

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?

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

Who are the insurance carriers?

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

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.



When can I apply for the program?

Individuals interested in participating in VADIP may complete an application online, over the phone or by mail at any time throughout the year. There is no specific open enrollment period.

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 begins on the first of the following month in which you enrolled. For example, if you enroll in January 2014, your coverage would go into effect on February 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.

How do I get more information?

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