

VA offers new dental benefits

The Veterans Administration has offered dental benefits for many years, but had very restrictive requirements that left many veterans out of the dental coverage program. That's changing.

Under the old rules benefits were restricted to 100 percent service-connected disabled veterans, veterans with service-connected dental injuries, veterans who are in a homeless VA-sponsored grant and per diem program for more than 60 days, or for veterans enrolled in vocational rehabilitation programs who have dental issues that would be a bar to successfully completing the program or be a bar to employment.

Under the new rules veterans must enroll in the VA healthcare system to be eligible to participate in the recently announced VA Dental Insurance Program (VADIP), a partnership with Delta Dental and MetLife to provide dental insurance that veterans can purchase.

The three-year pilot program started Nov. 15 and is designed for veterans with no dental coverage, or those eligible for VA dental care who would like to purchase additional coverage. Participation in this program is voluntary and will have no other effect on the current coverage enjoyed by the veteran.

Coverage for this new dental care begins Jan. 1, 2014 and will be available throughout the United States and its territories. There are some waiting periods for certain conditions, and the insurance companies require either a credit card payment or direct deposit payment from your bank account up front.

Participants are responsible for all premiums, which range from \$8.65 to \$52.90 per month for individual plans. Copayments and other charges may apply.

Dental services under the new program vary by plan and include diagnostic, preventive, surgical, emergency and endodontic/restorative treatment.

Historically, the VA has provided free dental services to veterans with dental problems connected to a medical condition that's officially certified as "service connected." Free dental services will continue for those veterans.

Family members receiving care under the Civilian Health and Medical Program (CHAMPVA) are also eligible. Generally, CHAMPVA participants are spouses, survivors or dependent children of veterans officially rated as permanently and totally disabled by a service connected condition.

People interested in participating can complete an application online through either Delta Dental at www.deltadentalvadip.org or MetLife at www.metlife.com/vadip. I've signed up for this dental coverage and will report over the next year how it works.

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

As mentioned earlier, you must be enrolled in the VA health care system to purchase this new dental insurance coverage. If you are not one of the more than 8 million veterans currently enrolled in the VA health care system, you can apply at any time by visiting www.va.gov/healthbenefits/enroll, calling (877)-222-VETS (8387), or visiting a local VA health care facility.

As we bring this year to a close, the staff at County Veteran Service Office would like to wish every veteran and their family a very Merry Christmas and a Happy Holiday season.

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