



VA



U.S. Department of Veterans Affairs
Veterans Health Administration

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
Benefits available upon enrollment						
Diagnostic and Preventive¹ Routine cleanings, x-rays, oral exams, sealants	100%	80%	100%	80%	100%	90%
Basic Restorative Fillings (silver)	50%	30%	60%	40%	70%	60%
Simple Extractions^{2,3}	50%	30%	50%	30%	50%	40%
General Services	Not covered	Not covered	50%	30%	50%	40%
Additional benefits available after 12 months of enrollment						
Major Restorative² Crowns	Not covered	Not covered	50%	30%	70%	60%
Endodontics² Root canals	50%	30%	50%	30%	50%	40%
Periodontics² Treatment for gums	50%	30%	50%	30%	50%	40%
Prosthodontics² Bridges, dentures, implants	Not covered	Not covered	50%	30%	50%	40%
Deductibles and maximums						
Deductible	\$50	\$50	\$0	\$50	\$0	\$50
Annual Maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$3,000	\$3,000

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

² The waiting period is 12 months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery³ (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

³ 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.

Enrollment is quick and easy

Visit 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, 2020 - December 31, 2020

Rating Region	Veteran		CHAMPVA		
	1 Veteran	2 Veterans	1 Beneficiary	2 Beneficiaries	3 or more Beneficiaries
Enhanced Plan					
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					
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					
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 and more detailed information on these VADIP plans at 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.