Offering the very best in federal dental programs

As the division of Delta Dental of California that is solely responsible for the administration of dental benefits programs for federal agencies, Federal Government Programs serves with a singular purpose: To act as stewards on behalf of our nation's military retirees, veterans and federal government employees in order to ensure access to and delivery of the highest quality, value-based dental coverage available through programs offered at the national level.
Each of the dental programs administered by Federal Government Programs has its own website — the one-stop online resource center for specific program information. The dentist section on each site has convenient self-service tools designed to help you manage the program benefits for each of your patients. Visit each program’s dedicated, customer-friendly website to take advantage of such easy-to-use, time-saving online features as:

**The Dental Office Toolkit®**

Save time and resources by using Federal Government Programs’ online Dental Office Toolkit (DOT) at ddfgptoolkits.com. **Register once to use DOT and find information for all your federal government program patients.** With the toolkit, you can:

- Verify patient enrollment in each of the federal government programs;
- Check specific patient benefit details such as procedure code percentages and frequency limitations and remaining maximum and deductible amounts;
- Submit predeterminations and claims electronically;
- Track patient treatment history;
- View pretreatment estimates and claim statements;
- Sign up for paperless Explanation of Benefits statements and direct deposit of claim payments

Although it is a good idea to bookmark DOT (https://www.ddfgptoolkits.com), it is recommended that you regularly visit each program’s website for important updates and processing tips.

**Dentist Inquiry Form**

The online Dentist Inquiry Form allows you to contact Delta Dental at a time that is most convenient for your staff and receive prompt responses to your specific questions about the any of the programs we administer. Submit the Dentist Inquiry Form 24 hours a day, seven days a week and get answers to your questions about:

- Enrollment and benefits
- Processed claims
- Network participation
- Specific processing codes

You can also use the online inquiry form to submit additional information needed to process a claim and make changes to your office information.
The TRICARE® Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP) is a voluntary dental benefits program offered to retirees of the Uniformed Services and their family members. The Uniformed Services include the Air Force, Army, Navy, Marine Corps, Coast Guard, the U.S. Public Health Service and the National Oceanic and Atmospheric Administration.

The TRDP was authorized by Congress in 1997. Delta Dental of California has administered the TRDP under contract with the U.S. Department of Defense since February 1, 1998. The most recent TRDP contract was again awarded to Delta Dental, allowing its administration of the TRDP to continue uninterrupted through 2018.

Coverage under the TRDP is available through two programs — basic and enhanced. Although the Basic TRDP is no longer offered to new enrollees, those who are enrolled in the basic program may remain enrolled or can upgrade their coverage to the Enhanced TRDP with no waiting period to satisfy. Subscribers pay 100% of their TRDP premiums. Enrollment in the TRDP is ongoing, with no specific open-enrollment period.

The TRDP is a PPO (preferred provider organization) benefit program. The program currently has 1.4 million members worldwide. The national Delta Dental Legion and Delta Dental PPO (DPO in Texas) networks comprise the participating TRDP dentist network.

More information about the TRDP can be found on the website at trdp.org.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Diagnostic</th>
<th>Preventive</th>
<th>Basic Restorative</th>
<th>Endodontic/Periodontic/Oral Surgery</th>
<th>Major Restorative</th>
<th>Prosthodontic/Dental Implants</th>
<th>Orthodontic</th>
<th>Dental Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Program</td>
<td>100%</td>
<td>80-100%</td>
<td>80%</td>
<td>60%</td>
<td>NAB</td>
<td>NAB</td>
<td>NAB</td>
<td>NAB</td>
</tr>
<tr>
<td>Enhanced Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year One</td>
<td>100%</td>
<td>80-100%</td>
<td>80%</td>
<td>60%</td>
<td>NAB</td>
<td>NAB</td>
<td>NAB</td>
<td>100%</td>
</tr>
<tr>
<td>Year Two+</td>
<td>100%</td>
<td>80-100%</td>
<td>80%</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>100%</td>
</tr>
</tbody>
</table>

