



# Your Dental Benefits

---

THE COMMONWEALTH OF VIRGINIA



**COVA HDHP**





---

# 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. Log in 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 your registration.

Once logged in, you can:

- Verify your benefits
- Check your 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 or find a dentist near you. Click on the Commonwealth of Virginia link from the home or Members page of **DeltaDentalVA.com** to log in and you'll see why Delta Dental gives you something to smile about.

\*Delta Dental Plans Association, 2024

---

## Your dental benefits

As an employee of The Commonwealth of Virginia, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of more than 8,000 dental locations throughout Virginia and more than 472,000 dental locations 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 in-network 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.

### DELTA DENTAL IN-NETWORK DENTISTS

- In-network 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.

\*Delta Dental Plans Association, 2024. \*\*Delta Dental of Virginia, 2024.

---

## 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 an in-network dentist. In addition, you may have to file claims yourself. Here are a few more reasons why visiting an out-of-network dentist could cost you more:

- You may be required to pay an out-of-network 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.
- Out-of-network 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 out-of-network dentist's charges and Delta Dental's payment for covered benefits.

## FINDING A DENTIST

Delta Dental of Virginia makes it easy to find a dentist. To locate a dentist that participates in your Delta Dental PPO Plus Premier™ plan, log into the member portal at [DeltaDentalVA.com](https://www.DeltaDentalVA.com). After logging in, go to the Find a Dentist tab to search for an in-network dentist near you. You can also find a dentist on the mobile app. You can select “Continue as a guest” on the home screen to find a dentist without logging in — but note, selecting that option provides search results that may include out-of-network dentists.

## Highlights of COVA Care, COVA HDHP and COVA HealthAware Plans

COVERAGE AND LIMITATIONS	DELTA DENTAL PAYS		
	Basic	Expanded	
<b>Annual Benefit Maximum</b>	N/A	\$2,000/member	
<b>Annual Deductible</b>	N/A	\$50/member \$150/family	
<b>Lifetime Orthodontic Maximum</b>	N/A	\$2,000/member	
<b>Diagnostic and Preventive — No deductible or maximum</b>			
<b>Oral exams and cleanings</b> — Twice in a plan year. <b>Fluoride treatment</b> — Twice in a plan year for dependents under age 19. <b>Bitewing X-rays</b> — Twice in a plan year. <b>Full mouth or panorex X-rays</b> — Once each three years. <b>Emergency treatment</b>	<b>Standard space maintainers*</b> — Once per quadrant per arch per lifetime for dependent children age 13 and younger. <b>Occlusal guards</b> — Once every three years. <b>TMJ orthotic devices</b> — Once every three years. <b>Sealants</b> — Only for noncarious, nonrestored first and second permanent molars for dependent children under age 19. Limited to one application per tooth.	<p style="text-align: center;"><b>100%</b></p>	<p style="text-align: center;"><b>100%</b></p>
<b>Primary Dental Care — Deductible applies</b>			
<b>Restorative</b> ( <i>silver and tooth colored fillings; stainless steel crowns and other restorative services</i> ) — Retreatment limited to once per surface in a two year period. <b>Oral surgery</b> ( <i>simple extractions and other minor surgical procedures</i> ) — Services covered under medical benefits are excluded. <b>Endodontics</b> ( <i>root canal therapy and other endodontic services</i> ) — Repeat treatment is a covered benefit only after two years from initial treatment.	<b>Periodontics</b> ( <i>scaling and root planing, soft tissue and bony surgery, including grafts and other periodontic services</i> ) — Limitation of two to three years applies based on services rendered. <b>Denture repair and recementation of existing crowns, bridges and dentures</b> — Cost is limited to one half the cost of a new denture or prosthesis.	<p style="text-align: center;"><b>N/A</b></p>	<p style="text-align: center;"><b>80%</b></p>
<b>Major Dental Care — Deductible applies</b>			
<b>Crowns</b> ( <i>single crowns, inlays and onlays</i> ) — Once per tooth every five years. Crowns for dependents under the age of 16 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.	<b>Prosthodontics</b> ( <i>partials or complete dentures and fixed bridges</i> ) — Once every five years, fixed bridges or removable partials are not covered for dependents under age 16. <b>Dental implants</b>	<p style="text-align: center;"><b>N/A</b></p>	<p style="text-align: center;"><b>50%</b></p>
<b>Orthodontic Benefits — No deductible</b>			
<b>Removable fixed appliance therapy and comprehensive therapy</b> — For adults and children.	N/A	50%	

\*Distal shoe space maintainers are limited to once per quadrant per arch per lifetime for dependent children age 8 and younger.

