



# Better coverage starts right here.

APWU employees deserve local care and personal attention—and that's exactly what you get with DENCAP. Join today through payroll deduction or direct enrollment, and let us keep your smile healthy and bright.



## APWU Members—Your Smile Matters!

DENCAP offers a great option for a DHMO dental plan. Plus, we've got you covered with orthodontic benefits as well.

### APWU Plan

This comprehensive plan has everything you need. Call us at (313) 972 1400 for more information.

Comparable to  
**100/85/80†**

† PERCENTAGES are APPROXIMATE, see co-payments as listed on the Schedule of Benefits and Fixed Co-Pays.

## Why Choose DENCAP?

- ✓ Higher benefit coverage than other plans
- ✓ Live, local customer service
- ✓ No deductibles, no waiting periods
- ✓ Choose from our wide network of dentists

### Cost Clarity - Right Upfront!

A schedule of benefits helps members know their expected out of pocket costs at the dentist.

American Postal Workers Union (Plans 475   14168   14167   14169)			
SCHEDULE OF BENEFITS AND FIXED CO-PAYS			
Primary Care		Specialty Care	
Office Visit (15 min)	\$0	Office Visit (15 min)	\$10
Office Visit (30 min)	\$0	Office Visit (30 min)	\$15
Office Visit (45 min)	\$0	Office Visit (45 min)	\$20
Office Visit (60 min)	\$0	Office Visit (60 min)	\$25
Office Visit (90 min)	\$0	Office Visit (90 min)	\$30
Office Visit (120 min)	\$0	Office Visit (120 min)	\$35
Office Visit (150 min)	\$0	Office Visit (150 min)	\$40
Office Visit (180 min)	\$0	Office Visit (180 min)	\$45
Office Visit (210 min)	\$0	Office Visit (210 min)	\$50
Office Visit (240 min)	\$0	Office Visit (240 min)	\$55
Office Visit (270 min)	\$0	Office Visit (270 min)	\$60
Office Visit (300 min)	\$0	Office Visit (300 min)	\$65
Office Visit (330 min)	\$0	Office Visit (330 min)	\$70
Office Visit (360 min)	\$0	Office Visit (360 min)	\$75
Office Visit (390 min)	\$0	Office Visit (390 min)	\$80
Office Visit (420 min)	\$0	Office Visit (420 min)	\$85
Office Visit (450 min)	\$0	Office Visit (450 min)	\$90
Office Visit (480 min)	\$0	Office Visit (480 min)	\$95
Office Visit (510 min)	\$0	Office Visit (510 min)	\$100
Office Visit (540 min)	\$0	Office Visit (540 min)	\$105
Office Visit (570 min)	\$0	Office Visit (570 min)	\$110
Office Visit (600 min)	\$0	Office Visit (600 min)	\$115
Office Visit (630 min)	\$0	Office Visit (630 min)	\$120
Office Visit (660 min)	\$0	Office Visit (660 min)	\$125
Office Visit (690 min)	\$0	Office Visit (690 min)	\$130
Office Visit (720 min)	\$0	Office Visit (720 min)	\$135
Office Visit (750 min)	\$0	Office Visit (750 min)	\$140
Office Visit (780 min)	\$0	Office Visit (780 min)	\$145
Office Visit (810 min)	\$0	Office Visit (810 min)	\$150
Office Visit (840 min)	\$0	Office Visit (840 min)	\$155
Office Visit (870 min)	\$0	Office Visit (870 min)	\$160
Office Visit (900 min)	\$0	Office Visit (900 min)	\$165
Office Visit (930 min)	\$0	Office Visit (930 min)	\$170
Office Visit (960 min)	\$0	Office Visit (960 min)	\$175
Office Visit (990 min)	\$0	Office Visit (990 min)	\$180
Office Visit (1020 min)	\$0	Office Visit (1020 min)	\$185
Office Visit (1050 min)	\$0	Office Visit (1050 min)	\$190
Office Visit (1080 min)	\$0	Office Visit (1080 min)	\$195
Office Visit (1110 min)	\$0	Office Visit (1110 min)	\$200
Office Visit (1140 min)	\$0	Office Visit (1140 min)	\$205
Office Visit (1170 min)	\$0	Office Visit (1170 min)	\$210
Office Visit (1200 min)	\$0	Office Visit (1200 min)	\$215
