Standard Plan Benefits Booklet
For eligible Veterans and CHAMPVA beneficiaries

Veterans Affairs Dental Insurance Program
deltadentalvadip.org
Standard Plan Contact Information and Resources

About Your Group
• Group Name: Standard Plan – Delta Dental’s Veterans Affairs Dental Insurance Program (VADIP)
• Group Number: 5000-0001 (NY and PR)
                     5001-0001 (All other states & territories)

VADIP Online
• Find a Delta Dental PPO network dentist (DPO in Texas)  deltadentalvadip.org
• View premium rates
• Enroll in VADIP
• View benefits details, check claims status
• Get benefits statements online
• Sign up for program updates
• Download forms, view VADIP materials
• Get dental health and wellness information
• Send your questions electronically

VADIP by Mail
General Inquiries:
Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009

Appeals and Grievances:
Delta Dental of California
Federal Government Programs
PO Box 537015
Sacramento, 95853-7015

VADIP by Phone
Customer Service:
8:00 a.m. – 8:00 p.m. EST
855-370-3303
866-847-1264 TTY/TDD
M – F (excluding holidays)

VADIP Claims Submission
Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009
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Delta Dental’s Veterans Affairs Dental Insurance Program (VADIP)

For the first time in history, the U.S. government has authorized a national voluntary dental insurance program for eligible Veterans Affairs (VA) beneficiaries. The VADIP is offered by Delta Dental through the Department of Veterans Affairs and is administered by the Federal Government Programs division, located in Sacramento, California.

Delta Dental’s Veterans Affairs Dental Insurance Program (VADIP) offers cost-effective dental coverage with three plan options designed to meet the various needs of VA beneficiaries. The information contained in this benefits booklet applies specifically to enrollees in the VADIP Standard Plan, under the policies and regulations effective January 1, 2014. The group number for the VADIP Standard Plan is 5000-0001. Separate plan benefits booklets are available for enrollees in the VADIP Enhanced and Comprehensive plans.

Delta Dental began enrolling eligible VA beneficiaries in its new VADIP program as of November 15, 2013, with coverage effective January 1, 2014.

Eligibility

Eligible VADIP beneficiaries include:

- Any Veteran enrolled in VA healthcare
- Any individual enrolled in VA’s Civilian Health and Medical Program (CHAMPVA)
  Dependents who do not qualify as a CHAMPVA beneficiary are not eligible.

For VADIP eligibility questions, visit the Veterans Affairs website at www.va.gov/healthbenefits/ or call 877-222-VETS (8387).

VADIP Service Area

Dental coverage under Delta Dental’s VADIP is offered nationwide to enrollees, with benefits based on primary residence. Enrollees in VADIP are eligible for covered benefits within the service area that 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. There is no overseas coverage under Delta Dental’s VADIP.

Selecting Your Dentist

Participating VADIP Network Dentists

Delta Dental’s VADIP offers you a wide selection of dentists from which to choose for your dental care. The expansive nationwide network of Delta Dental PPO dentists (DPO in Texas) allows you to experience optimum cost savings while getting the highest quality of dental care and the most value from your VADIP enrollment.
Participating VADIP network dentists’ fees are established by Delta Dental. VADIP network dentists have agreed to accept these fees, which are typically lower than those charged by out-of-network dentists. When your covered services are provided by a VADIP network dentist, you are responsible only for your cost share amount as well as any applicable deductible and amount over the annual maximum benefit.

Because fees charged by participating VADIP network dentists are lower, your cost shares are proportionately lower, meaning less money will come out of your pocket for your dental care. Your annual maximum amount will not be met as quickly as it would if you saw an out-of-network dentist, so you will likely have additional money to apply toward other services.

As well as agreeing to accept lower fees for VADIP covered services, participating VADIP network dentists have agreed to provide other services that will save you time, money and paperwork, adding even further value to your VADIP enrollment. For instance, network dentists will:

- Complete and submit your claim forms (including all required documentation), free of charge
- Accept payment directly from Delta Dental
- Adhere to Delta Dental’s national processing and quality-of-care standards

**Locating a Participating Network Dentist**

You can easily locate a participating VADIP network dentist in your area using the Dentist Search located on our website at deltadentalvadip.org. The online dentist directory contains the names, addresses, telephone numbers and gender of all VADIP participating network dentists, as well as whether or not their dental office is accepting new patients. Each search generates a list of up to 60 randomly selected dentists, allows you to specify the distance you are willing to travel, and provides a map showing directions to the dentist’s office.

**Out-of-Network Dentists**

Dentists who do not belong to the Delta Dental PPO network (DPO in Texas) are considered out-of-network dentists for VADIP. Out-of-network dentists include other Delta Dental dentists (such as Delta Dental Premier® dentists) as well as non-Delta Dental dentists.

If you go to an out-of-network dentist, Delta Dental will pay a lower percentage for the same covered services than if you see a participating in-network dentist, and you will be responsible for any difference up to the submitted/approved amount. The fees that out-of-network dentists charge will potentially be higher than the fees that participating VADIP network dentists agree to accept and will be applied to your annual maximum, which also affects your overall out-of-pocket costs.

**Terms of Enrollment**

**Enrollment Commitment**

Enrollment in VADIP is voluntary. Each new VADIP subscriber must commit to remain enrolled for an initial 12-month period. There are no provisions for voluntary disenrollment during the initial 12-month enrollment period except as described under “Voluntary Termination Criteria.” After the initial 12-month period, you can continue your enrollment on a month-to-month basis as long as you remain eligible for coverage.
Coverage Effective Date

Your VADIP plan coverage will begin on the first day of the month following the receipt and acceptance of your enrollment application and collection of the one-month premium prepayment. You can verify your VADIP coverage effective date online by logging on to the Consumer Toolkit® available on our website at deltadentalvadip.org.

Enrollment Grace Period

There is a grace period of 30 days from your coverage effective date during which you may rescind your VADIP enrollment agreement without any further obligation, provided you have not used any program services during that time. If you do not exercise your option to rescind within the 30-day grace period, you must remain enrolled in the program for the duration of the initial 12-month period without further opportunity for voluntary disenrollment. For more on the VADIP enrollment grace period, see “Voluntary Termination Criteria” below.

Enrollment Continuation and Termination

After you have satisfied your initial enrollment commitment, you may remain enrolled in VADIP on a month-to-month basis. If you elect to terminate your enrollment in VADIP at the end of your initial 12-month enrollment commitment, your request to disenroll must be received no less than 30 days prior to the first day of the thirteenth month.

You may request to disenroll at any time during your month-to-month enrollment period. Your request to disenroll must be received no less than 30 days prior to the first day of the month of termination.

