



VA



U.S. Department of Veterans Affairs
Veterans Health Administration

Delta Dental's Veterans Affairs Dental Insurance Program (VADIP)



deltadentalins.com/vadip

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Introduction

In 2013, the U.S. government authorized a national dental insurance program for Veterans enrolled in Veterans Affairs (VA) health care and individuals enrolled in the VA's Civilian Health and Medical Program (CHAMPVA). On behalf of the VA, Delta Dental offers you enrollment in the Veterans Affairs Dental Insurance Program (VADIP). Since 1987, Delta Dental has been proudly serving the military community via the TRICARE and VA dental programs, and we're honored to have the continued opportunity to serve you.

As the administrator of VADIP, our goal is to provide you with a dental benefits program that offers the best value and service available.

The information in this brochure will introduce you to the three plan options available under Delta Dental's VADIP: Enhanced, Comprehensive and Prime. You will also find out who's eligible for the program, a description of the service area that provides you broad access to care, a chart comparing the benefits of each plan and the advantages of selecting a network dentist, and most importantly, how to enroll in VADIP.

Eligibility

Eligible VADIP beneficiaries include:

- Any Veteran enrolled in VA health care
- Any individual enrolled in CHAMPVA

Dependents who do not qualify as CHAMPVA beneficiaries are not eligible.

To enroll in VA health care or to ask about VADIP eligibility, visit the Veterans Affairs website at va.gov/healthbenefits or call **877-222-VETS (8387)**.

To enroll in CHAMPVA, visit the CHAMPVA website va.gov/purchasedcare/programs/dependents/champva or call **877-222-VETS (8387)**.

To enroll in VADIP, see the "Enrollment" section of this brochure.



Availability of services

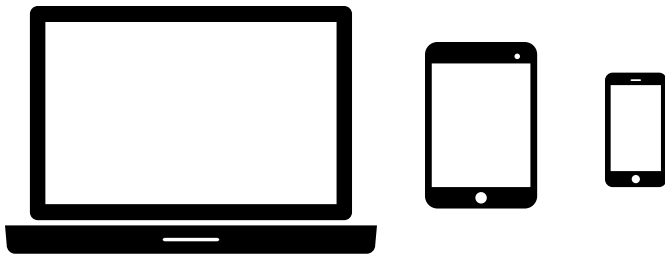
Covered services under VADIP are offered nationwide in all 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and the Philippines.

Dentist network

To save you the most money on your dental care, Delta Dental offers a nationwide network of VADIP dentists. Select “Find a dentist” at deltadentalins.com/vadip to find a VADIP network dentist near you. Our network dentists have agreed to provide your dental care at reduced fees, to prepare and submit all claims paperwork and to accept payment directly from Delta Dental.

Having treatment provided by an out-of-network dentist will most likely increase your out-of-pocket costs. Payment for services performed by out-of-network dentists are paid at a lower percentage, leaving you with a higher copayment and a greater dollar amount applied to your annual maximum. Additionally, you will be responsible for paying your copayment, as well as any difference between the plan allowed amount and the dentist’s approved amount.

Convenient online services



Within 24 hours after you’ve enrolled in Delta Dental’s VADIP, you’ll be able to register to use the online member portal where you can verify your enrollment, manage your benefits, download claim forms, view benefit statements and print an enrollment card. In addition to the member portal, the website also provides a plan overview video, program news and a network dentist directory with multiple search functions. All of this and much more is available online, at your convenience, at deltadentalins.com/vadip.

Wellness resources

Preventive dental care is the number one way to keep your smile healthy. Our wellness library at deltadentalins.com/vadip is your one-stop shop for oral health-related tools, tips and resources to help you review your oral hygiene habits, get educated about the importance of good oral health and stay informed so that you can maintain your healthy smile. Sign up for the *Grin!* newsletter, a free resource emailed to you quarterly with articles, tips and tools to help you take great care of your smile.

Choose Delta Dental with confidence

Here are four top reasons why you should choose Delta Dental's VADIP:

- Affordable premiums
- Choice of three great plans: Enhanced, Comprehensive and Prime
- 100% coverage for preventive care when visiting a network dentist
- Large nationwide dentist network

Your dental health is our priority. Nationwide, 85 million people have chosen Delta Dental.