Office Visit (1230 min)	\$0	Office Visit (1230 min)	\$220
Office Visit (1260 min)	\$0	Office Visit (1260 min)	\$225
Office Visit (1290 min)	\$0	Office Visit (1290 min)	\$230
Office Visit (1320 min)	\$0	Office Visit (1320 min)	\$235
Office Visit (1350 min)	\$0	Office Visit (1350 min)	\$240
Office Visit (1380 min)	\$0	Office Visit (1380 min)	\$245
Office Visit (1410 min)	\$0	Office Visit (1410 min)	\$250
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Office Visit (1470 min)	\$0	Office Visit (1470 min)	\$260
Office Visit (1500 min)	\$0	Office Visit (1500 min)	\$265
Office Visit (1530 min)	\$0	Office Visit (1530 min)	\$270
Office Visit (1560 min)	\$0	Office Visit (1560 min)	\$275
Office Visit (1590 min)	\$0	Office Visit (1590 min)	\$280
Office Visit (1620 min)	\$0	Office Visit (1620 min)	\$285
Office Visit (1650 min)	\$0	Office Visit (1650 min)	\$290
Office Visit (1680 min)	\$0	Office Visit (1680 min)	\$295
Office Visit (1710 min)	\$0	Office Visit (1710 min)	\$300
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Office Visit (1770 min)	\$0	Office Visit (1770 min)	\$310
Office Visit (1800 min)	\$0	Office Visit (1800 min)	\$315
Office Visit (1830 min)	\$0	Office Visit (1830 min)	\$320
Office Visit (1860 min)	\$0	Office Visit (1860 min)	\$325
Office Visit (1890 min)	\$0	Office Visit (1890 min)	\$330
Office Visit (1920 min)	\$0	Office Visit (1920 min)	\$335
Office Visit (1950 min)	\$0	Office Visit (1950 min)	\$340
Office Visit (1980 min)	\$0	Office Visit (1980 min)	\$345
Office Visit (2010 min)	\$0	Office Visit (2010 min)	\$350
Office Visit (2040 min)	\$0	Office Visit (2040 min)	\$355
Office Visit (2070 min)	\$0	Office Visit (2070 min)	\$360
Office Visit (2100 min)	\$0	Office Visit (2100 min)	\$365
Office Visit (2130 min)	\$0	Office Visit (2130 min)	\$370
Office Visit (2160 min)	\$0	Office Visit (2160 min)	\$375
Office Visit (2190 min)	\$0	Office Visit (2190 min)	\$380
Office Visit (2220 min)	\$0	Office Visit (2220 min)	\$385
Office Visit (2250 min)	\$0	Office Visit (2250 min)	\$390
Office Visit (2280 min)	\$0	Office Visit (2280 min)	\$395
Office Visit (2310 min)	\$0	Office Visit (2310 min)	\$400
Office Visit (2340 min)	\$0	Office Visit (2340 min)	\$405
Office Visit (2370 min)	\$0	Office Visit (2370 min)	\$410
Office Visit (2400 min)	\$0	Office Visit (2400 min)	\$415
Office Visit (2430 min)	\$0	Office Visit (2430 min)	\$420
Office Visit (2460 min)	\$0	Office Visit (2460 min)	\$425
Office Visit (2490 min)	\$0	Office Visit (2490 min)	\$430
Office Visit (2520 min)	\$0	Office Visit (2520 min)	\$435
Office Visit (2550 min)	\$0	Office Visit (2550 min)	\$440
Office Visit (2580 min)	\$0	Office Visit (2580 min)	\$445
Office Visit (2610 min)	\$0	Office Visit (2610 min)	\$450
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Office Visit (2700 min)	\$0	Office Visit (2700 min)	\$465
Office Visit (2730 min)	\$0	Office Visit (2730 min)	\$470
Office Visit (2760 min)	\$0	Office Visit (2760 min)	\$475
Office Visit (2790 min)	\$0	Office Visit (2790 min)	\$480
Office Visit (2820 min)	\$0	Office Visit (2820 min)	\$485
Office Visit (2850 min)	\$0	Office Visit (2850 min)	\$490
Office Visit (2880 min)	\$0	Office Visit (2880 min)	\$495
Office Visit (2910 min)	\$0	Office Visit (2910 min)	\$500
Office Visit (2940 min)	\$0	Office Visit (2940 min)	\$505
Office Visit (2970 min)	\$0	Office Visit (2970 min)	\$510
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Office Visit (3030 min)	\$0	Office Visit (3030 min)	\$520
