



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

Enrollment

- Initial 12-month commitment
- Continuing month-to-month
- Monthly premiums paid through Electronic Funds Transfer
- Coverage will be effective the first day of the month after receipt and acceptance of the application.
- Go to deltadentalvadip.org and select "Enroll Now."

For the first time in history, the U.S. government has authorized a national dental insurance program for Veterans enrolled in VA healthcare and individuals enrolled in the VA's Civilian Health and Medical Program (CHAMPVA). VADIP is the best choice for your dental care. Here's why:

Affordability

- You'll receive quality dental care at a price you can afford. Premium rates will vary depending on your geographic region and the plan option you select. Visit deltadentalvadip.org for your specific program rates.

Expansive dentist network

- Delta Dental has more than 230,000 dentist locations nationwide.
- Experience maximum cost savings when you see a Delta Dental PPOSM network dentist because PPO dentists accept lower fees for covered services.

Choice in coverage

- You can decide which plan design best meets your needs: Standard, Enhanced or Comprehensive.

Easy enrollment

- Go to deltadentalvadip.org and select "Enroll Now."
- Don't have Internet access? Visit your local Veterans Affairs center to pick up an application that can be mailed to Delta Dental.

Convenient online services

- Consumer Toolkit[®]: Check your benefits, verify your enrollment and view your claims status.
- Dentist Search: Find a network dentist near you or check if your current dentist is in our network.
- Online Inquiry: Submit questions at your convenience.

VA



U.S. Department of Veterans Affairs

Veterans Health Administration

 **DELTA DENTAL**[®]

A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

The following chart depicts the three plans offered to you under Delta Dental’s VADIP. When your treatment is provided by a VADIP network dentist, your cost shares will be substantially lower. Your total out-of-pocket costs will increase when your care is provided by an out-of-network dentist. Check the Dentist Directory at deltadentalvadip.org to find a VADIP network dentist near you.

Service Category	Standard		Enhanced				Comprehensive			
	In Network	Out of Network	In Network		Out of Network		In Network		Out of Network	
	Year 1+		Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+	Year 1	Year 2+
Diagnostic ¹	100%	80%	100%	100%	80%	80%	100%	100%	80%	80%
Preventive ¹	100%	80%	100%	100%	80%	80%	100%	100%	80%	80%
Basic Restorative	50%	30%	50%	50%	30%	30%	60%	60%	40%	40%
Major Restorative ²	NAB	NAB	NAB	NAB	NAB	NAB	NAB	50%	NAB	30%
Endodontics ²	NAB	NAB	NAB	50%	NAB	30%	NAB	50%	NAB	30%
Periodontics ²	NAB	NAB	NAB	50%	NAB	30%	NAB	50%	NAB	30%
Oral Surgery ^{2,3}	50%	30%	50%	50%	30%	30%	50% ³	50%	30%	30%
Prosthodontics ²	NAB	NAB	NAB	NAB	NAB	NAB	NAB	50%	NAB	30%
General Services	NAB	NAB	NAB	NAB	NAB	NAB	50%	50%	30%	30%
Orthodontics	NAB	NAB	NAB	NAB	NAB	NAB	NAB	NAB	NAB	NAB
Deductible	\$50	\$50	\$50 ¹	\$50 ¹	\$50 ¹	\$50 ¹	\$0	\$0	\$50 ¹	\$50 ¹
Annual Maximum	\$500	\$500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500	\$1,500

NAB = Not a Benefit

- ¹ The deductible is waived for diagnostic and preventive services under the Enhanced plan. Under the Comprehensive plan, the deductible is waived for diagnostic and preventive services provided out-of-network, and there is no deductible for any services provided in-network.
- ² Enhanced Plan: The waiting period is 12 months for endodontics and periodontics. Comprehensive Plan: The waiting period is 12 months for major restorative, endodontics, periodontics, oral surgery³, and prosthodontics.
- ³ Simple extractions (procedure codes D7111 and D7140) are the only oral surgery services covered under the Standard and Enhanced plan, and the only oral surgery services covered in the first 12 months under the Comprehensive plan.

For more detailed information on covered services, benefit levels, limitations and exclusions for these VADIP plans, visit deltadentalvadip.org.

VADIP is administered and underwritten by Delta Dental of California through its subsidiary, Delta Dental Insurance Company.



deltadentalvadip.org