Join us. We are proud to provide this dental plan to those who have served our country.



Premium rating regions

Use your state of residency to find your rating region in the Delta Dental VADIP chart below. Note that the District of Columbia is included in Region 1; Puerto Rico and the U.S. Virgin Islands are included in Region 2; and American Samoa, Guam, the Commonwealth of the Northern Mariana Islands and the Philippines are included in Region 5.

See the other side of this page to find a list of the current monthly premiums for VADIP based on the plan option you choose, your rating region and the number of people in your family who will be enrolling in Delta Dental's VADIP.

Region 1	Region 2	Region 3	Region 4	Region 5
Connecticut	Alabama	Illinois	Arkansas	Alaska
Delaware	Florida	Indiana	Colorado	American Samoa
Maine	Georgia	Iowa	Louisiana	Arizona
Maryland	Kentucky	Kansas	Mississippi	California
Massachusetts	Puerto Rico	Michigan	Montana	Guam
New Hampshire	South Carolina	Minnesota	Oklahoma	Hawaii
New Jersey	Tennessee	Missouri	Texas	Idaho
New York	U.S. Virgin Islands	Nebraska	Utah	Nevada
North Carolina		North Dakota	Wyoming	New Mexico
Pennsylvania		Ohio		Northern Mariana Islands
Rhode Island		South Dakota		Oregon
Vermont		Wisconsin		Philippines
Virginia				Washington
Washington D.C.				
West Virginia				

Plan summary of coverage

Delta Dental offers three VADIP plans, all of which offer 100% coverage for in-network cleanings, exams and an x-ray. Once you choose your plan, use the “Find a dentist” tool on our website. It’s easy to check if your current dentist is in our network or search your local area for one who is. When you visit a dentist in the Delta Dental VADIP network, you’ll save more with the lowest out-of-pocket costs.

Benefits	Enhanced plan		Comprehensive plan		Prime plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Benefits available upon enrollment						
Diagnostic and preventive¹ Routine cleanings, x-rays, oral exams, sealants	100%	80%	100%	80%	100%	90%
Basic restorative Fillings	50%	30%	60%	40%	70%	60%
Simple extractions²	50%	30%	50%	30%	50%	40%
General services	Not Covered	Not Covered	50%	30%	50%	40%
Additional benefits available after nine months of enrollment						
Major restorative³ Crowns	Not Covered	Not Covered	50%	30%	70%	60%
Oral surgery³	Not Covered	Not Covered	50%	30%	50%	40%
Endodontics³ Root canals	50%	30%	50%	30%	50%	40%
Periodontics³ Treatment for gums	50%	30%	50%	30%	50%	40%
Prosthodontics^{3, 4} Bridges, dentures, implants	Not Covered	Not Covered	50%	30%	50%	40%
Deductibles and maximums						
Deductible	\$50	\$50	\$0	\$50	\$0	\$50
Annual maximum	\$1000	\$1000	\$1500	\$1500	\$3000	\$3000

¹ The deductible is waived for diagnostic and preventive procedures for all plans.

² Simple extractions under the Enhanced Plan includes removal of teeth without requiring a surgical flap and/or removal of bone; dental procedure codes D7111 and D7140. These are the only covered oral surgery services under the Enhanced Plan (lifetime). Simple extractions are the only covered oral surgery services during the first nine months under the Comprehensive and Prime plans.

³ The waiting period is nine months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

⁴ Per the missing tooth clause, services or treatment for the provision of an initial prosthodontic appliance (i.e. fixed bridge restoration, implants, removable partial or complete denture, etc.) when it replaces natural teeth extracted or missing, including congenital defects, prior to the effective date of coverage are not eligible for coverage.

Orthodontics (Braces) are not a covered benefit.

Enrollment

Enrollment in VADIP is voluntary. Each new subscriber (Veteran or CHAMPVA beneficiary) electing to enroll must fulfill an initial enrollment period of 12 consecutive months. After the initial 12-month period, you can continue your enrollment on a month-to-month basis as long as you remain eligible for coverage. There is a grace period of 30 days from your coverage effective date. You may disenroll without any further obligation provided you have not used any program services during the grace period. Otherwise, you must remain enrolled in the program for the duration of the initial 12-month period.