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Office Visit (3300 min)	\$0	Office Visit (3300 min)	\$565
Office Visit (3330 min)	\$0	Office Visit (3330 min)	\$570
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Office Visit (3390 min)	\$0	Office Visit (3390 min)	\$580
Office Visit (3420 min)	\$0	Office Visit (3420 min)	\$585
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Office Visit (3510 min)	\$0	Office Visit (3510 min)	\$600
Office Visit (3540 min)	\$0	Office Visit (3540 min)	\$605
Office Visit (3570 min)	\$0	Office Visit (3570 min)	\$610
Office Visit (3600 min)	\$0	Office Visit (3600 min)	\$615
Office Visit (3630 min)	\$0	Office Visit (3630 min)	\$620
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Office Visit (3960 min)	\$0	Office Visit (3960 min)	\$675
Office Visit (3990 min)	\$0	Office Visit (3990 min)	\$680
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Office Visit (4050 min)	\$0	Office Visit (4050 min)	\$690
Office Visit (4080 min)	\$0	Office Visit (4080 min)	\$695
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Office Visit (4290 min)	\$0	Office Visit (4290 min)	\$730
Office Visit (4320 min)	\$0	Office Visit (4320 min)	\$735
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Office Visit (4380 min)	\$0	Office Visit (4380 min)	\$745
Office Visit (4410 min)	\$0	Office Visit (4410 min)	\$750
Office Visit (4440 min)	\$0	Office Visit (4440 min)	\$755
Office Visit (4470 min)	\$0	Office Visit (4470 min)	\$760
Office Visit (4500 min)	\$0	Office Visit (4500 min)	\$765
Office Visit (4530 min)	\$0	Office Visit (4530 min)	\$770
Office Visit (4560 min)	\$0	Office Visit (4560 min)	\$775
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Office Visit (4620 min)	\$0	Office Visit (4620 min)	\$785
Office Visit (4650 min)	\$0	Office Visit (4650 min)	\$790
Office Visit (4680 min)	\$0	Office Visit (4680 min)	\$795
Office Visit (4710 min)	\$0	Office Visit (4710 min)	\$800
Office Visit (4740 min)	\$0	Office Visit (4740 min)	\$805
Office Visit (4770 min)	\$0	Office Visit (4770 min)	\$810
Office Visit (4800 min)	\$0	Office Visit (4800 min)	\$815
Office Visit (4830 min)	\$0	Office Visit (4830 min)	\$820
Office Visit (4860 min)	\$0	Office Visit (4860 min)	\$825
Office Visit (4890 min)	\$0	Office Visit (4890 min)	\$830
Office Visit (4920 min)	\$0	Office Visit (4920 min)	\$835
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Office Visit (5190 min)	\$0	Office Visit (5190 min)	\$880
Office Visit (5220 min)	\$0	Office Visit (5220 min)	\$885
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Office Visit (5280 min)	\$0	Office Visit (5280 min)	\$895
Office Visit (5310 min)	\$0	Office Visit (5310 min)	\$900
Office Visit (5340 min)	\$0	Office Visit (5340 min)	\$905
Office Visit (5370 min)	\$0	Office Visit (5370 min)	\$910
Office Visit (5400 min)	\$0	Office Visit (5400 min)	\$915
Office Visit (5430 min)	\$0	Office Visit (5430 min)	\$920
Office Visit (5460 min)	\$0	Office Visit (5460 min)	\$925
Office Visit (5490 min)	\$0	Office Visit (5490 min)	\$930
Office Visit (5520 min)	\$0	Office Visit (5520 min)	\$935
Office Visit (5550 min)	\$0	Office Visit (5550 min)	\$940
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Office Visit (5730 min)	\$0	Office Visit (5730 min)	\$970
Office Visit (5760 min)	\$0	Office Visit (5760 min)	\$975
Office Visit (5790 min)	\$0	Office Visit (5790 min)	\$980
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Office Visit (5850 min)	\$0	Office Visit (5850 min)	\$990
