



Veterans Affairs Dental Insurance Program

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

Eligible beneficiaries include Veterans enrolled in Veterans Affairs (VA) health care and people 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. 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	50%	30%	60%	40%	70%	60%
Simple extractions²	50%	30%	50%	30%	50%	40%
General services	Not covered	Not covered	50%	30%	50%	40%
Additional benefits available after nine months of enrollment						
Major restorative³ Crowns	Not covered	Not covered	50%	30%	70%	60%
Oral surgery³	Not covered	Not covered	50%	30%	50%	40%
Endodontics³ Root canals	50%	30%	50%	30%	50%	40%
Periodontics³ Treatment for gums	50%	30%	50%	30%	50%	40%
Prosthodontics^{3, 4} 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 Simple extractions under the Enhanced Plan includes removal of teeth without requiring a surgical flap and/or removal of bone; dental procedure codes D7111 and D7140. These are the only covered oral surgery services under the Enhanced Plan (lifetime). Simple extractions are the only covered oral surgery services during the first nine months under the Comprehensive and Prime plans.

³ The waiting period is nine months for major restorative (Comprehensive and Prime; Enhanced not covered), endodontics (all plans), periodontics (all plans), oral surgery (all plans) and prosthodontics (Comprehensive and Prime; Enhanced not covered).

⁴ 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 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 Delaware Maine Maryland Massachusetts New Hampshire New Jersey New York North Carolina Pennsylvania Rhode Island Vermont Virginia Washington D.C. West Virginia	Alabama Florida Georgia Kentucky Puerto Rico South Carolina Tennessee U.S. Virgin Islands	Illinois Indiana Iowa Kansas Michigan Minnesota Missouri Nebraska North Dakota Ohio South Dakota Wisconsin	Arkansas Colorado Louisiana Mississippi Montana Oklahoma Texas Utah Wyoming	Alaska American Samoa Arizona California Guam Hawaii Idaho Nevada New Mexico Northern Mariana Islands Oregon Philippines Washington

January 1, 2025 – December 31, 2025

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 the VADIP plans at deltadentalins.com/vadip.

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



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- Lifestyle deals ranging from pet insurance, child care and travel to financial and auto services
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Learn more and register at lifeperkssvad.lifemart.com

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