- **Deductible**: The deductible for both the basic and enhanced programs is $50 per person per year, with a maximum cap of $150 for a family. The deductible is waived for diagnostic and preventive services under both programs.
- **Annual Maximum**: The maximum is $1,000 per person per year for the basic program and $1,300 per person per year for the enhanced program. The annual maximum is waived for diagnostic and preventive services under both programs.
- **Orthodontic Maximum**: The orthodontic maximum is $1,750 per person per lifetime. Orthodontic coverage is available for both children and adults under the enhanced program. Orthodontic coverage is not a benefit (NAB) under the basic program.
- **Dental Accident Maximum**: The dental accident maximum is $1,200 per person per year and is separate from the Annual Maximum noted above. Dental accident coverage is not a benefit (NAB) under the basic program.
- **Basic Restorative**: Posterior composites are covered under the enhanced program for one, two and three surfaces. An allowance for a four-surface amalgam restoration will be applied to a four-surface posterior composite. Posterior composites are not a benefit (NAB) under the basic program, and no allowances are provided for posterior composite restorations.
- **Benefit Year**: January 1 – December 31
In response to the Federal Employee Dental and Vision Benefits Enhancement Act signed into law in 2004, the Office of Personnel Management (OPM) established the Federal Employees Dental and Vision Insurance Program (FEDVIP) for federal employees, annuitants and their eligible family members. Delta Dental is one of 10 dental carriers contracted with OPM to offer dental coverage through FEDVIP.

Under Delta Dental’s Federal Employees Dental Program (FEDP), employees and annuitants have a choice of two comprehensive dental plans: Standard and High. Both plans are designed to provide enrollees with high-quality, cost-effective dental care. Federal employees and annuitants can make their selection during the FEDVIP annual open season held during the fall, with coverage effective January first of the following year.

The FEDP is a PPO (preferred provider organization) benefits program that offers Delta Dental’s PPO network (DPO network in Texas) as the only network participating in the FEDP.* The PPO network service area for FEDP enrollees includes the 50 United States, the District of Columbia and Puerto Rico.

The summary of benefits below lists the percentages Delta Dental pays for FEDP covered services that are provided by a participating network dentist. More information, including out-of-network percentages, can be found on the FEDP website at deltadentalfeds.org.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Class A Basic Services</th>
<th>Class B Intermediate Services</th>
<th>Class C Major Services</th>
<th>Class D Orthodontic Services</th>
<th>General Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Diagnostic</td>
<td>• Minor Restorative</td>
<td>• Major Restorative</td>
<td>• Orthodontics (children only)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Preventive</td>
<td>• Endodontic</td>
<td>• Endodontic</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Periodontic</td>
<td>• Periodontic</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Prosthodontic</td>
<td>• Prosthodontic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Plan</td>
<td>100%</td>
<td>55%</td>
<td>35%</td>
<td>55%</td>
<td>55%</td>
</tr>
<tr>
<td>High Plan</td>
<td>100%</td>
<td>70%</td>
<td>50%</td>
<td>50%</td>
<td>70%</td>
</tr>
</tbody>
</table>

- Deductible: There is no deductible for Class A diagnostic and preventive services under either the Standard Plan or High Plan.
- Annual Maximum: The maximum is $1,500 per person per year under the Standard Plan and $4,000 per person per year under the High Plan.
- Orthodontic Maximum: The orthodontic maximum under both the Standard Plan and High Plan is $2,000 per person per lifetime. Orthodontic services are a benefit for children only. Under both plans, there is a waiting period of 12 months from initial effective date of coverage.
- Benefit Year: January 1 – December 31

*Note: For SD and WY only, the Premier network is considered “in-network” for the FEDP.
The Veterans Affairs Dental Insurance Program (VADIP) was recently established by the U.S. Department of Veterans Affairs for veterans enrolled in VA health care and individuals enrolled in the VA’s Civilian Health and Medical Program, known as CHAMPVA. Delta Dental is one of two contractors selected to administer dental benefits under VADIP.

An estimated 7.4 million individuals are eligible for this voluntary program. Subscribers pay 100% of their VADIP premiums. Enrollment in VADIP began November 15, 2013 for a January 1, 2014 coverage effective date. Enrollment in VADIP is ongoing, with no specific open-enrollment period.