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Office Visit (5940 min)	\$0	Office Visit (5940 min)	\$1005
Office Visit (5970 min)	\$0	Office Visit (5970 min)	\$1010
Office Visit (6000 min)	\$0	Office Visit (6000 min)	\$1015
Office Visit (6030 min)	\$0	Office Visit (6030 min)	\$1020
Office Visit (6060 min)	\$0	Office Visit (6060 min)	\$1025
Office Visit (6090 min)	\$0	Office Visit (6090 min)	\$1030
Office Visit (6120 min)	\$0	Office Visit (6120 min)	\$1035
Office Visit (6150 min)	\$0	Office Visit (6150 min)	\$1040
Office Visit (6180 min)	\$0	Office Visit (6180 min)	\$1045
Office Visit (6210 min)	\$0	Office Visit (6210 min)	\$1050
Office Visit (6240 min)	\$0	Office Visit (6240 min)	\$1055
Office Visit (6270 min)	\$0	Office Visit (6270 min)	\$1060
Office Visit (6300 min)	\$0	Office Visit (6300 min)	\$1065
Office Visit (6330 min)	\$0	Office Visit (6330 min)	\$1070
Office Visit (6360 min)	\$0	Office Visit (6360 min)	\$1075
Office Visit (6390 min)	\$0	Office Visit (6390 min)	\$1080
Office Visit (6420 min)	\$0	Office Visit (6420 min)	\$1085
Office Visit (6450 min)	\$0	Office Visit (6450 min)	\$1090
Office Visit (6480 min)	\$0	Office Visit (6480 min)	\$1095
Office Visit (6510 min)	\$0	Office Visit (6510 min)	\$1100
Office Visit (6540 min)	\$0	Office Visit (6540 min)	\$1105
Office Visit (6570 min)	\$0	Office Visit (6570 min)	\$1110
Office Visit (6600 min)	\$0	Office Visit (6600 min)	\$1115
Office Visit (6630 min)	\$0	Office Visit (6630 min)	\$1120
Office Visit (6660 min)	\$0	Office Visit (6660 min)	\$1125
Office Visit (6690 min)	\$0	Office Visit (6690 min)	\$1130
Office Visit (6720 min)	\$0	Office Visit (6720 min)	\$1135
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Office Visit (6780 min)	\$0	Office Visit (6780 min)	\$1145
Office Visit (6810 min)	\$0	Office Visit (6810 min)	\$1150
Office Visit (6840 min)	\$0	Office Visit (6840 min)	\$1155
Office Visit (6870 min)	\$0	Office Visit (6870 min)	\$1160
Office Visit (6900 min)	\$0	Office Visit (6900 min)	\$1165
Office Visit (6930 min)	\$0	Office Visit (6930 min)	\$1170
Office Visit (6960 min)	\$0	Office Visit (6960 min)	\$1175
Office Visit (6990 min)	\$0	Office Visit (6990 min)	\$1180
Office Visit (7020 min)	\$0	Office Visit (7020 min)	\$1185
Office Visit (7050 min)	\$0	Office Visit (7050 min)	\$1190
Office Visit (7080 min)	\$0	Office Visit (7080 min)	\$1195
Office Visit (7110 min)	\$0	Office Visit (7110 min)	\$1200
Office Visit (7140 min)	\$0	Office Visit (7140 min)	\$1205
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Office Visit (7200 min)	\$0	Office Visit (7200 min)	\$1215
Office Visit (7230 min)	\$0	Office Visit (7230 min)	\$1220
Office Visit (7260 min)	\$0	Office Visit (7260 min)	\$1225
Office Visit (7290 min)	\$0	Office Visit (7290 min)	\$1230
Office Visit (7320 min)	\$0	Office Visit (7320 min)	\$1235
Office Visit (7350 min)	\$0	Office Visit (7350 min)	\$1240
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Office Visit (7470 min)	\$0	Office Visit (7470 min)	\$1260
Office Visit (7500 min)	\$0	Office Visit (7500 min)	\$1265
Office Visit (7530 min)	\$0	Office Visit (7530 min)	\$1270
Office Visit (7560 min)	\$0	Office Visit (7560 min)	\$1275
Office Visit (7590 min)	\$0	Office Visit (7590 min)	\$1280
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Office Visit (7680 min)	\$0	Office Visit (7680 min)	\$1295
Office Visit (7710 min)	\$0	Office Visit (7710 min)	\$1300
Office Visit (7740 min)	\$0	Office Visit (7740 min)	\$1305
Office Visit (7770 min)	\$0	Office Visit (7770 min)	\$1310</