

Your Dental Benefits

The Commonwealth of Virginia

COVAcare

COVA HDHP

COVA HealthAware

DELTA DENTAL®

WELCOME...

to Delta Dental of Virginia

In addition to the largest network of dentists in Virginia* and valuable benefits that help keep out-of-pocket costs down, Commonwealth of Virginia members also get 24/7 access to dental benefits information, claims and resources to help you manage your dental benefits.

Visit Delta Dental of Virginia's website at DeltaDentalVA.com to make the most of your dental benefits.

Getting started

- Go to DeltaDentalVA.com.
- Click Members to go to the Members page.
- Click Create an account.
- Follow the instructions to complete the registration process.

Once you have your user name and password, log in to:

- Verify your benefits
- Check claims and access forms
- Estimate costs for dental procedures
- Chat with a customer service representative

You can also visit our website for information to help you understand your benefits, learn about the value of good oral health and find a dentist near you. Just click on The Commonwealth of Virginia link from the home page or Members page of DeltaDentalVA.com or log into the secure website and you'll see why Delta Dental gives you something to smile about.

*Delta Dental Plans Association, December 2019

Your Dental Benefits

As a subscriber with The Commonwealth of Virginia, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of more than 7,500 dental locations throughout Virginia and more than 372,000 dental offices across the country.* All dentists who have agreed to participate in a Delta Dental network will file your claims for you, will accept Delta Dental's allowances for services (in addition to any required coinsurance and deductible) and will abide by Delta Dental's guidelines for dental treatment.

The Delta Dental Network

Delta Dental offers Commonwealth of Virginia members its largest network, with more than 85% of all dentists in Virginia.* When you receive your dental care from a Delta Dental participating dentist, you will not be responsible for any charges that exceed Delta Dental's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance, deductible and any amounts that exceed your annual or lifetime maximums.

Receiving care from dentists outside the Delta Dental Network

Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you visit a network dentist. In addition, you may have to file claims yourself.

*Delta Dental Plans Association, December 2019

Highlights of COVA Care, COVA HDHP and COVA HealthAware Plans

Delta Dental Participating Dentist

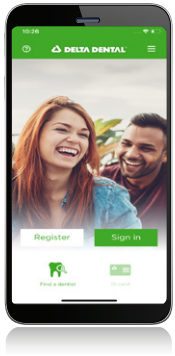
- Participating dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.
- Payment will be made directly to the dentist for covered benefits.
- The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance and deductible for these covered services.

Non-Participating Dentist

- You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.
- Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.
- Non-participating dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta Dental pays, you must pay the applicable coinsurance and deductible and difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.

Coverage	DELTA DENTAL PAYS		Benefit Limitations
	Basic	Expanded	
Annual Benefit Maximum	N/A	$2,000/member	
Annual Deductible	N/A	$50/member $150/family	
Lifetime Orthodontic Maximum	N/A	$2,000/member	
Diagnostic and Preventive	**100%**	**100%**	**No deductible or maximum**
Oral exams and cleanings			Twice in a plan year.
Fluoride treatment			Twice in a plan year for dependents under age 19.
Bitewing X-rays			Twice in a plan year.
Full mouth or panorex X-rays			Once each three years.
Emergency treatment			
Space maintainers			
Occlusal guards			Once every three years.
TMJ orthotic devices			Once every three years.
Sealants			Only for non-carious, non-restored 1st and 2nd permanent molars for dependant children under age 19. Limited to one application per tooth.
Primary Dental Care	**N/A**	**80%**	**Deductible Applies**
Restorative (silver and tooth colored fillings; stainless steel crowns and other restorative services)			Retreatment limited to once per surface in a two year period.
Oral surgery (simple extractions and other minor surgical procedures)			Services covered under medical benefits are excluded.
Endodontics (root canal therapy and other endodontic services)			Repeat treatment is a covered benefit only after two years from initial treatment.
Periodontics (scaling and root planing, soft tissue and bony surgery, including grafts and other periodontic services)			Limitation of two to three years applies based on services rendered.
Denture repair and recementation of existing crowns, bridges and dentures			Cost is limited to one half the cost of a new denture or prosthesis.
Major Dental Care	**N/A**	**50%**	**Deductible Applies**
Crowns (single crowns, inlays and onlays)			Once per tooth every five years. Crowns for dependents under the age of 12 are not covered. Inlays are limited to the benefit for a resin restoration unless part of partial or bridge abutment. Onlays are limited to the benefit for a metallic restoration.
Prosthodontics (partials or complete dentures and fixed bridges)			Once every five years, fixed bridges or removable partials are not covered for dependents under age 16.
Dental implants			
Orthodontic Benefits	**N/A**	**50%**	**No Deductible**
Removable fixed appliance therapy and comprehensive therapy			For adults and children.

The Delta Dental Mobile App



Delta Dental wants to make it easy to make the most of your dental benefits so you can maximize your health. With the Delta Dental mobile app you can find a dentist, view benefits, check claims status, estimate costs for dental procedures and more.

Getting Started

Delta Dental's free mobile app is available for Apple or Android devices. Visit the App Store (Apple) or Google Play (Android) and search for "Delta Dental."

Finding a Dentist

The find a dentist feature of our app is available to all users. You can find a dentist without logging in, or log in to save preferred dentists for easy access.

Using the App

Delta Dental members can log in using the user name and password they use to log in to our website. Tap "Sign in" to enter your username and password. Then click "Sign in" again. If you've forgotten your user name or password, there are links to retrieve them. Registration is also available on the app for new users.

You must enter your password each time you log in to the app. No personal health information is ever stored on your device.

Questions & Answers

How can I find out if my dentist participates with Delta Dental?

- Ask your dentist if they are a Delta Dental participating dentist.
- Visit DeltaDentalVA.com or the Delta Dental mobile app.
- Call The Commonwealth of Virginia Service Team at 888.335.8296 from 8:15 a.m.-6:00 p.m. EST, Monday through Thursday and 8:15 a.m.-4:45 p.m. EST on Friday.

How can I avoid unexpected charges for dental care?

- See a Delta Dental participating dentist.
- Have your dentist file a pre-determination of benefits (not required, but recommended for services over $250).
- Call your Service Team with any benefit clarification questions.

What will happen if I go out of network?

You will be responsible for paying the difference between the non-participating dentist's charges and Delta Dental's payment. The dentist is not required to file the claim for you, and you may be required to pay the dentist at the time services are rendered and then file the claim for reimbursement from Delta Dental.

Where do I file claims?

All claims should be filed with Delta Dental of Virginia, 4818 Starkey Road, Roanoke, Virginia 24018.

Can I access my information online?

Yes. Delta Dental offers members the ability to view claims and eligibility, estimate costs, find a dentist and more. Register at DeltaDentalVA.com or download the Delta Dental mobile app to access your dental benefits.

Delta Dental of Virginia's Mission:

We create healthy smiles in the community through our people, access to quality oral care and health-related products and services.

DELTA DENTAL®

4818 Starkey Road, Roanoke, VA 24018

888.335.8296 | DeltaDentalVA.com

The preceding information is offered as a brief description of the Commonwealth of Virginia's dental program administered by Delta Dental of Virginia. If you have specific questions regarding benefit structure, limitations or exclusions, consult your Member Handbook or call The Commonwealth of Virginia Service Team.

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