

DENTAL

Canyons School District has partnered with EMI Health as our sole dental carrier. EMI Health is one of the premier dental carriers in Utah and will offer four options. The dental plan details are on page 25, but as a simple tool for decision-making, please see the diagram below detailing the differences in the four plans.

Dental Plan Highlights

Value Plan

- » 2,179 Providers
- » **This is a Discount Only plan. It is not a full dental benefit plan** so your benefit will be the least rich of the four plans when you receive services.
- » This is an in-network only plan
- » It provides the least expensive premiums
- » No waiting periods

Warning: You will be responsible for the full cost of services. This plan will provide a Discount Only.

Advantage Copay Plan

- » 3,183 Providers
- » This is a copay only plan. You will pay according to a fee schedule which will be a less rich benefit than the PPO plans.
- » Benefits for a general dentist are in-and out-of-network. Out-of-network they are balance billed.
- » There is not an annual maximum
- » No waiting periods
- » 20% discount Specialist-in network only.

Choice PPO Plan

- » 3,937 Providers in the Premier Network and 3,183 in the Advantage Network
- » Less out-of-pocket expense for dental services than the discount plan.
- » This is an in- and out-of-network plan
- » The out-of-network option is significantly more expensive than the in-network option
- » There is a waiting period for Basic and Major Services
- » **\$2,000** annual maximum benefit if you see a provider in the Advantage Plus Network, **\$1,500** for all others
- » Ortho benefit is \$1,000 lifetime maximum. There is a 12-month waiting period.

Choice Indemnity Plan

- » 3,937 Providers in the Premier Network and 3,183 in the Advantage Network
- » Less out-of-pocket expense for dental services than the discount plan.
- » This is an in- and out-of-network plan
- » If you need to see dentists out-of-network, this is the best plan for you. It has the richest out-of-network option.
- » There is a waiting period for Basic and Major Services
- » **\$2,500** annual maximum benefit if you see a provider in the Advantage Plus Network, **\$2,000** for all others
- » Ortho benefit is \$1,000 lifetime maximum. There is a 12-month waiting period.

If you are a new hire coming on the dental plan and can provide proof of prior dental coverage, EMI Health will give credit towards the waiting period. The only employees who will have the waiting period will be new hires who come on after the initial open enrollment who do not have current dental coverage.

Dental Plan Summaries

	Value Plan	Advantage Copay Plan	Choice PPO Plan		Choice Indemnity Classic	
	In-Network Only (Value Network)	In-Network Only	In-Network (Advantage and Premier Network)	Out-of-Network	In-Network (Advantage and Premier Network)	Out-of-Network
Deductible	\$0	\$0	\$50 / \$150**	\$50 / \$150	\$50 / \$150**	\$50 / \$150
Deductible Waived for Preventive Care	Yes	Yes	Yes	Yes	Yes	Yes
Preventive (Routine Exams, Cleanings, Topical Fluoride, X-Rays)	Up to 70% Savings	100%	100% – No Waiting Period	80% of MAC	100%	100% of R&C
Basic (Fillings, Extractions, Oral Surgery)	Up to 60% Savings	Fixed copays, refer to schedule of copayments	80% AD ¹ 3-Month Waiting Period*	70% of MAC 3-Month Waiting Period*	80% AD ¹ 3-Month Waiting Period*	80% of R&C ³ 3-Month Waiting Period*
Major (Crowns, Bridges, Dentures, Periodontics, Endodontics)	Up to 50% Savings	Fixed copays, refer to schedule of copayments	50% AD ¹ 12-month Waiting Period*	30% of MAC 12-Month Waiting Period*	50% AD ¹ 12-Month Waiting Period*	50% of R&C ³ 12-Month Waiting Period*
Annual Maximum	No Maximum	None	\$1,500 per participant (\$2,000 max if you use an Advantage Plus Provider)		\$2,000 per participant (\$2,500 max if you use an Advantage Plus Provider)	
Ortho Deductible	N/A	N/A	N/A	N/A	N/A	N/A
Orthodontics (Children under 19)	25% Discount Only	25% Discount Only	50% – 12-Month Waiting Period* 25% discount in addition to the benefit		50% – 12-Month Waiting Period* 25% discount in addition to the benefit	
Orthodontics (Adult)	25% Discount Only	25% Discount Only	50% – 12-Month Waiting Period* 25% discount in addition to the benefit		50% – 12-Month Waiting Period* 25% discount in addition to the benefit	
Orthodontics (Lifetime Maximum)	No Maximum	None	\$1,000 per participant		\$1,000 per participant	

		2027 DENTAL RATES		
	Coverage Tier	Employee Bi-Monthly	Employee Monthly	Annual
EMI Value Plan	Employee	\$0.50	\$1.00	\$12.00
	Employee + 1	\$1.00	\$2.00	\$24.00
	Employee + Family	\$1.50	\$3.00	\$36.00
EMI Advantage Co-Pay Plan	Employee	\$12.20	\$24.40	\$292.80
	Employee + 1	\$22.00	\$44.00	\$528.00
	Employee + Family	\$34.55	\$69.10	\$829.20
EMI Choice PPO Plan	Employee	\$22.55	\$45.10	\$541.20
	Employee + 1	\$41.10	\$82.20	\$986.40
	Employee + Family	\$64.35	\$128.70	\$1,544.40
EMI Choice Indemnity Plan	Employee	\$26.10	\$52.20	\$626.40
	Employee + 1	\$47.65	\$95.30	\$1,143.60
	Employee + Family	\$74.45	\$148.90	\$1,786.80

¹AD After Deductible. You first pay \$50 per single for a max of \$150 per family.

MAC Maximum Allowable Charge.

³RC Reasonable and Customary. This amount is an average amount dentists charge in an area. It is the most generous out-of-network benefit for members.

*Time spent on the Advantage plan will be credited towards waiting periods on the Choice PPO and Choice Indemnity plans.

**Deductible does not apply to dentists in the Advantage Network.