Purpose of this Document

We post a Company Profile for each Colorado Stand Alone Dental Plan (SADP) selling dental insurance on Connect for Health Colorado. It will give you information about the dental network and unique product offerings and programs so you can compare dental plans while you shop for insurance coverage.



Companion Life

Company Statistics

FOUNDED IN:
Companion Life Insurance Company founded in 1971; EMI Health founded in 1935

WEBSITE:
emihealth.com

COVERAGE AREA:
Entire state of Colorado
Coverage area shows the area where a health insurance plan accepts members.

2025 COLORADO MEMBERSHIP:
Individual Members: *New Plan

Network Summary

Companion Life and EMI Health offer access to a large PPO dental network across Colorado with 5,548 providers to choose from, including general dentists and specialists in all major areas of care. Members can visit any licensed provider, with added savings when choosing in-network dentists.

Company Summary

Companion Life Insurance Company has proudly provided top-notch service to our clients since 1971. Companion Life is excited to offer dental insurance plans in the state of Colorado designed with you in mind. In Colorado, we partner with EMI Health to offer dental insurance plans designed for value and flexibility.

With 90 years of experience, EMI Health delivers dependable, high-quality health benefits to employers, individuals, and families. Established in 1935 by educators committed to community well-being, EMI Health now serves more than 300,000 members across multiple states with medical, dental, vision, and telemedicine plans. As the administrator of these plans, EMI Health with be your primary contact for claims processing and customer support.

In Colorado, our dental plans include two cleanings per year starting day one, plus access to Basic and Major services, specialty dental care, and orthodontic benefits. We support individual coverage through a large dental network of 5,548 providers statewide.

Together, Companion Life and EMI Health bring more than 140 years of combined experience—offering stability, service, and strength members can count on.

Learn more at emihealth.com.

Companion Life

Company at a Glance

- Friendly, knowledgeable Customer Service available 6am to 6pm (MST)
- Most claims processed and paid within just 7 days
- Search providers anytime with our easy online lookup tool
- Large PPO nationwide network with 5,548 dentists across Colorado
- Free mobile app with digital ID, claims access, and more

Unique Offerings and Programs

The Companion Life / EMI Health dental insurance plans are built to provide lasting value, broad access, and benefits that support real-life health needs. Coverage is designed for individuals and families seeking flexibility, simplicity, and dependable care.

What's sets us apart:

- Two preventive cleanings per year, with day-one coverage
- Comprehensive benefits for Basic and Major services
- Large PPO network with 5,548 providers across Colorado
- Access to all dental specialties without network restrictions
- Predictable costs with in-network savings
- Out-of-network flexibility with balance billing options

Companion Life and EMI Health offer dental coverage that combines quality, convenience, and coverage options that fit a wide range of needs and budgets.









Companion Life

In the Community

Companion Life and EMI Health are united by a shared commitment to community impact. Across both organizations, employees are encouraged to give back through volunteer work and charitable contributions. From supporting education and youth development to addressing homelessness and advancing local initiatives, we strive to strengthen the communities where we live and work. Together, we proudly back organizations like Junior Achievement and the United Way—reflecting our belief in service beyond the workplace.

Awards and Recognition

- Companion Life has earned an AM Best rating of A+ (Superior) for 23 consecutive years (Rating date of January 19, 2026). For the latest rating, visit https://web.ambest.com/home. The rating represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders.
- Ward's 50 list of top insurance companies for 12 consecutive years.

Confirmed Complaints

***New Plan**

People complain to the Colorado Division of Insurance (DOI) about things like claims handling, cancellation of a policy or a premium refund. In a "confirmed complaint," the DOI decided the insurance company did not follow the state insurance law or regulation, a federal requirement, or the terms and conditions of an insurance policy or certificate they sold. Confirmed complaints come from people in all group sizes, not just individual plans like those available at Connect for Health Colorado.

Consumer Complaint Index

The complaint index shows how often people complain about their health insurance company compared to other companies. These numbers are adjusted for the size of the company and how many policy holders it has in Colorado. A company's total number of complaints divided by its total premium income for a specific insurance product is the complaint index. The average is 1.0.

***New Plan** (Complaint Index Unavailable)

2.0	1.0	0
Worse than Average	Average	Better than Average

Source: *2025 Colorado DORA Division of Insurance Online Complaint Report*