Veterans Affairs Dental Insurance Program
Eligibility

Eligible VADIP beneficiaries include

- Veterans enrolled in VA healthcare
- Individuals enrolled in VA’s Civilian Health and Medical Program (CHAMPVA)

Resources

- **VADIP**: [www.deltadentalvadip.org](http://www.deltadentalvadip.org)
- **Veterans Affairs**: [www.va.gov/healthbenefits](http://www.va.gov/healthbenefits) or 877-222-VETS (8387)
- **CHAMPVA**: [www.va.gov/hac/forbeneficiaries/champva/champva.asp](http://www.va.gov/hac/forbeneficiaries/champva/champva.asp) or 800-733-8387
Enrollment

VADIP website: deltadentalvadip.org

Mail application to:

Delta Dental of California
Federal Government Programs
P.O. Box 537009
Sacramento, CA 95853-7009

Veteran chooses a plan, submits application, one month premium payment and electronic funds transfer (EFT) information.
Enrollment

VADIP enrollment process (continued):

• Enrollment commitment
  – Initial 12-month commitment
  – Continuing month-to-month

• Delta Dental processes application
  – Coverage begins the first day of the month following acceptance of the enrollment application

• Print ID card
Program Features

• Three plans to choose from
• Expansive dentist network nationwide
• Benefit year – January 1 to December 31
• Annual maximums
  – Standard: $500
  – Enhanced: $1,000
  – Comprehensive: $1,500
• Deductible:
  – $50 (Standard and Enhanced)
  – No deductible (Comprehensive)
• Coordination of Benefits
Standard Plan

- Diagnostic and Preventive – 100% / 80%
- Basic Restorative – 50% / 30%
- Oral Surgery
  - 50% / 30%
  - Simple extractions only
- Deductible – $50
- Annual Maximum – $500
Enhanced Plan

- Diagnostic and Preventive – 100% / 80%
- Basic Restorative, Endodontics and Periodontics – 50% / 30%
- Oral Surgery
  - 50% / 30%
  - Simple extractions only
- Deductible – $50*
- Annual Maximum – $1000
Comprehensive Plan

- Diagnostic and Preventive – 100% / 80%
- Basic Restorative – 60% / 40%
- Endodontics, Periodontics and General Services – 50% / 30%
  - 12 month wait
- Oral Surgery – 50% / 30%
- Major Restorative and Prosthodontics – 50% / 30%
  - 12 month wait
- Deductible – $0
- Annual Maximum – $1500
Premiums

- Premiums vary by region
  - 5 premium regions based on zip code
- Monthly premiums for 1/1/16 to 12/31/16
  - Standard, Enhanced or Comprehensive

<table>
<thead>
<tr>
<th>Plan</th>
<th>Premium Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$12.32 - $18.46</td>
</tr>
<tr>
<td>Enhanced</td>
<td>$17.88 - $26.15</td>
</tr>
<tr>
<td>Comprehensive</td>
<td>$31.17 - $47.03</td>
</tr>
</tbody>
</table>
VADIP Network Dentists

• More cost savings, best value
  – Accept the “allowed fee” as the maximum billing fee for covered services
  – Charge only the applicable estimated copayment at the time of service
  – Submit your claim to Delta Dental at no charge
  – Two cleanings, two exams and one x-ray in a 12-month period with no copayment (*Enhanced and Comprehensive plans only*)
  – Dentist Search button on home page of deltadentalvadip.org
Non-VADIP Network Dentists

- Bill you for their normal fees and you pay the difference
- Most likely is higher than allowed amount
- May not submit paperwork for you
- Responsible for full payment upfront