

Website Privacy and Security Policies

We take the confidentiality of your Personal and Protected Health Information very seriously. We receive, use, and disclose your PII (Personally Identifiable Information) and/or 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 PII or PHI. We also maintain physical, electronic, and procedural security measures to safeguard PII/PHI in our possession. The computers/servers in which we store PII/PHI 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 PII/PHI through this website and is only information 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, social security number, credit card/banking information (if you purchase benefits online), and family information (for purchasing benefits online). While this list is not all-inclusive, it serves to give you an idea of the type of PII/PHI that is collected.

We may also collect date and time, the internet address of the website which you used that linked you 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, PII/PHI about you through our business processes and forms that you, your dentist, and/or your group have completed, such as: enrollment forms, beneficiary designation/assignment forms and claim forms.

Information shared with Stripe as a third-party payment provider to process payments includes:

- Name
- Email
- Address
- Phone
- City/State/Zip
- Unique payment identifier
- Payment provider identifier

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. These “cookies” 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 the voluntary information you give us to administer dental and/or vision benefits to you. Anonymous information is also collected into databases for statistical, legal, and audit purposes. Anonymous information is information that cannot be connected to the identity of a specific individual. An example is the fact that while our website may record the number of visits to a particular page that occur in a given period of time, it does not necessarily tell us the names or other identifying information of every visitor. Many users of our website will choose not to provide any PII; therefore, those individuals are anonymous to us, and any data collection about their use of our website is anonymous information. 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 PII/PHI that is shared with a dental doctor or dental office. We may use and disclose your PII/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 PII/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; they are required to uphold the safeguarding and maintain the confidentiality of your information.

If you have provided financial information to us, we process your PII data to verify such information and to collect payments to the extent that doing so is necessary to complete a transaction and perform our contract with you. If we have not entered into a contract with you, we base the processing of your PII on our legitimate interest to operate and administer our websites and to provide you with content you request and access (e.g., to download content from our websites). To better understand how Stripe uses and stores the data shared with them, check their privacy policies directly: <https://stripe.com/privacy>.

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 erroneous data we have about you.
- Express any concern you have about our use of your data.

Our websites are not specifically directed at children nor are they intended to be used by children. DENCAP does not knowingly collect PII/PHI from children under the age of 13. DENCAP does, however, collect information about children and assumes this information is provided by a parent, guardian, or an enrolling customer group for the following reason(s):

- To enroll dependents.

We do not knowingly market our dental plans, products, or services directly to children. You must be 13 years of age or older to use our websites. If you are between 13 and 18 years of age, 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 policy. If you wish for DENCAP to remove the collected personal information received from a child under age 13 that was submitted without parental consent from our databases, please contact us and it will be removed.

Security

We operate secure data networks protected by industry standard firewall and password protection systems. Our security and privacy policies are periodically reviewed and enhanced as necessary, and only authorized individuals have access to PII provided by you. No method of storage or transmission is 100% secure and therefore, we cannot and do not guarantee that unauthorized, inadvertent disclosure will never occur. You are solely responsible for protecting your password, limiting access to your devices, and signing out of websites after your sessions, if applicable.

Your Rights Regarding the Protection of Your PII/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 PII/PHI that we maintain about you in a designated record set.
- You have the right to amend the PII/PHI that we maintain about you in a designated record set if it is incorrect or outdated. If your PII/PHI was sent to us by another, we may refer you to that person to amend the PII/PHI.
- You have the right to ask that we limit how we use and disclose your PII/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 PII/PHI would not endanger you.
- You have the right to be notified if a breach of unsecured PII/PHI has occurred.

Legal Duties with Regards to Your PII/PHI

We are permitted to disclose your PII/PHI upon your request, with certain exceptions. We are permitted to disclose your PII/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 PII/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 of any site you visit before sharing any PII/PHI. 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 and Changes to the Policies

The last modifications and/or revision to these policies were made on 01-27-2020. Our privacy and security policies 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 these policies, a new or modified document or notice will be posted on our site and the date at the beginning of this paragraph will change, as well as the “*Last Revision*” date located in the top right area of this document. DENCAP encourages you to refer to this page often to review the Website Privacy and Security Policies and to stay informed of any updates. Your continued use of this website after any such modification constitutes acceptance of any such modified Website Privacy and Security Policies. *If you feel that we are not abiding by the documented Website Privacy and Security Policies, 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.
45 E. Milwaukee St.
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