---

# 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.



Visit the Apple App Store or Google Play and search for “Delta Dental” or scan the QR code. Delta Dental’s free mobile app is available for Apple or Android devices. With the Delta Dental mobile app, you can search for a dentist near you, estimate costs for dental procedures and more.



## 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 find a dentist who participates in your specific plan.

## USING THE APP

Delta Dental members can log in using the username and password they use to log in to our website. Tap “Sign in” to enter your username and password. If you’ve forgotten your username or password, there are links to retrieve them. You may also register as a new user through the app. You must enter your password each time you log in to the app. No personal health information is ever stored on your device.

---

# Delta Dental — Virtual Visits

DELIVERED BY TELEDENTISTRY.COM

Members of Delta Dental of Virginia have 24/7/365 access to a dentist through Delta Dental — Virtual Visits.\* Teledentistry is safe, effective and easy to use. Use Delta Dental — Virtual Visits when you:

- have a dental emergency and do not have a dentist,
- need access to a dentist after hours,
- or need to consult a dentist without leaving home or while traveling.

Teledentistry is included in your existing dental plan\* and counts as an oral examination. Go to **DeltaDentalVA.com**, visit the Members page and click on Delta Dental — Virtual Visits or call 866.256.2101 to get started.

**TeleDentistry.com** dentists provide the initial consultation and can write prescriptions, if needed\*\*. Members will then be referred to a Delta Dental network dentist for further diagnosis and treatment.

## AFTER THE INITIAL CONSULTATION

The consultation will be emailed to your Delta Dental network dentist for further treatment. If you do not have a Delta Dental dentist, **TeleDentistry.com** will refer you to an in-network dentist.

\*TeleDentistry.com services are only available to current Delta Dental of Virginia members. A TeleDentistry.com consultation counts as a problem-focused exam (D0140) under your dental plan. \*\*e-prescriptions are not available internationally through TeleDentistry.com.



---

# Amplifon hearing discount

About 40 million Americans have hearing loss.\* This is why Delta Dental of Virginia has teamed up with Amplifon Hearing Health Care to offer quality hearing care and special savings. Amplifon's hearing care provider network includes more than 135 hearing provider locations in Virginia with more than 1,400 hearing aid options and an average savings of 68% off retail pricing.\*\*

## PROGRAM FEATURES

- **Risk-free 60-day trial:** 100% money-back guarantee.
- **Continuous care:** One-year follow-up care, two-years of free batteries and a three-year warranty.
- **Hearing aid low-price guarantee:** If you find the same product at a lower price, Amplifon will beat it by 5%.\*\*\*

## HOW TO ACCESS THE PROGRAM

1. Call Amplifon at 877.593.0051. Amplifon Hearing Care Advocates are available Monday – Friday, 8:00 a.m.-8:00 p.m.
2. A hearing care advocate will walk you through the program, guide you through a virtual hearing assessment<sup>†</sup> or help you request an appointment with a hearing provider.

\*nidcd.nih.gov/health/noise-induced-hearing-loss. \*\*You and your provider will determine the best device to meet your needs. \*\*\*Risk-free trial: 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care: For one year following purchase. Batteries: two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty: Exclusions and limitations may apply. Contact Amplifon (877.593.0051) for details. <sup>†</sup>Virtual hearing assessments are conducted upon request and if members meet certain requirements.

---

## Questions & answers

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

- Login at **DeltaDentalVA.com** or the Delta Dental mobile app to find an in-network dentist near you.
- Call The Commonwealth of Virginia Service Team at 888.335.8296 from 8:15 a.m.-6:00 p.m. EST, Monday – 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 in-network dentist. Visiting an in-network dentist can help reduce your out-of-pocket costs for dental care.
- Have your dentist file a pre-determination of benefits (recommended for services over \$250) to see how much you may owe.
- Call the Commonwealth of Virginia Service Team with any benefit questions at 888.335.8296.

### **What will happen if I go out of network?**

You will be responsible for paying the difference between an out-of-network dentist's charges and Delta Dental's payment. The dentist is not required to file the claims for you, and you may be required to pay the dentist at the time of service. You may then have to file a claim for reimbursement from Delta Dental.

### **Can I access my information online?**

Yes. Delta Dental offers members the ability to view claims and eligibility, access claim forms, 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  
5415 Airport Road, Roanoke, VA 24012  
888.335.8296

[DeltaDentalVA.com](https://www.DeltaDentalVA.com) | [DeltaDentalVABlog.com](https://www.DeltaDentalVABlog.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 questions regarding benefit structure, limitations or exclusions, consult your Member Handbook or call The Commonwealth of Virginia Service Team. Delta Dental is a registered mark of Delta Dental Plans Association.