Under Delta Dental’s VADIP, veterans and CHAMPVA members have a choice of three plans: Standard, Enhanced and Comprehensive. All three plans are designed to provide enrollees with high-quality, cost-effective dental care.

Delta Dental’s VADIP is a PPO (preferred provider organization) benefits program that offers the Delta Dental PPO network (DPO network in Texas) as the only dentist network participating in VADIP.* The PPO network service area for VADIP enrollees includes the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa and the Commonwealth of the Northern Mariana Islands.

The summary of benefits below lists the percentages Delta Dental pays for VADIP covered services that are provided by a participating network dentist. More information, including out-of-network percentages, can be found on the VADIP website at deltadentalvadip.org.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Diagnostic Preventive</th>
<th>Basic Restorative</th>
<th>Oral Surgery</th>
<th>Periodontics</th>
<th>General Services</th>
<th>Major Restorative Prosthodontics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>100%</td>
<td>50%</td>
<td>50%</td>
<td>NAB</td>
<td>NAB</td>
<td>NAB</td>
</tr>
<tr>
<td>Enhanced</td>
<td>100%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>NAB</td>
<td>NAB</td>
</tr>
<tr>
<td>Comprehensive</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year One</td>
<td>100%</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>NAB</td>
</tr>
<tr>
<td>Year Two+</td>
<td>100%</td>
<td>60%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

- Deductible: The deductible for both the Standard and Enhanced Plans is $50 per person per year. The deductible is waived for diagnostic and preventive services under both the Enhanced and Comprehensive Plans. Under the Comprehensive Plan, there is no deductible for any covered services provided by participating network dentists.
- Annual Maximum: The maximum is $500 per year per person for the Standard Plan, $1,000 per year per person for the Enhanced Plan and $1,500 per year per person for the Comprehensive Plan.
- Waiting Period: Under the Enhanced Plan, the waiting period is 12 months for endodontics and periodontics. Under the Comprehensive Plan, the waiting period is 12 months for major restorative, endodontics, periodontics, prosthodontics and most oral surgery services.
- Oral Surgery: Simple extractions (procedure codes D7111 and D7140) are the only oral surgery services covered under the Standard and Enhanced Plan and the only services covered in the first 12 months under the Comprehensive Plan.
- Orthodontics are not a benefit (NAB) for all three plans.

* Note: Premier network dentists in SD, WY and GU are considered “in-network” for the VADIP.
The Public Health Service Active Duty Dental Program (PHS ADDP) is a federally funded dental program for the active duty officers of the Commissioned Corps of the U.S. Public Health Service. Commissioned Corps officers are highly trained public health professionals who work in one of several fields, including medicine, dentistry, pharmaceutical and veterinary medicine as well as environmental, dietary and therapy health services. Dependents of these officers are not included under PHS ADDP.

Coverage under the PHS ADDP is offered worldwide, with the Delta Dental Premier® dentist network offered to those residing in the 50 United States, the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands. With worldwide coverage, enrollees in the PHS ADDP are able to enjoy access to their dental care regardless of where they live or travel.

The Public Health Service has determined what services are covered under the PHS ADDP, based on PHS policies and regulations. Coverage includes most diagnostic, preventive, basic and major restorative, periodontic, endodontic, prosthodontic, oral surgery and emergency services. Dental services that are excluded from coverage include orthodontics and/or orthognathic surgery, inlays and cosmetic dentistry, and services related to developmental growth deformities.

PHS ADDP enrollees have no waiting periods to satisfy, no deductibles to meet and no annual maximum.

Payment for covered services at 100% is generally made directly to the dentist. Payment is made directly to the enrollee only when services are provided overseas.

More information about the PHS ADDP can be found on the website at phsaddp.com.
Effective January 1, 2015, the Federal Government Programs division began administering dental benefits under the Office of the Comptroller of the Currency (OCC) Dental Insurance Program for active and retired employees of the OCC as well as active employees of the Office of Financial Research (OFR).

