



Group: Educational Services, Inc. (Plan #3823)
Plan: Summit Plus Indemnity
Underwritten & Administered by: EMI Health
Plan Type: Voluntary / Fully Insured
Effective Date: 1/1/2021
Benefit Year: Calendar

	In-Network	Out-of-Network
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	100% up to R&C
Type 2 - Basic Fillings, Oral Surgery	90%	80% up to R&C
Type 3 - Major Crowns, Bridges, Prosthodontics	60%	50% up to R&C
Type 4 - Orthodontics Dependent children ages 7 through 18	50%	50%
Endodontics	Type 2 - Basic	Type 2 - Basic
Periodontics	Type 2 - Basic	Type 2 - Basic
Sealants	Type 2 - Basic	Type 2 - Basic
Space Maintainers	Type 2 - Basic	Type 2 - Basic
Waiting periods		
Type 2 - Basic		None
Type 3 - Major		None
Type 4 - Orthodontics		None
Deductible	In and Out of Network Deductibles are Combined	
Per Person	\$50.00	\$50.00
Family Max	\$150.00	\$150.00
Deductible Applies To	Type 2 & Type 3	Type 2 & Type 3
Annual Maximum Per Person	\$1,500.00	
Orthodontic Lifetime Maximum	\$1,500.00	
Network (Utah)	Premier (EMI Health)	N/A
Network (Arizona & Outside Utah)	Summit Plus (Cigna)	N/A
Fee Schedule	Summit Plus	R & C (80th)
Monthly Rates		
Employee	\$46.00	
Employee + Spouse	\$95.80	
Employee + Child(ren)	\$103.20	
Employee + Spouse + Child(ren)	\$161.10	
Provisions / Limitations / Exclusions		
Exams (including Periodontal), Cleanings and Fluoride		2 per year
Fluoride		Up to age 16
Sealants		Up to age 16
Space Maintainers		Up to age 16
Bitewing X-Rays		Up to 4, twice per year
Periapical X-Rays		6 per year
Panoramic X-Ray		1 every 3 years
Impacted Teeth		Covered in Type 2 - Basic
Anesthesia - (Age 8 and over for the extraction of impacted teeth only)		Covered in Type 3 - Major*
Anesthesia - (For children age 7 and under, once per year)		Covered in Type 3 - Major*
Implants / Implant Abutments		Not Covered
Crowns, Pontics, Abutments, Onlays and Dentures		1 every 5 years per tooth
Fillings on the same surface		1 every 18 months
Benefits illustrated are in summary only. Refer to your Dental Handbook for a complete description of benefits, limitations and exclusions.		
When using a Non-participating Provider, the insured is responsible for all fees in excess of the Reasonable and Customary Charges (R&C).		
* Anesthesia is not subject to waiting periods.		