Enrollment Lockout

Enrollees who fail to complete their initial enrollment commitment are subject to a 12-month lockout period before they are eligible to re-enroll in VADIP. Enrollees who disenroll from VADIP after completing the initial 12-month enrollment obligations may re-enroll at any time but will be subject to the same initial 12-month enrollment commitment and any applicable waiting periods as a new VADIP enrollee.

Involuntary Termination

Delta Dental may terminate a VADIP enrollment involuntarily at any time for failure to make premium payments. Prior to disenrollment, Delta Dental will provide written notice to the VADIP enrollee to allow time to make premium payments.

Voluntary Termination Criteria

Enrollees in VADIP may request voluntary disenrollment and will not be required to continue payment of any premiums under the following circumstances:

a. For any reason within 30 calendar days following the enrollee’s coverage effective date if there has been no use of VADIP benefits under the enrollment.

b. If the enrollee relocates to an area that is outside the jurisdiction of VADIP and that prevents the use of the benefits under VADIP.
c. If the enrollee asserts that he or she is prevented by a serious medical condition from being able to obtain benefits under VADIP or that he or she would suffer severe financial hardship by continuing in VADIP.

d. For any reason during the month-to-month coverage period, after the initial 12-month enrollment period has been satisfied.

Requests for Enrollment Termination

All disenrollment requests must be submitted to Delta Dental in writing. Requests for disenrollment due to financial hardship or serious medical condition must include written documentation, including an explanation around the circumstances leading up to the condition or hardship. To be considered valid, it must have originated after the date the enrollee’s VADIP coverage began and explain why such circumstances will prevent the enrollee from maintaining his/her VADIP benefits. Note that a 12-month lock-out period from re-enrolling in VADIP may apply to any of the above circumstances.

Enrollment Inquiries

Answers to many of your enrollment questions can be found on our website at deltadentalvadip.org. On the website, you can access the convenient online Consumer Toolkit® to verify the status of your enrollment as well as complete an online Customer Service Inquiry Form for a more detailed response to your specific inquiry.

Premium Payments

Premium Rates

Delta Dental has designed VADIP to provide enrollees with complete dental benefits at an affordable cost. Monthly premium amounts will vary depending on where the enrollee lives and the number of CHAMPVA beneficiaries he/she chooses to enroll. Premium rates are subject to change annually. To find the current premium rate for your region, please visit the online Rate Calculator at deltadentalvadip.org.

Premium Payments by EFT

Enrollees in VADIP are required to pay their premiums monthly via electronic funds transfer (EFT). You must establish an ongoing EFT payment through your bank in order to be enrolled. Premium payment transactions through EFT that are not honored by the enrollee’s financial institution are considered past due. Enrollees whose VADIP premium payments become past due may have their VADIP coverage terminated by Delta Dental when premium payment accounts are not brought current. Dental claims will not be paid for time periods during which premiums remain past due. Enrollees whose VADIP coverage is terminated for non-payment of premiums prior to completion of their initial enrollment obligation will not be eligible for re-enrollment for 12 months. They will also have to complete a new 12-month enrollment obligation and any applicable waiting period.
VADIP Standard Plan

Summary of Coverage

The following chart depicts coverage offered to you under Delta Dental’s VADIP Standard plan. When treatment is provided by a VADIP network dentist, your cost shares will be substantially lower. Your total out-of-pocket costs will increase when your care is provided by an out-of-network dentist. Check the Dentist Directory at deltadentalvadip.org to find a VADIP network dentist near you.

<table>
<thead>
<tr>
<th>Service Category</th>
<th>STANDARD</th>
<th>In Network</th>
<th>Out of Network</th>
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<tbody>
<tr>
<td></td>
<td>All covered services are available in Year 1+</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic</td>
<td>100%</td>
<td></td>
<td>80%</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td></td>
<td>80%</td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>50%</td>
<td></td>
<td>30%</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>NAB</td>
<td></td>
<td>NAB</td>
</tr>
<tr>
<td>Endodontics</td>
<td>NAB</td>
<td></td>
<td>NAB</td>
</tr>
<tr>
<td>Periodontics</td>
<td>NAB</td>
<td></td>
<td>NAB</td>
</tr>
<tr>
<td>Oral Surgery¹</td>
<td>50%</td>
<td></td>
<td>30%</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>NAB</td>
<td></td>
<td>NAB</td>
</tr>
<tr>
<td>General Services</td>
<td>NAB</td>
<td></td>
<td>NAB</td>
</tr>
<tr>
<td>Orthodontics</td>
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<td></td>
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</tr>
<tr>
<td>Deductible</td>
<td>$50</td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$500</td>
<td></td>
<td>$500</td>
</tr>
</tbody>
</table>

NAB = Not a Benefit

¹ Simple extractions (procedure codes D7111 and D7140) are the only oral surgery services covered under the Standard Plan.

Covered Services

Diagnostic Services

D0120 Periodic oral evaluation
D0140 Limited oral evaluation - problem focused
D0145 Oral evaluation for patient under three years of age and counseling with primary caregiver
D0150 Comprehensive oral evaluation - new or established patient
D0180 Comprehensive periodontal evaluation - new or established patient
D0210 Intraoral - complete series of radiographic images
D0220 Intraoral - periapical first radiographic image
D0230 Intraoral - periapical each additional radiographic image
D0240 Intraoral - occlusal radiographic image
D0250 Extraoral - first radiographic image
D0260 Extraoral - each additional radiographic image
Policy Limitations for Diagnostic Services

1. Two oral evaluations (D0120, D0150 and D0180) are covered in a 12 consecutive month period. A comprehensive periodontal evaluation will be considered integral if provided on the same date of service by the same dentist as any other oral evaluation.

2. Only one (1) comprehensive evaluation (D0150) will be allowed in a 12 consecutive month period.

3. Only one limited oral evaluation, problem-focused (D0140) will be allowed per patient per dentist in a 12 consecutive month period. A limited oral evaluation will be considered integral when provided on the same date of service by the same dentist as any other oral evaluation.

4. Re-evaluations are considered integral to the originally performed procedures.

5. Payment for more than one of any category of full-mouth radiographs within a 48-month period is the patient’s responsibility. If a full-mouth series (complete series) is denied because of the 48-month limitation, it cannot be reprocessed and paid as bitewings and/or additional films.

6. A panoramic radiograph taken with any other radiographic image is considered a full-mouth series and is paid as such, and is subject to the same benefit limitation. Payment for panoramic radiographs is limited to one within a 48-month period.

