



Group: Morrison Education dba Sun Valley Academy (Plan #5655)
Plan: Summit Plus PPO
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 MAC*
Type 2 - Basic Fillings	80%	80% up to MAC*
Type 3 - Major Crowns, Bridges, Prosthodontics	50%	50% up to MAC*
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		\$2,000.00

Orthodontic Lifetime Maximum		N/A
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Network / Reimbursement Schedule	Premier-C Plus	MAC

Monthly Rates		
Employee		\$40.90
Employee + Spouse		\$85.20
Employee + Child(ren)		\$88.40
Employee + Spouse + Child(ren)		\$136.40

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.

* 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).

** Anesthesia is not subject to waiting periods.