

**VA**



U.S. Department  
of Veterans Affairs

# The VA Dental Insurance Program (VADIP) Frequently Asked Questions



## **What is the VA Dental Insurance Program?**

The VA Dental Insurance Program (VADIP) is a three-year, national pilot program to assess the feasibility and advisability of providing a premium-based dental insurance plan to eligible individuals.

## **Who is eligible for the program?**

Veterans enrolled in the VA health care program and CHAMPVA program beneficiaries are eligible to participate in VADIP.

## **Does the program affect VA's existing dental coverage?**

Participation in VADIP will not affect Veterans' eligibility for VA dental services and treatment.

## **What is CHAMPVA's role in this program?**

CHAMPVA only will provide a contracted insurance company with eligibility information. The insurance company will provide all other services.

## **Can my family participate in VADIP?**

Dependents of Veterans, except those eligible under CHAMPVA, are not eligible for VADIP; however, separate coverage options may be offered dependents by the insurance carrier.

## **Who are the insurance carriers?**

VA has contracted with Delta Dental and MetLife, private insurers, to administer the dental insurance program.



For more  
information  
about VADIP.

**Is there a cost to participate in the program?**

Each participant will pay a fixed monthly premium for coverage, in addition to any copayments required by his or her plan.

**What services are offered?**

Multiple plan options will allow participants to select a plan that provides benefits and premiums that meet their dental needs and budget. The offered plans vary and may include diagnostic, preventative, surgical, emergency and endodontic/restorative treatment.

**Where do I receive treatment?**

Coverage for VADIP dental services will be provided in the United States and its territories.

**What if I travel or move?**

Both insurance providers offer care nationwide. Coordinate with your provider in advance of your travel or move for information on coverage.

**When can I apply for the program?**

Beginning November 15, 2013, individuals interested in participating in VADIP may complete an application online, over the phone or by mail.

**When does coverage begin?**

Coverage will begin depending on when you apply for the program, but no sooner than January 1, 2014.

**What happens to my coverage when the pilot period ends?**

Dental coverage is available through the contracted period of the pilot unless the program is extended or made permanent.

**Is there a mandatory participation period?**

The initial participation period will be at least 12 calendar months. Afterward, beneficiaries can renew their participation for another 12-month period or be covered month-to-month, as long as the participant remains eligible for coverage and VA continues VADIP.

**Can I be denied participation?**

The contracted insurance carriers must accept all eligible beneficiaries who request participation.

**How do I apply for VADIP?**

Eligible individuals interested in participating in VADIP may apply by mail, online or by phone. For details, visit [www.va.gov/healthbenefits/VADIP](http://www.va.gov/healthbenefits/VADIP).

**How do I get more information?**

For more information on VADIP, visit [www.va.gov/healthbenefits/VADIP](http://www.va.gov/healthbenefits/VADIP) or call Delta Dental at 1-855-370-3303 or MetLife at 1-888-310-1681.