Preventive Services

D1110 Prophylaxis - adult
D1120 Prophylaxis - child through age 13
D1206 Topical fluoride varnish
D1208 Topical application of fluoride - excluding varnish
D1351 Sealant - per tooth
D1510 Space maintainer - fixed - unilateral
D1515 Space maintainer - fixed - bilateral
D1520 Space maintainer - removable - unilateral
D1525 Space maintainer - removable - bilateral
D1550 Recementation or re-bond of space maintainer

Policy Limitations for Preventive Services

1. Two routine prophylaxes are covered in a 12 consecutive month period.

2. Routine prophylaxis includes associated scaling and polishing procedures. There are no provisions for any additional allowance based on degree of difficulty.

3. Periodontal scaling in the presence of gingival inflammation is considered to be a routine prophylaxis and paid as such. Participating dentists may not bill the patient for any difference in fees.

4. Two topical fluoride applications are covered in a 12 consecutive month period.
5. Space maintainers are only covered for dependent children under the age of 19.
6. Sealants are covered on permanent molars through age 18. The teeth must be caries-free with no previous restorations on the mesial, distal or occlusal surfaces. One sealant per tooth is covered in a three year period.
7. Sealants for teeth other than permanent molars are not covered.
8. Sealants provided on the same date of service and on the same tooth as a restoration of the occlusal surface are considered integral procedures.

**Basic Restorative Services**

- D2140 Amalgam - one surface, primary or permanent
- D2150 Amalgam - two surfaces, primary or permanent
- D2160 Amalgam - three surfaces, primary or permanent
- D2161 Amalgam - four or more surfaces, primary or permanent
- D2330 Resin-based composite - one surface, anterior
- D2331 Resin-based composite - two surfaces, anterior
- D2332 Resin-based composite - three surfaces, anterior
- D2335 Resin-based composite - four or more surfaces or involving incisal angle (anterior)
- D2391 Resin-based composite - one surface, posterior
- D2392 Resin-based composite - two surfaces, posterior
- D2393 Resin-based composite - three surfaces, posterior
- D2394 Resin-based composite - four or more surfaces, posterior
- D2910 Recement or re-bond inlay, onlay, veneer or partial coverage restoration
- D2920 Recement or re-bond crown
- D2930 Prefabricated stainless steel crown - primary tooth
- D2931 Prefabricated stainless steel crown - permanent tooth
- D2951 Pin retention - per tooth, in addition to restoration
- D3427 Periradicular surgery without apicoectomy

**Policy Limitations for Basic Restorative Services**

- Diagnostic casts (study models) taken in conjunction with restorative procedures are considered integral.
- Sedative restorations are not a covered benefit.
- Pin retention is covered only when reported in conjunction with an eligible restoration.
- An amalgam or resin restoration reported with a pin (D2951), in addition to a crown, is considered to be a pin buildup (D2950).
- Preventive resin restorations or other restorations that do not extend into the dentin are considered sealants for purposes of determining benefits.
- Repair or replacement of restorations by the same dentist and involving the same tooth surfaces, performed within 24 months of the original restoration are considered integral procedures, and a separate fee is not chargeable to the member by a participating dentist. However, payment may be allowed if the repair or replacement is due to fracture of the tooth or the restoration involves the occlusal surface of a posterior tooth or the lingual surface of an anterior tooth and is placed following root canal therapy.
- Restorations are not covered when performed after the placement of any type of crown or onlay, on the same tooth and by the same dentist.
- The payment for restorations includes all related services to include, but not limited to, etching, bases, liners, dentinal adhesives, local anesthesia, polishing, caries removal, preparation of gingival tissue, occlusal/contact
adjustments, and detection agents.

9. Prefabricated stainless steel crowns (D2930, D2931) are covered only on primary teeth, permanent teeth through age 14, or when placed as a result of accidental injury. They are limited to one per patient, per tooth, per lifetime.

10. The charge for a crown should include all charges for work related to its placement to include, but not limited to, preparation of gingival tissue, tooth preparation, diagnostic casts (study models), impressions, try-in visits, and cementation of a permanent crown.

11. Crowns are payable only when necessary due to decay or tooth fracture. However, if the tooth can be adequately restored with amalgam or composite (resin) filling material, payment will be made for that service. This payment can be applied toward the cost of the crown.

12. Recementation of prefabricated and cast crowns, onlays, inlays, is eligible once per six month period. Recementation provided within 12 months of placement by the same dentist is considered integral.

13. Payment for a resin restoration will be made when a laboratory fabricated porcelain or resin veneer is used to restore any teeth due to tooth fracture or caries.

**Oral Surgery Services**

D7111 Extraction, coronal remnants - deciduous tooth
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)

**Policy Limitations for Oral Surgery Services**

1. Routine postoperative care such as suture removal is considered integral to the fee for the oral surgery services.

**Exclusions**

Except as specifically provided, the following services, supplies, or charges are not covered:

1. Any dental service or treatment not specifically listed as a covered service.
2. Those not prescribed by or under the direct supervision of a dentist, except in those states where dental hygienists are permitted to practice without supervision by a dentist. In these states, Delta Dental will pay for eligible covered services provided by an authorized dental hygienist performing within the scope of his or her license and applicable state law.
3. Services or treatment provided by a member of your immediate family or a member of the immediate family of your spouse.
4. Those submitted by a dentist which is for the same services performed on the same date for the same member by another dentist.
5. Those which are experimental or investigative (deemed unproven).
6. Those which are for any illness or bodily injury which occurs in the course of employment if benefits or compensation is available, in whole or in part, under the provision of any legislation of any governmental unit. This exclusion applies whether or not the member claims the benefits or compensation.
7. Those which are later recovered in a lawsuit or in a compromise or settlement of any claim, except where prohibited by law.
8. Those provided free of charge by any governmental unit, except where this exclusion is prohibited by law.
9. Those for which the member would have no obligation to pay in the absence of this or any similar coverage.
10. Those received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, or similar person or group.
11. Those performed prior to the member's effective coverage date.
12. Those incurred after the termination date of the member’s coverage unless otherwise indicated.
13. Those which are not medically or dentally necessary, or which are not recommended or approved by the treating dentist. (Services determined to be unnecessary or which do not meet accepted standards of dental practice are not billable to the patient by a participating dentist unless the dentist notifies the patient of his/her liability prior to treatment and the patient chooses to receive the treatment. Participating dentists should document such notification in their records.)
14. Those not meeting accepted standards of dental practice.
15. Those which are for unusual procedures and techniques and may not be considered generally accepted practices by the American Dental Association.
16. Those performed by a dentist who is compensated by a facility for similar covered services performed for members.
17. Those resulting from the patient’s failure to comply with professionally prescribed treatment.
18. Telephone consultations.
19. Any charges for failure to keep a scheduled appointment.
20. Duplicate and temporary devices, appliances, and services.
21. Services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMJD).
22. Plaque control programs, oral hygiene instruction, and dietary instructions.
23. Services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth.
25. Treatment or services for injuries resulting from the maintenance or use of a motor vehicle if such treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified self-insurance plan.
26. Treatment of services for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization.
27. Services or treatment provided as a result of intentionally self-inflicted injury or illness.
28. Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection.
29. Office infection control charges.
30. Hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient).
31. Adjunctive dental services as defined by applicable federal regulations.
32. Charges for copies of members’ records, charts or x-rays, or any costs associated with forwarding/mailing copies of members’ records, charts or x-rays.
33. Nitrous oxide.
34. Oral sedation.
35. State or territorial taxes on dental services performed.
Claims Submission and Payment

