

FAQ's - For City of Detroit Members

Q: What is a DHMO?

A: A DHMO (Dental Health Maintenance Organization) is an insurance model where the emphasis is on preventive dentistry and containing costs on other necessary dental care.

Q: Are there any out-of-network benefits?

A: You must seek services within the DENCAP Network to use your plans benefits. There are no out-of-network benefits unless it's an out of town emergency.

If you are out of the DENCAP service area (50 or more miles away from your Primary Care Dentist), DENCAP will reimburse you or your covered dependent for 50% of the amount up to \$100.00 for those emergency services which relieve severe pain or discomfort and are covered benefits.

Q: What if I have a dental emergency?

A: Dental emergencies can be handled by your DENCAP Primary Care Dentist. Often there are after hour emergency numbers given on a dentist's answering service. If you are unable to get a hold of your DENCAP Dentist after hours, please call DENCAP at 888-98-TEETH.

Q: How do I assign myself to a dental office location?

A: To assign yourself to an in-network dental office location, you must notify DENCAP over the phone or by email. You can obtain a paper copy of our provider directory by calling us at (313) 972-1400 or viewing it online at dencap.com

Q: May I change my dental office location?

A: Yes! Changes are allowed as needed to ensure that you are completely satisfied with your dental experience. Members can change their dental location with a two-week notice by mail, phone, email or fax.

Q: What is the Schedule of Benefits?

A: The Schedule of Benefits is a listing of all covered procedures and the co-payments a patient is responsible for at the Primary Care Dental Office. All in-network Primary Care Offices will follow the Schedule of Benefits for covered procedures. A copy of the Schedule is available to you upon enrollment and upon request.

Q: What can I do if my dental bill does not match the Schedule of Benefits?

A: First, contact your DENCAP Primary Care Dentist's billing department to see if there was an error in billing. If you still have concerns, please call DENCAP.

Q: When can I use my Specialty Care Coverage?

A: You can use the Specialty Care Coverage when you visit a dental office that specializes in a certain area of care besides general dentistry. This renews annually on your effective date. Any procedure done at a specialty care office must have a referral from your assigned primary office.

Q: Will I receive an ID card?

A: We will send you an ID card after your enrollment process is complete. If you lose your card, you may contact us for a replacement but it is not necessary to have a card to use your dental benefits.

