

Website Privacy and Security Policy

We take the confidentiality of your Personal and Protected Health Information very seriously. We receive, use, and disclose your PHI (Protected Health Information) to administer your dental benefits or as permitted or required by law. We take many precautions aimed at protecting and safeguarding your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. We also maintain physical, electronic, and procedural security measures to safeguard PHI in our possession. The computers/servers in which we store personally identifiable information are also kept in a secure environment.

DENCAP is required by law and by its contractual obligations to maintain the privacy of your PHI.

Your information is not sold to any other companies or persons.

Types of Information Dencap Collects

DENCAP collects personally identifiable information through this website that you give us voluntarily. Examples of the type of information includes things such as your: name, address, telephone number, email address, date of birth, credit card information (if you purchase benefits online), and family information (for the purpose of purchasing benefits online). While this list is not all-inclusive, it serves to give you an idea of the type of personal information that is collected.

We may also collect date and time, the Internet address of the website which you linked to Dencap.com, items clicked on a page, and the browser and operating system used. This information is used to measure and identify system performance and areas that may be problematic for the user. We also use the information to make our site more interactive and informative.

We obtain non-public personal information about you through our business processes and forms that you, your dentist, and your group have completed, such as: enrollment forms, beneficiary designation/assignment forms and claim forms.

Cookies

What are "cookies"? A cookie is a small piece of data, such as a text file, that is stored by your web browser. Some of these common browsers are: Google Chrome, Internet Explorer, Opera, Mozilla Firefox, and Safari. They are stored onto your computer's hard drive or mobile phone. It allows the website to store things like user preferences, conduct research and diagnostics to improve web content and services, improve security, and prevent fraudulent activity.

This site, like many others, uses “cookies.” We use cookies to help us customize and improve your experience when accessing our site. For instance, when we use a cookie to identify you, there is no need for you to log in a password more than once, thereby saving you time while on our site. We work with Google Analytics to analyze how users use our website or our mobile site. The information generated by these cookies is transmitted to and stored by Google on servers in the U.S. for purposes of compiling reports for us on website activity and providing other services relating to website activity and internet usage. *The help menu on your web browser will give you information on how to disable, accept, or alert you of when cookies are being received or stored.*

Why DENCAP Collects Information and How It Is Used

We use this information to administer dental and/or vision benefits to you. This information is also collected into databases for statistical, legal, and audit purposes. We share the following information about you with the doctor or dental office providing your dental care: enrollment or disenrollment from any of our plans, eligibility, benefits, copayments, specialty care, and annual maximums. While this list is not all-inclusive, it serves to give you an idea of the type of personal information that is shared with a dental doctor or dental office. We may use and disclose your PHI to facilitate your treatment to a specialist, coordinate payment for treatment to dentists who provide treatment to you, and for other health care operations such as underwriting and enrollments. If your benefit plan is sponsored by your employer or another party, we may provide PHI to them in order to administer your benefits. If you provide us with banking or credit card information for the purpose of enrolling and providing you with benefits, we share only the minimum required information needed to process that payment.

We may share your information with third party companies, as necessary, to administer your benefits with DENCAP. If you sign up for a vision-inclusive plan, it shall be implied that you consent to us releasing only the minimum necessary information required to be enrolled in such a plan. If a third party administrator is used to help process claims, they are required to follow all applicable privacy laws and they are held to the same standards for sharing and disclosing information. These types of third-parties are prohibited from using your personal information except to help administer these services. These third-parties are required to maintain the confidentiality and to uphold the safeguarding of your information.

Your Opting Out Choices:

Your use of Dencap.com constitutes your agreement to continuing with the website and indicates your awareness and consent to the Terms of Use. If you would like to opt out or are in disagreement with our policy you may log off and/or discontinue the use of our website. You may also contact us using the information provided at the end of this disclosure to discuss your opting out choices and/or decisions, during our normal business hours. You may opt out of any future contacts from us at any time. You can also contact us via the email address or phone number given on our website to do the following:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about it.
- Express any concern you have about our use of your data.

DENCAP collects personally identifiable information from children under the age of thirteen. DENCAP collects this information for the following reason(s):

- To enroll dependents.

We do not market our dental plans, products, or services directly to children. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website. If you are a parent or guardian and you have questions regarding our data collection practices, please contact us using the information provided at the end of this disclosure. If you are under 18, you may use Dencap.com only under the guidance of or with permission of a parent or guardian.

Your Rights Regarding the Protection of Your PHI

- You have the right to request a paper copy of this notice.
- You have the right to see or obtain a copy of the PHI that we maintain about you in a designated record set.
- You have the right to amend the PHI that we maintain about you in a designated record set if it is incorrect or outdated. If your PHI was sent to us by another, we may refer you to that person to amend the PHI.
- You have the right to ask that we limit how we use and disclose your PHI. Please be aware that DENCAP is not legally required to agree to the requested restriction of disclosure, but will consider.
- You have the right to receive communications from us at an alternative address or by using alternative means on condition that such disclosure, in part or in whole, of your PHI would not endanger you.
- You have the right to be notified if a breach of unsecured PHI has occurred.

Legal Duties with Regards to Your PHI

We are permitted to disclose your PHI upon your request, with certain exceptions. We are permitted to disclose your PHI upon your request when required by the United States Secretary of Health and Human Services to investigate or determine our compliance with the law, and when otherwise required by the law.

DENCAP may disclose your PHI without prior consent and authorization for the following reasons:

- Where required by law such as: court order, subpoena in civil action, investigative subpoena, subpoena in arbitration, law enforcement agencies, and/or health oversight agencies.
- Coroner's and medical examiners request during investigations or in the event of death.
- For purposes related to workers compensation, disaster relief efforts, and/or to prevent a serious threat to health or safety.

Third-Party Website Links

Our website and webpages may contain links or logos with links to other third-party sites ("Linked Sites"), which contain helpful information or related services. We do not own, control, or operate such Linked Sites. DENCAP is not responsible for the contents of any Linked Sites, including without limitation

any link contained in any Linked Sites, or changes or updates to such Linked Sites as our policies and practices do not apply to these sites. It is recommended that you obtain or review the privacy and security policies to any site you visit before sharing any personally identifiable information. Our website pages may also contain social media web-links. DENCAP is providing these links to you only as a convenience, and the inclusion of any link or logo does not imply endorsement by DENCAP of the Linked Site or any association with its operators.

Updates

This policy is effective as of 10-01-2016. Our privacy policy may change from time to time as new technology becomes available, practices change, or if enhancements to our security systems are made. If any changes are made to this policy, a new policy will be posted on our site and the date at the beginning of this paragraph will change. DENCAP encourages you to refer to this page often to review the privacy policy and to stay informed of any updates. *If you feel that we are not abiding by this privacy policy, you should contact us immediately to make a complaint.*

Contact Us

For any additional information about DENCAP's pledge to privacy and security, you may send an email to Info@dencap.com, call us at 1-313-972-1400, or write to:

DENCAP Dental Plans Inc.
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