



Delta Dental's Federal Government Programs

Veterans Affairs Dental Insurance Program (VADIP)

VA



U.S. Department of Veterans Affairs
Veterans Health Administration

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feds.deltadentalins.com

VADIP Introduction

Delta Dental's VADIP is administered by the Federal Government Programs division of Delta Dental of California through its subsidiary Delta Dental Insurance Company (DDIC).

The new VADIP contract was awarded in August 2017 will continue through 2021

Service areas include the U.S., the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands

Some reasons why Delta Dental's VADIP may be the right plan for you:

- Dedicated to dental benefits for 60+ years and the military for more than 30
- Three great plan options to choose from depending on your needs
- Expansive dentist network nationwide

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Eligibility for VADIP

Eligible VADIP beneficiaries include

Veterans enrolled in VA healthcare

Individuals enrolled in VA's Civilian Health and Medical Program (CHAMPVA)

Resources

- VADIP: www.deltadentalins.com/vadip
- [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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VADIP Enrollment

- **Online:** Go to deltadentalins.com/vadip and select “Enroll now”
- **Mail:** Send completed application with payment information to:
Delta Dental of California
Federal Government Programs
P.O. Box 537007
Sacramento, CA 95853-7009
- **Telephone:** Don't have internet access? Call **855-460-3302** and request an enrollment application kit

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VADIP Enrollment (cont.)

- 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
- No enrollment card required
- Benefit Booklet available at deltadentalins.com/vadip

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VADIP Program Features

- Three quality, affordable plans to choose from
- Expansive Delta Dental PPO network nationwide
- Benefit year – January 1 to Dec 31
- Annual maximums
 - **Enhanced** – \$1000
 - **Comprehensive** – \$1500
 - **Prime** – \$3000
- Deductible (doesn't apply to diagnostic and preventive services):
 - **Enhanced** | \$50 in-network – \$ 50 out-of-network
 - **Comprehensive** | \$0 in-network – \$50 out-of-network
 - **Prime** | \$0 in-network – \$50 out-of-network

Coordination of Benefits

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VADIP Premiums

- Premiums vary by region
 - 5 premium regions based on the state you live in
- Individual monthly premiums for 1/1/19 to 12/31/19
 - Visit deltadentalins.com/vadip for individual and family rates

Enhanced	\$21.50 - \$26.05
Comprehensive	\$36.89 - \$45.16
Prime	\$45.88 - \$56.41

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VADIP Network Dentists

- More savings, higher coverage percentages, 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 calendar year with no copayment or deductible
 - **Find a VADIP Dentist** on home page of deltadentalins.com/vadip

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Out-of-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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Questions?

