



CURRENT AGENTS - FREQUENTLY ASKED QUESTIONS

Q. If I apply to be an appointed agent, how soon can I begin selling DENCAP?

A. We will have you effective within days of receiving your complete application!

Q. What is the DENCAP sales commission percentage?

A. Our rates are competitive, and you can discuss your commission percentage with our agent representative. Every agency or agent has a signed contract with their commission rate clearly listed.

Q. Do I make the same rate on every client sale?

A. As a default, our agents are paid the same rate on each of their sales. Any changes to that rate would be discussed with you prior to any benefit contract implementation.

Q. Can I receive my commissions by check instead of automatic deposit?

A. We have made a conscious effort to go green and use less paper. By paying each of our agents through EFT/Direct Deposit we can do our part to cut down on paper and ensure our agents are paid quickly without lost or misplaced checks.

Q. How do I ensure my clients are enrolled with me (or my agency) as the agent of record?

A. Make sure you use your DENCAP assigned Agent ID # or the correct agent/agency name on each enrollment you submit. You should also review your commission statements so you can ensure all of your clients are listed.



Q. Some of my sales go under a large agency and other clients are my personal business, can you pay me separate for them?

A. We are happy to pay your commissions to the DENCAP assigned Agent ID # you have identified on the member application. This can be your own personal business or a larger group agency. We follow the information provided on the member application so you can determine which of your client commissions are paid where.

Q. How do I enroll a group client?

A. There is a Group Enrollment Form and Employee Enrollment Form that can be completed and submitted. As an alternative for large groups, you may work with an enrollment coordinator to submit an enrollment file. If you need assistance or have questions, we are happy to help!

Q. How do I enroll an individual client?

A. Individual clients can be enrolled through our online application or by paper application which can be emailed, mailed or faxed to us. Make sure you include your DENCAP assigned Agent ID # so you receive commission credit for the enrollment.

Q. How soon after starting their new employment is a person eligible for dental benefits under DENCAP?

A. DENCAP follows the employer's eligibility guidelines and will start benefits for the current month if enrollment application is received by the 10th of the month. If an invalid date or no date is entered in the desired effective date field, the earliest date possible will be used.



Q. How do I update my information with DENCAP?

A. Complete and submit the Agent Information Update Form or email your new information to info@dencap.com

Q. How do I know which DENCAP product is best for my client?

A. Finding a plan that matches the needs of your client is something our benefits consultants and agent team are happy to help with.

Q. How do I find plan pricing?

A. Individual Plan pricing is available online. Group Plan pricing requires filling out a Quote Form online or contacting DENCAP to request information. You may also refer to the Comparison Cards we provide that give you detailed premium information. If you need our current Comparison Cards, email us at info@dencap.com to request them.

Q. Can I utilize DENCAP for my client regardless of where they live?

A. The DENCAP DHMO plan is specific to Michigan clients only. You can search our online directory to ensure there is a provider that meets the needs of your client. Our PPO network, which is available only to groups, utilizes a Nationwide Network.

Q. My group client has employees all over the State/Country, how will this impact their coverage?

A. Contact us about our PPO Plans which have in-network and out-of-network benefits.



Q. Can my clients go out-of-network to see a dentist?

A. Our DHMO coverage does not allow for out of network visits. With that said, our PPO coverage has both in-network and out-of-network benefits.

Q. My client wants a quote that matches their current benefits, are custom quotes available?

A. For groups of under 500 enrollees, we do not provide customized quotes at this time. We offer a suite of standard plans and encourage you to review our those for a plan that meets the needs of your client.