Claims Submission

Delta Dental’s VADIP does not require that you use special claim forms. Participating VADIP network dentists will complete and submit your claims paperwork or transmit your claims electronically for you. Some out-of-network dentists may also provide this service, however, they may charge a fee. If you are submitting your own claim, forms are available on the VADIP website at deltadentalvadip.org. You will need to print the claim form, fill it out and submit it directly to Delta Dental, as follows:

Delta Dental of California
Federal Government Programs
PO Box 537009
Sacramento, CA 95853-7009

You may also print a claim form directly from the online Consumer Toolkit®, which is accessible at deltadentalvadip.org.

Filling Out the Claim Form

For Delta Dental to process your claim quickly, it is important that the claim form is filled out completely and correctly. The following information is required on the claim form or on an attached billing statement:

- The patient’s name and birth date
- The subscriber’s name, mailing address and birth date
- The subscriber’s identification number
- The dentist’s name and license number
- The dentist’s treatment office address, city, state and ZIP code
- The date the service was completed
- A description of the service provided
- The appropriate CDT procedure code that corresponds to the service provided
- The fee charged
- The tooth number/letter and surface/arch, as appropriate

If you are completing your own claim form and do not have access to the necessary information, you should contact your dentist for assistance.

Claims Submission Deadline

Claims for covered services should be completed and submitted to Delta Dental as soon as possible after the service is provided. Claims must be received by Delta Dental within 12 months of the last date of service in order to be processed. Claims received on or after the first day of the month following 12 months of the last date of service will be denied by Delta Dental.

Participating network dentists cannot charge a VADIP patient for Delta Dental’s portion of the services that are denied because the claim was submitted late.
Claims Payment

Payment for any single procedure that is a covered service will be made upon completion of the procedure and submission of the claim.

• Delta Dental will pay Delta Dental PPO network dentists directly. We have an agreement with these dentists to make sure that you will not be responsible to the dentist for any money Delta Dental owes.

• Delta Dental will pay the enrollee directly when an out-of-network, non-Delta Dental dentist is selected for treatment unless the enrollee has authorized the assignment of benefits, thereby authorizing direct payment to the dentist.

• Claim payments for enrollee reimbursements are mailed to the enrollee’s address on file and can be delayed if name/address records are not kept current. If you move or have other changes to your enrollment information, be sure to update your information using the Consumer Toolkit®.

• Claim payment checks with invalid address information will be held at Delta Dental until current information is reported. Checks will be voided after 365 days from the date of issue.

• A request to cancel a check must be made in writing and will be granted only if fraudulent circumstances are suspected (e.g., identity theft, mail theft, embezzlement, etc.).

• Checks that are returned to Delta Dental for reprocessing must indicate the reason for the return.

Coordination of Benefits (COB)

You may have other dental coverage in addition to VADIP. For example, this may occur if the subscriber has another job or if the subscriber’s spouse has a job and has dental benefits through that job.

If you are covered by another dental plan, it is your responsibility and to your advantage to let your dentist and Delta Dental know. Most dental carriers coordinate benefits when secondary coverage is noted on the claim, allowing patients to make use of their coverage under both programs. Payment is based on the type of benefit programs involved (e.g., fee for-service, indemnity, preferred provider organization (PPO), etc.) and the guidelines for coordination between these programs as established by the National Association of Insurance Commissioners (NAIC).

If the dental office is completing the claim form, ask that they complete the “Other Coverage” portion of the claim to ensure that all benefits are appropriately coordinated. If you are submitting your own claim, follow the Coordination of Benefits (COB) rules outlined below to determine which carrier is primary and which is secondary, and be sure to include complete information about your other coverage carrier.

In cases where there is other dental coverage, the following COB rules determine coverage and payment:

• The claim should be filed first with the plan that pays first. Information about the first plan’s payment is used by the other plan to determine its payment. If Delta Dental pays first, the other plan will determine how much it will pay after the Delta Dental payment has been made. If the other plan pays first, Delta Dental will determine how much it will pay after the other plan has paid.
• Delta Dental will generally make the first payment if the other coverage is not principally a dental program.
• If the subscriber has another dental plan that is principally a dental program, the plan that was effective first would be the first to pay.
• If the spouse has his or her own dental plan that is principally a dental program, claims for the spouse’s dental treatment should be filed with that plan first.

If a child is covered under two different plans, the first coverage to pay usually depends on which parent’s birthday is earlier in the year. For example, if the mother was born on May 1 and the father was born on May 5, all the children will be covered by their mother’s plan first. This is because the mother’s birthday is earlier in the year than the father’s. The parents’ year of birth does not matter—only the month and day are considered. This “birthday rule” is defined by the NAIC.

In custody cases, the determination of first coverage and second coverage can be difficult. In most cases, if one parent has been awarded custody, the child is covered by that parent’s coverage first and by the noncustodial parent’s coverage second. If the parent with custody remarries, his or her coverage usually pays first and the stepparent’s coverage pays second. If the custodial parent does not have other coverage, but the child’s stepparent does, then the stepparent’s coverage may pay first and the non-custodial parent’s coverage pays second. Sometimes it is not possible to determine which coverage should pay first even after checking these rules. In this case, whichever dental plan has covered the person the longest usually pays first. In special circumstances, a court may decide that some other rule should apply.
Delta Dental will notify you on your Explanation of Benefits (EOB) statement if any claims for dental services are denied, in whole or in part, stating the specific reason or reasons for the denial. If you believe there is an error in processing your claim, please call Delta Dental’s Customer Service Department. If there was an error, in most cases Delta Dental can reprocess the denial of your claim based on your phone call. If you still have concerns regarding the denial of a claim for your dental services, you (or your authorized representative, if applicable) may request a review of the denial by filing a first-level appeal.

First-Level Appeal: Reconsideration

To be considered as an appeal:

- The appealing party must file the request within 90 calendar days after the date of the notice of the initial denial termination (for example, within 90 calendar days of the date of an EOB informing the beneficiary of a denied or reduced claim).