Full-time or part-time employees of the OCC and OFR are eligible to enroll in the OCC Dental Insurance Program. Family members eligible for coverage under this program are the spouse or domestic partner and unmarried children up to age 22 and/or up to age 25 if a full-time student in an accredited institution of learning and who meet certification requirements. Employees who retire from the OCC or who separate from the OCC on a disability retired are eligible to continue their participation in the program. OFR who retired are not eligible to continue their participation in the program.

The OCC Dental Insurance Program provides two available options from which to choose – a PPO (preferred provider organization) option and a DHMO (dental health maintenance organization) option. More detailed information regarding benefits, eligibility and claims for the OCC Dental Insurance Program can be found on the website at deltadentalins.com/occ.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Class I</th>
<th>Class II</th>
<th>Class III</th>
<th>Class IV</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Diagnostic Preventive</td>
<td>Basic Restorative</td>
<td>Major Restorative</td>
<td>Orthodontics (children only)</td>
</tr>
<tr>
<td>PPO in-network</td>
<td>100%</td>
<td>80%</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Premier out-of-network*</td>
<td>100%</td>
<td>80%</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Non-Delta Dental out-of-network**</td>
<td>100%</td>
<td>80%</td>
<td>60%</td>
<td>60%</td>
</tr>
</tbody>
</table>

- **Deductible:** The deductible for the PPO option is $50 per person per year with a maximum cap of $150 for a family. The deductible is waived for diagnostic and preventive services regardless of whether services are provided by an in-network or out-of-network dentist.
- **Annual Maximum:** The annual maximum for Class I, Class II and Class III services is $2,500 per person per year.
- **Orthodontic Maximum:** The orthodontic maximum is $2,000 per person per lifetime. Orthodontic coverage is available for both children and adults under the PPO option.
- **Benefit Year:** January 1 – December 31 (calendar year)
- **Missing Tooth Limitation:** Replacement of a missing tooth is covered under Class III benefits; however, a 24-month coverage limitation exists when it replaces a tooth extracted or otherwise missing prior to the effective date of coverage. For replacement of a missing tooth within 24 months of enrollment, the plan pays 30% and the patient pays 70%. For 25 months and beyond, the plan pays 60% and the patient pays 40%.

* Premier network dentists are paid based on the Delta Dental maximum plan contract allowance.
** Non-Delta Dental, non-contracted dentists (out-of-network dentists) are paid based on usual and customary charges (Delta’s maximum contract allowance).
NEW!! Exclusive Toll-free Number for dental offices: 844-825-8111

TRICARE Retiree Dental Program
Plan Name/Number
Basic – 4600
Enhanced – 4601/4602 (overseas)
Website
trdp.org
Correspondence
Delta Dental of California
Federal Government Programs
PO Box 537008
Sacramento, CA 95853-7008
Claims
Delta Dental of California
Federal Government Programs
PO Box 537007
Sacramento, CA 95853-7007

Federal Employees Dental Program
Plan Name/Number
Standard – 1001-0001 (1000-0001 NY/PR)
High – 1001-0002 (1000-0002 NY/PR)
Website
deltadentalfeds.org
Correspondence/Claims
Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009

Veterans Affairs Dental Insurance Program
Plan Name/Number
Standard – 5001-0001 (5000-0001 NY/PR)
Enhanced – 5001-0002 (5000-0002 NY/PR)
Comprehensive - 5001-0003 (5000-0003 NY/PR)

Website
deltadentalvadip.org
Correspondence/Claims
Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009

Public Health Service Active Duty Dental Program
Plan Name/Number
PHS ADDP – 2000
Website
phsadddp.com
Correspondence/Claims
Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009

Office of the Comptroller of the Currency (OCC) Dental Insurance Program
Plan Name/Number
OCC Dental Insurance Program
Website
deltadentalins.com/occ
Correspondence/Claims (PPO Option)
Delta Dental of California
Federal Government Programs
PO Box 537007
Sacramento, CA 95853-7007

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The Federal Employees Dental Program, Veterans Affairs Dental Insurance Program, U.S. Public Health Service Active Duty Dental Program and the OCC Dental Insurance Program (Delta Dental PPO plan option) are administered by the Federal Government Programs division of Delta Dental of California through its subsidiary, Delta Dental Insurance Company (DDIC).