



Veterans Affairs Dental Insurance Program

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U.S. Department of Veterans Affairs
Veterans Health Administration

 **DELTA DENTAL**

A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Veterans Affairs Dental Insurance Program
deltadentalvadip.org



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

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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.

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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

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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

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Standard Plan

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

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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

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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

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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

Standard	\$12.32 - \$18.46
Enhanced	\$17.88 - \$26.15
Comprehensive	\$31.17 - \$47.03

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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

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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

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VADIP Resources

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