- The request must be in writing and may be either mailed or faxed. (Due to requirements to verify the appealing party, electronically mailed appeals are not accepted.) The appeal should state the issue in dispute, and should include a copy of all supporting documentation (e.g., a copy of the EOB) necessary for the review.

- There must be a disputed question of fact which, if resolved in favor of the appealing party, would result in the authorization of VADIP benefits.

- The issue must be appealable. Non-appealable issues are described on the following page.

Send your request to:

Delta Dental of California
Federal Government Programs
PO Box 537015
Sacramento, CA 95853-7015

Non-Appealable Issues

The following issues are not appealable:

- Regulatory provisions. Based on VA regulations, a dispute involving a regulatory provision or contractually defined issue of VADIP (such as which procedures are covered) are not processed as an appeal.

- Allowable charge. The amount of allowable cost or charge is not appealable because the methodology for determining the charge is established by the VADIP contract.

- Eligibility for VADIP. A person’s VADIP eligibility is not appealable because this determination is specified in law and regulation.

- Denial of services by a dentist. The refusal of a dentist to provide services or to refer a beneficiary to a specialist is not an appealable issue. This type of correspondence is categorized as a grievance and is handled accordingly.
Who May Submit an Appeal of Denied Dental Coverage

Persons who may submit an appeal of denied dental coverage are:

- The VADIP enrollee (including minors; however, a parent or guardian of a minor enrollee may represent the enrollee in an appeal).
- A representative of the VADIP enrollee, appointed by a court of competent jurisdiction to act on his or her behalf.
- An individual who has been appointed, in writing, by the VADIP enrollee to act as the enrollee’s representative.

Appeals of Denied Requests for Voluntary Termination

Requests for voluntary termination of VADIP coverage under the “grace period” policies or as described in the “VADIP Voluntary Termination Criteria” section must be submitted in writing to Delta Dental at the “General Inquiries” address listed on the “Contact Information and Resources” page in the front of this booklet. If the initial voluntary termination request is denied, you may file a written request for reconsideration. To be considered, the request must be submitted within 90 days of the date of the denial notice. A copy of Delta Dental’s initial determination notice and relevant documentation supporting the request should be included. Submit requests to:

Delta Dental of California
Federal Government Programs
PO Box 537015
Sacramento, CA 95853-7015
Grievances

Delta Dental’s grievance process allows full opportunity for aggrieved parties to seek and obtain an explanation for and/or correction of any perceived failure of a participating network dentist or Delta Dental personnel to furnish the level or quality of care and/or service to which the beneficiary believes he or she is entitled. For this process to work efficiently, it is important that any grievance be submitted in writing to Delta Dental as soon as possible after the occurrence of the initial event that is the subject of the grievance, and prior to the beneficiary seeking additional care related to the initial event.

Who May Submit a Grievance

Delta Dental’s policy is that any VADIP beneficiary or other representative who is aggrieved by a failure (or perceived failure) of Delta Dental’s staff or a participating network dentist to meet their obligations for timely, high-quality, appropriate care or service may file a written grievance.

A grievance must state it is a “formal grievance” and must be submitted to:

Delta Dental of California
Federal Government Programs
PO Box 537015
Sacramento, CA 95853-7015
Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This notice is required by law to inform you of how Delta Dental and its affiliates (“Delta Dental”) protect the confidentiality of your health care information in our possession. Protected Health Information (PHI) is defined as individually identifiable information regarding a patient’s health care history, mental or physical condition or treatment. Some examples of PHI include your name, address, telephone and/or fax number, electronic mail address, social security number or other identification number, date of birth, date of treatment, treatment records, x-rays, enrollment and claims records. Delta Dental receives, uses and discloses your PHI to administer your benefit plan or as permitted or required by law. Any other disclosure of your PHI without your authorization is prohibited.

We follow the privacy practices described in this notice and federal and state privacy requirements that apply to our administration of your benefits. Delta Dental reserves the right to change our privacy practice effective for all PHI maintained. We will update this notice if there are material changes and redistribute it to you within 60 days of the change to our practices. We will also promptly post a revised notice on our website. A copy may be requested anytime by contacting the address or phone number at the end of this notice. You should receive a copy of this notice at the time of enrollment in a Delta Dental program and will be informed on how to obtain a copy at least every three years.

Permitted uses and disclosures of your PHI

Uses and disclosures of your PHI for treatment, payment or health care operations

Your explicit authorization is not required to disclose information about yourself for purposes of health care treatment, payment of claims, billing of premiums, and other health care operations. If your benefit plan is sponsored by your employer or another party, we may provide PHI to your employer or plan sponsor to administer your benefits. As permitted by law, we may disclose PHI to third-party affiliates that perform services for Delta Dental to administer your benefits, and who have signed a contract agreeing to protect the confidentiality of your PHI, and have implemented privacy policies and procedures that comply with applicable federal and state law.

Some examples of disclosure and use for treatment, payment or operations include: processing your claims, collecting enrollment information and premiums, reviewing the quality of health care you receive, providing customer service, resolving your grievances, and sharing payment information with other insurers. Some other examples are:

- Uses and/or disclosures of PHI in facilitating treatment. For example, Delta Dental may use or disclose your PHI to determine eligibility for services requested by your provider.
- Uses and/or disclosures of PHI for payment. For example, Delta Dental may use and disclose your PHI to bill you or your plan sponsor.
- Uses and/or disclosures of PHI for health care operations. For example, Delta Dental may use and disclose your PHI to review the quality of care provided by our network of providers.

Other permitted uses and disclosures without an authorization

We are permitted to disclose your PHI upon your request or to your authorized personal representative (with certain exceptions) when required by the U. S. Secretary of Health and Human Services to investigate or determine our compliance with law, and when otherwise required by law. Delta Dental may disclose your PHI without your prior authorization in response to the following:
• Court order;
• Order of a board, commission, or administrative agency for purposes of adjudication pursuant to its lawful authority;
• Subpoena in a civil action;
• Investigative subpoena of a government board, commission, or agency;
• Subpoena in an arbitration;
• Law enforcement search warrant; or
• Coroner’s request during investigations.

Some other examples include: to notify or assist in notifying a family member, another person, or a personal representative of your condition; to assist in disaster relief efforts; to report victims of abuse, neglect or domestic violence to appropriate authorities; for organ donation purposes; to avert a serious threat to health or safety; for specialized government functions such as military and veterans activities; for workers’ compensation purposes; and, with certain restrictions, we are permitted to use and/or disclose your PHI for underwriting, provided it does not contain genetic information. Information can also be de-identified or summarized so it cannot be traced to you and, in selected instances, for research purposes with the proper oversight.

**Disclosures Delta Dental makes with your authorization**

Delta Dental will not use or disclose your PHI without your prior written authorization unless permitted by law. You can later revoke that authorization, in writing, to stop the future use and disclosure. The authorization will be obtained from you by Delta Dental or by a person requesting your PHI from Delta Dental.

