

# Veterans Affairs Dental Insurance Program

Delta Dental is proud to offer valuable dental benefits to help create smiles, improve health, and enhance the lives of Veterans and CHAMPVA beneficiaries through the Veterans Affairs Dental Insurance Program (VADIP).

Eligible beneficiaries include any Veteran enrolled in Veterans Affairs (VA) health care and any individual enrolled in the VA's Civilian Health and Medical Program (CHAMPVA). Choose between three plans and enjoy access to our large, nationwide network of dentists. Find the plan that fits your needs and take charge of your oral health today! All three VADIP plans offer 100% coverage for in-network cleanings, exams and x-rays.

Benefits	Enhanced Plan		Comprehensive Plan		Prime Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Benefits available upon enrollment</b>						
<b>Diagnostic and Preventive<sup>1</sup></b> Routine cleanings, x-rays, oral exams, sealants	100%	80%	100%	80%	100%	90%
<b>Basic Restorative</b> Fillings (silver)	50%	30%	60%	40%	70%	60%
<b>Simple Extractions<sup>2,3</sup></b>	50%	30%	50%	30%	50%	40%
<b>General Services</b>	Not covered	Not covered	50%	30%	50%	40%
<b>Additional benefits available after 12 months of enrollment</b>						
<b>Major Restorative<sup>2</sup></b> Crowns	Not covered	Not covered	50%	30%	70%	60%
<b>Endodontics<sup>2</sup></b> Root canals	50%	30%	50%	30%	50%	40%
<b>Periodontics<sup>2</sup></b> Treatment for gums	50%	30%	50%	30%	50%	40%
<b>Prosthodontics<sup>2,4</sup></b> Bridges, dentures, implants	Not covered	Not covered	50%	30%	50%	40%
<b>Deductibles and maximums</b>						
<b>Deductible</b>	\$50	\$50	\$0	\$50	\$0	\$50
<b>Annual Maximum</b>	\$1,000	\$1,000	\$1,500	\$1,500	\$3,000	\$3,000

<sup>1</sup> The deductible is waived for diagnostic and preventive procedures for all plans.

<sup>2</sup> The waiting period is 12 months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery<sup>3</sup> (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

<sup>3</sup> Simple extractions (procedure codes D7111 and D7140) are the only covered oral surgery services under the Enhanced Plan (lifetime) and the only covered oral surgery services in the first 12 months under the Comprehensive and Prime plans.

<sup>4</sup> 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 is quick and easy

Visit [deltadentalins.com/vadip](https://deltadentalins.com/vadip) and select **Enroll Now**. Be sure to enter your name exactly as it is listed in the VA system.

Don't have Internet access? Call Delta Dental at **855-460-3302** and request an enrollment application kit or simply enroll over the phone.

## Delta Dental coverage is affordable

Receive quality dental care at a price you can afford. Easily look up plan rates in your area and compare options to find the right fit for your needs. Your premium rate is based on where you live.

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		Washington
Virginia				
Washington D.C.				
West Virginia				

January 1, 2021 - December 31, 2021

Rating Region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 Beneficiary	2 Beneficiaries	3 or more Beneficiaries
<b>Enhanced Plan</b>					
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
<b>Comprehensive Plan</b>					
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
<b>Prime Plan</b>					
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

You can find an in-network dentist, more detailed information on the VADIP plans, and learn about new access to discounts on LASIKs and hearing aids at [deltadentalins.com/vadip](https://deltadentalins.com/vadip).

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.