

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 | | Comprehe | ensive Plan | Prime Plan | | | | |
|---|---------------|----------------|------------|----------------|------------|----------------|--|--|--|
| Benefits | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network | | | |
| Benefits available upon enrollment | | | | | | | | | |
| Diagnostic and Preventive ¹ 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 ^{1, 2} | 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 Restorative ² Crowns | Not covered | Not covered | 50% | 30% | 70% | 60% | | | |
| Endodontics ² Root canals | 50% | 30% | 50% | 30% | 50% | 40% | | | |
| Periodontics ² Treatment for gums | 50% | 30% | 50% | 30% | 50% | 40% | | | |
| Prosthodontics ² Bridges, dentures, implants | Not covered | Not covered | 50% | 30% | 50% | 40% | | | |
| Deductibles and maximums | | | | | | | | | |
| Deductible | \$50 | \$50 | \$O | \$50 | \$O | \$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 | lowa | 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 |
| Rhode Island | | South Dakota | | Mariana Islands |
| Vermont | | Wisconsin | | Oregon |
| Virginia | | | | Washington |
| Washington D.C. | | | | |
| West Virginia | | | | |

| Januarv | 1. | 2019 | _ | Decemb | er | 31. | 2019 |
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| | Vete | eran | СНАМРУА | | | | | | |
|--------------------|-----------|------------|---------------|-----------------|----------------------------|--|--|--|--|
| Rating Region | 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.