**Your rights regarding PHI**

• **You have the right to request an inspection of and obtain a copy of your PHI.**
  You may access your PHI by contacting Delta Dental at the address at the bottom of this notice. You must include (1) your name, address, telephone number and identification number, and (2) the PHI you are requesting. Delta Dental may charge a reasonable fee for providing you copies of your PHI. Delta Dental will only maintain that PHI that we obtain or utilize in providing your health care benefits. Most PHI, such as treatment records or x-rays, is returned by Delta Dental to the dentist after we have completed our review of that information. You may need to contact your health care provider to obtain PHI that Delta Dental does not possess.

  You may not inspect or copy PHI compiled in reasonable anticipation of, or use in, a civil, criminal, or administrative action or proceeding, or PHI that is otherwise not subject to disclosure under federal or state law. In some circumstances, you may have a right to have this decision reviewed. Please contact Delta Dental as noted below if you have questions about access to your PHI.

• **You have the right to request a restriction of your PHI.**
  You have the right to ask that we limit how we use and disclose your PHI; however, you may not restrict our legal or permitted uses and disclosures of PHI. While we will consider your request, we are not legally required to accept those requests that we cannot reasonably implement or comply with during an emergency. If we accept your request, we will put our understanding in writing.
• **You have the right to correct or update your PHI.**
   You may request to make an amendment of PHI we maintain about you. In certain cases, we may deny your request for an amendment. If we deny your request for amendment, you have the right to file a statement of disagreement with us and we may prepare a rebuttal to your statement and will provide you with a copy of any such rebuttal. If your PHI was sent to us by another, we may refer you to that person to amend your PHI. For example, we may refer you to your dentist to amend your treatment chart or to your employer, if applicable, to amend your enrollment information. Please contact the privacy office as noted below if you have questions about amending your PHI.

• **You have the right to opt out of Delta Dental using your PHI for fundraising and marketing.**
   Delta Dental does not use your PHI for either marketing or fundraising purposes. If we change our practice, we must give you the opportunity to opt-out.

• **You have the right to request or receive confidential communications from us by alternative means or at a different address.**
   Alternate or confidential communication is available if disclosure of your PHI to the address on file could endanger you. You may be required to provide us with a statement of possible danger, as well as specify a different address or another method of contact. Please make this request in writing to the address noted at the end of this notice.

• **You have the right to receive an accounting of certain disclosures we have made, if any, of your PHI.**
   You have a right to an accounting of disclosures with some restrictions. This right does not apply to disclosures for purposes of treatment, payment, or health care operations or for information we disclosed after we received a valid authorization from you. Additionally, we do not need to account for disclosures made to you, to family members or friends involved in your care, or for notification purposes. We do not need to account for disclosures made for national security reasons, certain law enforcement purposes or disclosures made as part of a limited data set. Please contact us at the number at the end of this notice if you would like to receive an accounting of disclosures or if you have questions about this right.

• **You have the right to get this notice by email.**
   A copy of this notice is posted on the Delta Dental website. You may also request an email copy or paper copy of this notice by calling our Customer Service number listed at the bottom of this notice.

• **You have the right to be notified following a breach of unsecured protected health information.**
   Delta Dental will notify you in writing, at the address on file, if we discover we compromised the privacy of your PHI.

**Complaints**

You may file a complaint to Delta Dental and/or to the U. S. Secretary of Health and Human Services if you believe Delta Dental has violated your privacy rights. Complaints to Delta Dental may be filed by notifying the contact below. We will not retaliate against you for filing a complaint.

**Contacts**

You may contact Delta Dental at 866-530-9675, or you may write to the address listed below for further information about the complaint process or any of the information contained in this notice.

Delta Dental
PO Box 997330
Sacramento, CA 95899-7330

This notice is effective on and after July 1, 2013.
Language Assistance

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at the Member/Customer Service telephone number on the back of your Delta Dental ID card, or 1-866-530-9675.

**IMPORTANTE:** ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda gratuita, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Delta Dental o al 1-866-530-9675. (Spanish)

**Delta Dental and its Affiliates**

Delta Dental of California offers and administers fee-for-service dental programs for groups headquartered in the state of California.

Delta Dental of New York offers and administers fee-for-service programs in New York.

Delta Dental of Pennsylvania and its affiliates offer and administer fee-for-service dental programs in Delaware, Maryland, Pennsylvania, West Virginia and the District of Columbia. Delta Dental of Pennsylvania’s affiliates are Delta Dental of Delaware; Delta Dental of the District of Columbia and Delta Dental of West Virginia.

Delta Dental Insurance Company offers and administers fee-for-service dental programs to groups headquartered or located in Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas and Utah and vision programs to groups headquartered in West Virginia.

DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, ME, MI, NC, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN and WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Dentegra Insurance Company

**Summary of Changes to this Notice (effective July 1, 2013):**

- Updated contact information (mailing address and phone number)
- Updated Delta Dental’s duty to notify affected individuals if a breach of their unsecured PHI occurs
- Clarified that Delta Dental does not and will not sell your information without your express written authorization
- Clarified several instances where the law requires individual authorization to use and disclose information (e.g., fundraising and marketing as noted above)
Glossary

Many words contained in this benefits booklet have specific meanings. The following definitions are provided to help VADIP subscribers better understand their dental program and get the most from the information contained in this booklet.

**Allowed Amount**
The dollar amount used to calculate payment by Delta Dental based on the VADIP plan coverage percentage for the service(s) submitted on the claim.

**Amalgam**
The most commonly used material for fillings in posterior (back) teeth, also called silver fillings.

**Annual Maximum Benefit**
The total dollar amount that can be paid by VADIP per subscriber during each benefit year.

**Anterior Teeth**
The front teeth. Refers to the six upper and six lower teeth located towards the front of the mouth; includes incisors and cuspids.

**Appeal**
A formal procedure through which a subscriber in VADIP or an authorized representative can request a review of the denial of payment of a claim for covered dental services.

**Appealable Issue**
An issue regarding the denial of payment of a claim for covered dental services for reasons other than those involving the rules and policies of VADIP as set forth by law or regulation.

**Approved Amount**
The approved amount is the dollar amount used to calculate the total cost share due for the service(s) submitted on the claim.

**Assignment of Benefits**
This term refers to the authorization that a primary subscriber gives Delta Dental, by signing the appropriate section on the claim form, to send payment for any VADIP covered services directly to the non-Delta Dental treating dentist.

**Basic Services**
The most commonly needed dental services to help maintain good dental health. These services include those dental procedures necessary to restore the teeth (other than cast crowns and cast restorations), oral surgery procedures such as extractions, endodontic procedures such as root canals, and periodontal procedures including gum surgery.

