



DENCAP Dental Plans



For a Better Family Dental Plan



QUALITY Dental



Employers, administrators and employees will be smiling and saving with the Quality Dental Plan.

The Quality stand alone voluntary network-based dental plan from DENCAP Dental Plans is available exclusively to Detroit Regional Chamber members and members of partner organizations.

The Quality Dental Plan program is ideal for small businesses.

Groups of 1-4 employees benefit from the Quality Plan.

Employers can save up to 25% of the monthly premium costs from traditional insurance plans.

Quality Dental Plan offers user-friendly administration for enrollment, additions and deletions, premiums and renewals.

What do employees receive with the Quality Dental Plan?

- Exceptional Benefits
- Low Co-payments
- \$2,500 Annual Maximum Benefit
- *100% on Preventive Dental Care
- *70% on Routine Dental Care
- *50% on Major Dental Care
- Convenient Network Dental Office Locations
- Orthodontics for Dependents to age 19 (21, if full-time student)
- Specialty Dental Care by Referral

* Percentages are approximate and based on actual fixed Member Co-payment Schedule. For a complete Schedule of Benefits and Co-payments, contact DENCAP directly at 313.972.1400 or www.dencap.com.

Plan from DENCAP



Quality Dental Plan Benefits

| | |
|---------------------------------------|------|
| Diagnostic and Preventive Care | |
| Approximate Percentage Covered | |
| Exams..... | 100% |
| Cleanings | 100% |
| X-Rays | 80% |
| Routine Dental Care | |
| Fillings..... | 70% |
| Extractions | 70% |
| Repairs | 60% |
| Major Dental Care | |
| Crowns | 50% |
| Partials | 50% |
| Dentures..... | 60% |

Percentages are approximate and based on actual fixed Member Co-payment Schedule

Annual Primary Care Maximum\$2,500

Specialty Care

Members referred to another DENCAP dentist for specialty care are responsible for 50% of the fee for covered treatment, including exams and x-rays.

Annual Specialty Care Maximum\$500

Orthodontics (Braces)

Members, under age 19, (21 years old, if a full-time student) may receive orthodontic treatment for 24 months for the cost of \$3,195 and \$250 for case records at participating DENCAP authorized Orthodontic Treatment Centers.

Enroll in the DENCAP

Step 1

Employers or administrators provide each employee with a provider directory listing and enrollment application.

Step 2

Employees review provider directory listing and select a dental office location for dental services. Employees complete the enrollment application and submit the application to the employer or administrator.

Easy
Steps

Step 3

Employer, administrator or agent completes the Group Enrollment Application. (see page 6)
New enrollment materials must be received at DENCAP by the 25th day of the month prior to the first month of coverage.

Step 4

DENCAP will send ID cards and member information to the employees about their Quality dental coverage. DENCAP will send monthly statements to the group employer or administrator.



All group payments are due by the 15th of the month prior to the next month of coverage.

Questions about the DENCAP Quality Dental Plan?
Call (313) 972-1400 or e-mail: sales@dencap.com.

DENCAP Dental Plans
45 E. Milwaukee Ave.
Detroit, MI 48202

For more information
about DENCAP
Dental Plans visit
www.dencap.com.

QUALITY Dental Plan

DENCAP Dental Plans, founded in 1984, is licensed by the State of Michigan.

DENCAP specializes in providing dental care coverage to individuals and groups and offers a large network of dental offices throughout Southeast Michigan.

With over 20 years of experience and two dentists on staff, DENCAP has established relationships within the dental community that offer significant savings for employers and individual members. Competitive rates coupled with exceptional customer service makes DENCAP an ideal choice for your family's dental care.

Contact DENCAP today for more information or to enroll in a DENCAP plan.

| | |
|---------------------------|---|
| Toll Free: (800) 875-2400 | Website: www.dencap.com |
| Fax: (313) 972-4662 | Email: sales@dencap.com |



Partnerships

In addition to the Detroit Regional Chamber, DENCAP is proud to be affiliated with the following quality organizations:

- National Association of Dental Plans
- Michigan Association of Health Plans
- Metro Detroit Association of Health Underwriters
- Better Business Bureau



DENCAP Dental Plan

Quality Dental Plan

| |
|--------------|
| Single: \$20 |
| Couple: \$40 |
| Family: \$55 |

Effective Dates of Coverage - Dental coverage will become effective on the first day of the month. New enrollment materials must be received at DENCAP by the 25th of the month prior to the requested effective date for groups to be effective on the 1st day of the month.

Methods of Payment - Groups are list billed monthly. All group payments are due on the 15th of the month prior to coverage.

Contribution and Participation Requirements - The Quality Dental Plan is a voluntary network-based dental program designed for groups of 1 - 4 employees. The plan requires NO minimum premium contribution by the employer, nor does it require a minimum percentage of employee participation.

Enrollment Procedure - The enrollment application can be copied as needed. Each employee wishing to participate selects a dental office location from the provider listing. Employee completes an enrollment application indicating their selected dental office location. The enrollment application must be signed and returned to the agent or group administrator. The agent and/or group administrator must then complete a group application. The completed enrollment applications, group application and a premium check for the first month of coverage must be returned to DENCAP by the 25th of the month preceding coverage.



Group Enrollment Application

Quality Dental Plan

Employer (Applicant) Information (Please Print)

Legal Name of Employer: _____
Address: _____ City: _____ State: _____ ZIP: _____
Telephone: _____ Contact: _____ Title: _____
Company is affiliated with which Michigan Chamber of Commerce: _____

Premium Calculation

Employee only # _____ x \$ _____ = \$ _____
Employee + Dependent # _____ x \$ _____ = \$ _____
Employee + Family # _____ x \$ _____ = \$ _____
Total Premium = \$ _____

I have read the underwriting guidelines and do hereby enroll in the Quality Group Dental Plan. I further understand that I must be a member in good standing with the Detroit Regional Chamber in order to maintain coverage. Any changes must be made in writing to DENCAP Dental Plans, 45 E. Milwaukee, Detroit, MI 48202.

Fraud Warning: Any person who, knowingly and with intent to defraud any insurance company or other persons, files an application for insurance or a statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

(Signature of Employer/Applicant) (Title) (Date)

(Signature of Agent) (Print Name of Agent & DENCAP Agent Number)

DENCAP Dental Plans OFFICE USE ONLY: Group # _____ Effective Date _____



DENCAP Dental Plans 45 E. Milwaukee Ave. Detroit, MI 48202

Questions about the DENCAP Quality Dental Plan?

Call (313) 972-1400 or visit: www.dencap.com.

DENCAP Dental Plans are available to Detroit Regional Chamber and other local chambers. For a complete chamber listing, visit www.dencap.com.