Published on VeteransNavigator (https://veteransnavigator.org)

VA Dental Insurance Program (VADIP)

The VA Dental Insurance Program (VADIP) offers discounted private dental insurance for Veterans and family members who meet certain requirements. Find out if you're eligible, and how to enroll in a plan that meets your needs and budget.

Am I eligible for the VA Dental Insurance Program?

You may be eligible for VADIP if you meet one of these requirements.

One of these must be true:

- You're a Veteran who's enrolled in VA health care, or
- You're the current or surviving spouse or dependent child of a Veteran or service member, and you're enrolled in the Civilian Health and Medical Program of the VA (CHAMPVA)

Note: Insurance carriers may offer separate coverage options for dependents who aren't CHAMPVA beneficiaries.

VADIP provides coverage throughout the United States and its territories, including Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands.

About VA Dental Insurance Program benefits and how to enroll

Why might I want to buy private dental insurance through VADIP as a Veteran?

While some Veterans enrolled in VA health care are eligible for free dental care from our providers, many are not. Others may be eligible for free care for some, but not all, of their dental needs.

If you're not eligible for free VA dental care, VADIP can help you buy private dental insurance at a reduced cost.

If you're eligible for free VA care for some of your dental needs, you can buy a VADIP plan if you want added dental insurance. Signing up for VADIP won't affect your ability to get free VA dental care.

What types of dental care does VADIP cover, and how much will it cost?

VADIP plans cover many common dental procedures. These may include:

- Diagnostic services
- Preventive dental care
- Root canals and other services to manage oral health problems and restore function (called endodontic or restorative services)
- Dental surgery
- Emergency dental care

The costs for your coverage will depend on the insurance company and plan you choose.

Based on your plan, you'll pay:

- The full insurance premium for each individual on your plan
- Any required copays when you get care

Read coverage details and compare VADIP plans and premium rates:

Learn about Delta Dental coverage
Learn about MetLife coverage

How do I enroll in a VADIP plan?

Once you've chosen a Delta Dental or MetLife VADIP plan, you can enroll online:

Enroll in Delta Dental plan or Enroll in MetLife plan

After you enroll, you can also use your insurance provider's website to manage your plan and benefits online.

I enrolled in the VADIP pilot program. Do I need to enroll again?

Yes. The VADIP pilot program ran from 2013 to 2017.

If you were covered during that time, you'll need to enroll again to get new coverage. You should know that some of the plan options and fees may have changed.

What if I have more questions?

For questions about Delta Dental, call 855-370-3303.

For questions about MetLife, call 888-310-1681.

Article Source
U.S. Department of Veterans Affairs
Source URL
https://www.va.gov/

Last Reviewed
Wednesday, January 31, 2024