**Benefits**
Dental services/procedures received by a subscriber for which all or part of the cost is paid under VADIP.

**Benefits Booklet**
A comprehensive, detailed explanation of the policies and benefits of VADIP.
Benefit Year
The time period (usually 12 months) to which each subscriber's deductibles, maximums and other plan provisions are applied.

Bicuspids (Premolars)
The first and second bicuspids are the fourth and fifth teeth counting from the center of the mouth on each side and are found between the cuspid (canine tooth) and the first molar. A bicuspid has two points (cusps).

Bitewing Radiograph (X-Ray)
An x-ray film exposed by x-rays that shows the portion of the upper and lower posterior (back) teeth above the gum line and enables the dentist to detect cavities between the teeth and under fillings.

Calendar Year
The 12-month period beginning January 1 and ending December 31. VADIP does not use a calendar year to determine annual benefits.

Caries/Cavities
Commonly used terms for tooth decay.

Cast Restoration/Crown
Cast restorations (crowns, inlays and onlays) are usually made of gold and other metals and used most often when it is necessary to replace a large portion of tooth structure lost from decay or fracture. These restorations are custom-fit to the individual tooth, processed in a dental laboratory and permanently cemented in place.

Claim Form
A standard form submitted by the dentist or patient to Delta Dental for reimbursement of dental services. The completed and signed form must contain the information necessary for consideration for payment of dental services.

Code on Dental Procedures and Nomenclature
A coding structure developed by the American Dental Association (ADA) to achieve uniformity, consistency and specificity throughout the dental industry in accurately reporting dental treatment. The code has been designated as the national standard for reporting dental services by the federal government under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and is currently recognized by dental insurance companies nationwide. This benefits booklet uses the most current version of the code at the time of printing.

Composite
A tooth-colored material used to fill a tooth. Composite fillings are also known as resin fillings.

Comprehensive Oral Examination
A thorough evaluation of the extraoral and intraoral hard and soft tissues and detailed recording of the findings. It may require interpretation of information acquired through additional diagnostic procedures. A comprehensive evaluation typically includes an evaluation and recording of the patient’s dental and medical history and a general health assessment, as well as an evaluation and recording of dental caries, missing or unerupted teeth, restorations, occlusal (bite) relations, periodontal conditions (including periodontal charting), hard and soft tissue abnormalities, etc.
Contract
The written agreement between the Department of Veterans Affairs and Delta Dental of California to administer a program of dental benefits established by the U.S. Government for eligible Veterans and CHAMPVA beneficiaries. In addition to the laws and regulations governing VADIP, the contract, together with this benefits booklet, forms the terms and conditions of the benefits provided under VADIP.

Coordination of Benefits (COB)
A method of integrating benefits payable for the same patient under more than one dental plan. Benefits from all sources should not exceed 100% of the total charges.

Copayment/Cost Share
The subscriber’s portion of the allowed fee for a covered procedure.

Coverage Effective Date
The date a VADIP subscriber may begin obtaining benefits. The coverage effective date is the first day of the month following receipt and acceptance of the enrollment application.

Covered Procedure/Service
A dental procedure or service provided and/or received in accordance with the policies of VADIP for which benefit payment will be made by Delta Dental.

Cusp
The high point(s) on the chewing or biting surface of a cusp, bicuspid or molar tooth.

Cuspid
The third tooth, counting from the center of the mouth to the back of the mouth. Cuspids have one rounded or pointed edge used for biting and tearing. Cuspids are commonly known as canine teeth or eye teeth.

Date of Service
The date a dental service was completed. In cases when more than one visit is necessary to complete a dental procedure, the date that the actual procedure is completed is considered the date of service. This is the date that should be indicated on the claim form when it is submitted for payment.

Deductible
The dollar amount that must be paid by the patient towards some covered services before the VADIP payment is applied to those services.

Delta Dental of California
A not-for-profit dental benefits administrator, Delta Dental of California is one of many Delta Dental plans across the country that are members of Delta Dental Plans Association. Delta Dental of California administers VADIP through its subsidiary, Delta Dental Insurance Company.

Dental Implant
A device specially designed to be placed surgically within or on the mandibular or maxillary bone (lower or upper jaw) as a means of providing for dental replacement.

Diagnostic Services
Procedures performed by the dentist to identify the health of the teeth and supporting structures and areas in and around the mouth. The most common diagnostic procedures are examinations and x-rays.
**Dual Coverage**  
When a subscriber has coverage for dental care under more than one benefit (insurance) plan.

**Eligibility**  
The criteria set forth by the Department of Veterans Affairs to determine who is allowed to enroll in VADIP.

**Endodontic Services**  
Dental services that involve the treatment of diseases or injuries that affect the nerve and blood supply of a tooth. A common endodontic procedure is root canal therapy.

**Enrollment Grace Period**  
A period of 30 days from your coverage effective date during which time you may disenroll, provided you or any CHAMPVA beneficiary have not used any of the benefits of VADIP.

**Exclusions**  
Dental services and/or procedures not covered under VADIP.

**Explanation of Benefits (EOB)**  
A statement sent to the primary subscriber and to the dentist, when the dentist is paid directly by Delta Dental, showing dentist and patient information, the service(s) received, the allowable charge(s), the amount(s) billed, the amount(s) allowed by the program and the cost-share amount(s). For denied services, the EOB also explains why payment was not allowed and how to appeal that decision.

**Extraction**  
The surgical removal of a tooth.

**Federal Government Programs**  
The division of Delta Dental of California that administers VADIP under a contract with the Department of Veterans Affairs.

**Fee Schedule**  
A list of the charges agreed to by a dentist and the dental insurance company for specific dental services.

**Fluoride**  
A naturally occurring element that helps to prevent dental decay. It is found in fluoridated water systems and many toothpastes. It may also be applied directly to the teeth by a dentist or dental hygienist.

**Gingiva**  
The soft tissue that surrounds the necks of the teeth. Also referred to as the gums.

**Grace Period**  
See Enrollment Grace Period.

**Grievance**  
A formal procedure that offers an opportunity for aggrieved parties to seek and obtain an explanation for and/or correction of any perceived failure of a network dentist or Delta Dental personnel to furnish the level or quality of care and/or service to which the beneficiary believes he or she is entitled.
**Impacted Tooth**
An unerupted or partially erupted tooth that will not fully erupt because it is obstructed by another tooth, bone or soft tissue.

**Incisal Edge**
The biting surface of a central or lateral incisor.

**Incisal Angle**
The corner of the incisal edge of an anterior (front) tooth.

**Incisors**
The central and lateral incisors are the first and second teeth counting from the center of the mouth to the back of the mouth. These are the front teeth with flat edges used for biting.

