



## Delta Dental's Veterans Affairs Dental Insurance Program (VADIP)

### Enrollment Commitment

- Initial 12-month commitment
- Continuing month-to-month
- Automatic renewal
- Coverage will be effective the first day of the month after receipt and acceptance of the application, beginning 1/1/14

For the first time in history, the U.S. government has authorized a national dental insurance program for Veterans enrolled in VA healthcare and individuals enrolled in VA's Civilian Health and Medical Program (CHAMPVA). Here are just a few facts to show you why Delta Dental's VADIP is the best choice for your dental care:

### Affordability

- You'll receive quality dental care at a price you can afford. Premium rates will vary depending on your geographic region and the plan option you select. Visit [deltadentalvadip.org](http://deltadentalvadip.org) for your specific program rates.

### Expansive dentist network

- You'll experience maximum cost savings when you see a PPO network dentist. With your visit to a PPO dentist, services like cleanings, exams and x-rays are covered at 100%, with no deductible!
- Because PPO dentists accept lower fees for covered services, you'll always pay less for your dental care by visiting a network dentist.

### Freedom of choice

- You can decide which plan design best meets your needs: Standard, Enhanced or Comprehensive.
- Whichever plan you choose, you're assured of getting superior dental care under Delta Dental's VADIP.

### Value

- We value the service you provided to our country. Now, we have an opportunity to serve you.
- It's our goal to provide you with a dental benefits program that provides the best value and service available.

## Easy enrollment

- Go to [deltadentalvadip.org](http://deltadentalvadip.org).
- Don't have Internet access? Visit your local Veterans Affairs center to pick up an application that can be mailed.

## Convenient online services

- Once you're enrolled in Delta Dental's Veterans Affairs Dental Insurance Program you'll be able to check your benefits, verify your eligibility, view your claims status and print a program enrollment card.
- All these services and more are available online, at your convenience at [deltadentalvadip.org](http://deltadentalvadip.org).

## Reputation

- Delta Dental has been dedicated to providing quality dental benefits programs for more than 50 years.
- Administering dental benefits is all we do — and it's what we do best.

## Plan Summary of Benefits by Network Percentage

Service	Standard		Enhanced		Comprehensive			
	Delta Dental Pays:							
	In Network	Out of Network	In Network	Out of Network	In Network		Out of Network	
	Year 1+		Year 1+		Year 1	Year 2+	Year 1	Year 2+
Diagnostic <sup>1</sup>	100%	80%	100%	80%	100%	100%	80%	80%
Preventive <sup>1</sup>	100%	80%	100%	80%	100%	100%	80%	80%
Basic Restorative	50%	30%	50%	30%	60%	60%	40%	40%
Major Restorative <sup>2</sup>	NAB	NAB	NAB	NAB	NAB	50%	NAB	30%
Endodontics	NAB	NAB	50%	30%	50%	50%	30%	30%
Periodontics	NAB	NAB	50%	30%	50%	50%	30%	30%
Oral Surgery <sup>2,3</sup>	50%	30%	50%	30%	50%	50%	30%	30%
Prosthodontics <sup>2</sup>	NAB	NAB	NAB	NAB	NAB	50%	NAB	30%
General Services	NAB	NAB	NAB	NAB	50%	50%	30%	30%
Orthodontics <sup>4</sup>	NAB	NAB	NAB	NAB	NAB	NAB	NAB	NAB
Deductible	\$50	\$50	\$50 <sup>1</sup>	\$50 <sup>1</sup>	\$0	\$0	\$50 <sup>1</sup>	\$50 <sup>1</sup>
Annual Maximum	\$500	\$500	\$1,000	\$1,000	\$1,500	\$1,500	\$1,500	\$1,500

1 The deductible is waived for diagnostic and preventive services under the Enhanced plan; under the Comprehensive plan the deductible is waived for diagnostic and preventive services for out-of-network and there is no deductible in-network.

2 The waiting period is 12 months for major restorative, oral surgery and prosthodontic services under the Comprehensive plan. All covered services under the Standard and Enhanced plans are available in Year 1.

3 Simple extractions are the only services covered as oral surgery under the Standard and Enhanced plans, and the only services covered in the first 12 months under the Comprehensive plan.

4 Orthodontia is not a benefit (NAB) under all plans.

VADIP is administered and underwritten by Delta Dental of California through its subsidiary, Delta Dental Insurance Company.