



Group: Morrison Education dba Sun Valley Academy (Plan #5655)
Plan: Summit Plus Indemnity
Underwritten & Administered by: EMI Health
Effective Date: 7/1/2026
Benefit Year: Calendar
Plan Type: Voluntary / Fully Insured

	In-Network	Out-of-Network
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	100% up to R&C*
Type 2 - Basic Fillings	90%	90% up to R&C*
Type 3 - Major Crowns, Bridges, Prosthodontics	60%	60% up to R&C*
Type 4 - Orthodontics	No Coverage	N/A
Sealants	Type 1 - Preventive	Type 1 - Preventive
Space Maintainers	Type 1 - Preventive	Type 1 - Preventive
Endodontics	Type 2 - Basic	Type 2 - Basic
Periodontics	Type 2 - Basic	Type 2 - Basic
Simple Extractions	Type 2 - Basic	Type 2 - Basic
Oral Surgery	Type 2 - Basic	Type 2 - Basic
Waiting periods		
Type 2 - Basic		None
Type 3 - Major		None
Type 4 - Orthodontics		N/A
Deductible		
Per Person		\$50.00
Family Max		\$150.00
Deductible Applies To		Type 2 & 3
Annual Maximum Per Person		\$2,500.00
Orthodontic Lifetime Maximum		N/A
Network / Reimbursement Schedule	Premier-C Plus	R&C (90th)
Monthly Rates		
Employee		\$50.30
Employee + Spouse		\$105.00
Employee + Child(ren)		\$109.70
Employee + Spouse + Child(ren)		\$169.60
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		Covered in Type 3 - Major
Crowns, Bridges, Onlays and Dentures		1 every 5 years per tooth
Occlusal Guards		Covered in Type 3 - Major
Fillings on the same surface		1 every 18 months
Benefits illustrated are in summary only. Refer to your certificate 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.		