**Inlay**
A laboratory-processed restoration (filling) made of metal, gold, acrylic or porcelain. This type of restoration does not involve the high points of the tooth (cusps).

**Maximum Benefit Amount**
The total dollar amount per enrollee that Delta Dental will pay during a specific period of time for covered services as specified in VADIP’s contract provisions.

**Network Dentist**
A licensed dentist who is a member of a specific network of dentists who have agreed to accept negotiated fees for the provision of affordable dental care.

**Occlusal Surface**
The chewing or grinding surfaces of the bicuspid and molar teeth (back teeth).

**Onlay**
A custom-made cast gold, semi-precious metal or porcelain restoration that is extended to cover the cusps for the protection of the tooth. It can also be used to replace one or more of the cusps of a tooth.

**Oral Hygiene**
The practice of personal hygiene of the mouth. It includes the maintenance of oral cleanliness, tissue tone, and general preservation of oral health through brushing and flossing.

**Oral Surgery**
Surgical procedures in and about the oral cavity and jaws, such as extractions.

**Out-of-Network Dentist**
A licensed dentist who is not a member of the participating VADIP network. While care may be received from an out-of-network dentist, subscribers may experience higher out-of-pocket costs than if using a participating network dentist.

**Overbilling**
The unethical practice whereby a dentist may offer to forego collection of a patient’s copayment as required by VADIP and to accept the program’s “covered” percentage as payment in full. Overbilling by dentists is illegal and leads to increased costs for dental care and limits access to affordable dental coverage under programs such as VADIP.
**Palliative Treatment**
Non-definitive treatment designed to alleviate pain or stop the spread of infection.

**Panographic Radiograph (X-Ray)**
An x-ray film exposed with both the x-ray source and film outside of the mouth that presents all of the teeth and jaws on one plane on a single film. Also known as a Panorex.

**Participating Network Dentist**
A licensed dentist who “participates” in the network that supports VADIP by agreeing to accept the program allowable fees as the full fee for covered treatment, complete and submit claims paperwork on behalf of the VADIP patient, and receive payment directly from Delta Dental. See Network Dentist.

**Periapical Radiograph (X-Ray)**
An x-ray film that shows the whole root of a tooth, including the bone surrounding the apex (tip or bottom) of the root. Also known as a single film or PA.

**Periodic Oral Examination/Evaluation**
An evaluation performed on a patient of record to determine any changes in the patient’s dental and medical health status since a previous comprehensive or periodic evaluation was performed.

**Periodontal Prophylaxis (Cleaning)**
A part of periodontal maintenance following active periodontal therapy. The periodontal prophylaxis includes removal of the supra and subgingival microbial flora and calculus, site specific scaling and root planing where indicated, and/or polishing of the teeth.

**Periodontal Services**
Services that involve the treatment of diseases of the gum or supporting structure (bone). A common periodontal service is a periodontal root planing.

**Periradicular**
The area that surrounds the root of the tooth.

**Permanent Tooth**
An adult tooth. Also known as permanent dentition. Adult teeth naturally replace primary (baby) teeth.

**Posterior Teeth**
The bicuspids and molars. These are the teeth in the back of the mouth used for chewing and grinding.

**Predetermination**
A non-binding, written estimate by Delta Dental of how much VADIP will cover for a particular service. Predetermination requests from dentists are suggested for the more complicated and expensive treatments plans.

**Prefabricated Crown**
A pre-made metal or resin crown shaped like a tooth that is used to temporarily cover a seriously decayed or broken down tooth. Used most often on children’s deciduous teeth (baby teeth).

**Premium**
The monthly amount paid by a subscriber for coverage under VADIP.
**Premium Prepayment**
An advance payment that amounts to the first month of premium that is required to be made at the time of application for enrollment in VADIP. Future monthly premiums are paid through electronic funds transfer (EFT).

**Preventive Services**
Dental services performed to prevent tooth decay and gum disease. Common preventive services include cleanings and fluoride treatments.

**Primary Teeth**
A child’s first set of twenty teeth that are eventually replaced by permanent teeth. Also known as deciduous or baby teeth.

**Procedure Codes**
The American Dental Association (ADA) codes used to identify and define specific dental services. Only those dental services whose procedure codes are specifically listed in this benefits booklet are covered under VADIP.

**Prophylaxis (Cleaning)**
Teeth cleaning; the scaling and polishing of the crowns of the teeth to remove calculus, plaque (a sticky bacterial substance that clings to the surface of the teeth and causes caries and gum disease), and stains. Also known as a prophy.

**Prosthodontic Services**
Dental services that involve the design, construction, and fitting of fixed bridges and partial and complete dentures to replace missing teeth or restore oral structures.

**Provider**
A dentist or other person who is licensed by a state to deliver dental services.

**Proximal Surface**
Refers to the surfaces of a tooth that touch an adjacent tooth. The space between adjacent teeth is the interproximal space.

**Quadrant**
One of the four equal sections of the mouth. The four quadrants of the mouth are the upper right, the upper left, the lower right and the lower left.

**Radiograph/Radiographic Image**
A picture produced on a sensitive surface (film) by a form of radiation other than light. In dentistry, x-rays are the radiation source. The term x-ray is often used interchangeably with radiograph/radiographic image.

**Resin**
See Composite.

**Restorative Services**
Dental procedures performed to restore the missing part of the tooth that was due to decay or fracture. A common restorative service is an amalgam (silver) filling.
Root Canal Therapy (Root Canal)
An endodontic procedure involving the treatment of disease and injuries of the tooth pulp and related periradicular conditions. Commonly called a root canal.

Root Planing
A periodontal procedure that involves the removal of bacteria and mineralized plaque deposits from the root surfaces and tooth pocket. Sometimes called a “deep cleaning.”

Sealant
A composite material, usually a plastic coating, that is bonded to the biting surface of teeth to seal decay-prone pits, fissures, and grooves of teeth to prevent decay.

Service Area
The area in which enrollees may obtain dental treatment that is covered under VADIP. Included are all 50 U.S. states, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands.

Submitted Amount
The amount normally charged by the dentist for services provided to all patients, regardless of insurance coverage.

Temporary Crown
A restorative procedure that involves a pre-fabricated resin or stainless steel tooth covering (cap) that is placed over a tooth.

Universal/National Tooth Numbering System
A system that assigns a unique number (from 1-32) to permanent teeth, and a unique letter (A-T) for primary teeth.

Waiting Period
The specific period of time of continuous enrollment that a subscriber in VADIP must complete before applicable dental procedures become covered benefits.

X-Ray
See Radiograph.
VADIP is administered and underwritten by Delta Dental of California through its subsidiary Delta Dental Insurance Company.