



# Welcome to the DENCAP family!

We are excited to handle the dental benefits for City of Detroit Retirees and their families. We've been proud to work with the City of Detroit over the years, and we look forward to many more.



## COD Retirees Smile Wide in 2025!

Get the smile support you deserve with our all-in-one dental plan. From routine care to braces, we've got you covered. Sign up today and keep your teeth in top shape!

City of Detroit Retiree Plan	
Primary maximum per member	\$2,500 benefit
Specialty maximum per member	\$800 benefit
<b>Preventive</b> (Cleanings, exams and most x-rays)	100%†
<b>Basic</b> (Fillings, etc.)	85%†
<b>Major</b> (Endo, perio, oral surgery at a general dentist.)	80-85%†
<b>Specialty coverage per member</b> (At a specialty office.)	50%
<b>Ortho (adults 19+)</b>	\$1,200 benefit
<b>(under 19)</b>	\$1,800 benefit

† 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

## New for 2025!

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

## For More Plan Information

Want all the details? Scan the QR code with your smart phone to head to your COD Retirees landing page:

**Link:** [dencap.com/cityofdetroitretirees](https://dencap.com/cityofdetroitretirees)





## Plan Benefits

- ✓ High annual maximums
- ✓ No deductibles
- ✓ Largest contracted dental network

## Reminder for 2025!

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

The image shows a detailed table titled 'CITY OF DETROIT DENTAL (C) SCHEDULE OF BENEFITS AND FIRST CO-PAYS'. It lists various dental services and their corresponding benefits and co-pay amounts. The table is organized into columns for different categories of services and their associated costs.

## Best Ways to Reach Us

Insurance can be tricky - so if you need to reach out we're just a call, click, or chat away. We're always here to help!

### Plan Benefits, Find a Dentist:

[dencap.com/cityofdetroitretirees/](http://dencap.com/cityofdetroitretirees/)

### Questions about Eligibility or Enrollment:

City of Detroit General Retiree  
Healthcare Trust

Phone: 844-563-8911

### Correspondence:

DENCAP Dental Plans  
45 E. Milwaukee  
Detroit, MI 48202

### Questions about plan coverage or Customer Service related inquiries:

(313) 972-1400

## We Have an Expanded Network!

DENCAP Dental Plans is proud to announce we have **over 160 general and specialty offices** in network and we are GROWING!



Scan the QR code with  
your phone to visit us  
on the web!



Visit our website at [dencap.com](http://dencap.com)  
to find your dental office.

