (applies to Preventive, Basic, and Major)			
Individual	\$100		
Family Max	\$300		
Maximums			
Major Annual Max (age 19 and older)	\$500		
Annual Max per Person (age 19 and older)	\$1,500		
Orthodontic Lifetime Max Medically necessary / Non-Medically Necessary	None / \$1,000		
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 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). Underwritten by Educators Health Plans Life, Accident, and Health, Inc.

\*\*Through the last day of the month in which the Insured turns 19 years of age

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