A one-month premium prepayment is required at the time of enrollment to ensure you receive benefits the first day your coverage becomes effective. Coverage will begin on the first day of the month following the receipt and acceptance of your enrollment application and one-month premium prepayment. Your ongoing monthly payment will continue via the electronic funds transfer or recurring credit card payment you choose.

There are three ways to enroll in VADIP:

1. **Enroll** online at deltadentalins.com/vadip. We accept Visa, MasterCard or Discover for the first month prepayment; or
2. **Complete** and return the enclosed enrollment application with your check, money order or credit card payment information; or
3. **Call** Customer Service at **855-460-3302**. Representatives are available Monday through Friday, 8 am to 9 pm Eastern time. Our interactive voice response system is available 24/7.

Once your enrollment is processed, we'll send you a welcome letter (via email, if we have your email address or U.S. mail, if we don't) that includes program information with links to your online benefits booklet and enrollment cards. Although your enrollment card is not necessary to receive dental treatment, it contains helpful information for your reference.

Electronic funds transfer and recurring credit card payment

In order to be enrolled, you'll need to set up electronic funds transfer (EFT) or recurring credit card (RCC) payment for your monthly VADIP premium payment. If you're completing the enclosed paper enrollment application, be sure to complete the EFT or RCC authorization section of the application. Mail the application to the address provided. If you are enrolling online, you must complete your EFT or RCC authorization during your enrollment.

Monthly premium rates

Delta Dental's VADIP has been designed to provide you with complete dental benefits at an affordable cost. Monthly premium amounts will vary depending on the plan option you choose, where you live and the number of eligible members you elect to enroll. Coverage is available as shown below. Premium rates may change annually.

Monthly premium rates for the current year are shown below. See page 6 to find the rating region for your state. You may also find the current premium rate for your region by visiting our website at deltadentalins.com/vadip and accessing the rate calculator.

January 1, 2024 - December 31, 2024

Enhanced plan					
Rating region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 beneficiary	2 beneficiaries	3 or more beneficiaries
1	\$21.50	\$43.00	\$21.50	\$43.00	\$64.50
2	\$20.51	\$41.02	\$20.51	\$41.02	\$61.53
3	\$22.61	\$45.22	\$22.61	\$45.22	\$67.83
4	\$18.87	\$37.74	\$18.87	\$37.74	\$56.61
5	\$26.05	\$52.10	\$26.05	\$52.10	\$78.15

Comprehensive plan					
Rating region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 beneficiary	2 beneficiaries	3 or more beneficiaries
1	\$36.89	\$73.78	\$36.89	\$73.78	\$110.67
2	\$35.07	\$70.14	\$35.07	\$70.14	\$105.22
3	\$38.91	\$77.83	\$38.91	\$77.83	\$116.74
4	\$32.10	\$64.19	\$32.10	\$64.19	\$96.29
5	\$45.16	\$90.32	\$45.16	\$90.32	\$135.48

Prime plan					
Rating region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 beneficiary	2 beneficiaries	3 or more beneficiaries
1	\$45.88	\$91.76	\$45.88	\$91.76	\$137.64
2	\$43.58	\$87.16	\$43.58	\$87.16	\$130.74
3	\$48.47	\$96.94	\$48.47	\$96.94	\$145.41
4	\$39.79	\$79.58	\$39.79	\$79.58	\$119.37
5	\$56.41	\$112.82	\$56.41	\$112.82	\$169.23



LifePerks keeps you shining through a well-balanced lifestyle

Wellness is more than oral health. That's why, as a Delta Dental member, you have access to thousands of local and national offers to help you maintain a healthy life.

Register for LifePerks and you'll receive special offers on:

- Oral health services including whitening and dental care products
- Health and wellness services such as hearing aid and LASIK discounts from Amplifon and QualSight, as well as whole-body health deals for fitness equipment and gym memberships
- Lifestyle deals ranging from pet insurance, child care and travel to financial and auto services
- Entertainment discounts for movie theaters and theme parks

Learn more and register at lifeperksvad.lifemart.com

VADIP is administered and underwritten by Delta Dental of California through its subsidiary, Delta Dental Insurance Company. Delta Dental is a registered mark of Delta Dental Plans Association.



Federal Government Programs
P.O. Box 537007
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