



Group Dental Service of Maryland, Inc.
Group Dental Service, Inc.
111 Rockville Pike, Suite 700
Rockville, Maryland 20850

March 2014

Board of Trustees
Unite Here Local 25 & Hotel Association of Washington D.C. Health & Welfare Fund
Attn: Anne-Marie Sims
911 Ridgebrook Road
Sparks, MD 21152

Dear Trustees:

Group Dental Service, Inc. ("GDS") is pleased to present the 2013 Year- End Utilization for Unite Here Local 25 & Hotel Association of Washington, D.C. Health & Welfare Fund. An overview of the highlights of this report includes:

- * More than 17,540 total visits.
- * An average enrollment of 12,758 including participants and dependents.
- * Value-to-cost ratio is 2.18
- * Cost of Care is 75%

We have enclosed the following reports for your review:

1. The 2013 Annual Summary Report and Relative Value Exhibit
2. The 2013 Annual Cost of Care Report
3. The 2013 Utilization by Tier Report
4. The 2013 Utilization by Code Report
5. The 2013 Top Procedures by Paid Amount Report

GDS greatly appreciates the opportunity of working with the Board and providing managed dental care for Fund participants. We hope the Trustees are pleased with our service and delivery of care.

Sincerely,

Dwight D. Hyman
Union, Labor Account Manager
Group Dental Service, Inc.



Group Dental Service of Maryland, Inc.
111 Rockville Pike, Suite 700
Rockville, Maryland 20850

**UNITE HERE LOCAL 25 & HOTEL ASSOCIATION
OF WASHINGTON, D.C. HEALTH & WELFARE FUND**

2013 ANNUAL UTILIZATION REPORT

Presented by:

GROUP DENTAL SERVICE, INC.

March 2014

**GROUP DENTAL SERVICE, INC.
2013 ANNUAL UTILIZATION REPORT**

TABLE OF CONTENTS

- 1. 2013 Annual Summary Report and Relative Value Exhibit**
- 2. 2013 Annual Cost of Care Report**
- 3. 2013 Utilization by Tier Report**
- 4. 2013 Utilization by Code Report**
- 5. 2013 Top Procedures by Paid Amount Report**

UNITE HERE LOCAL 25 & HOTEL ASSOCIATION
OF WASHINGTON, D.C. HEALTH AND WELFARE FUND

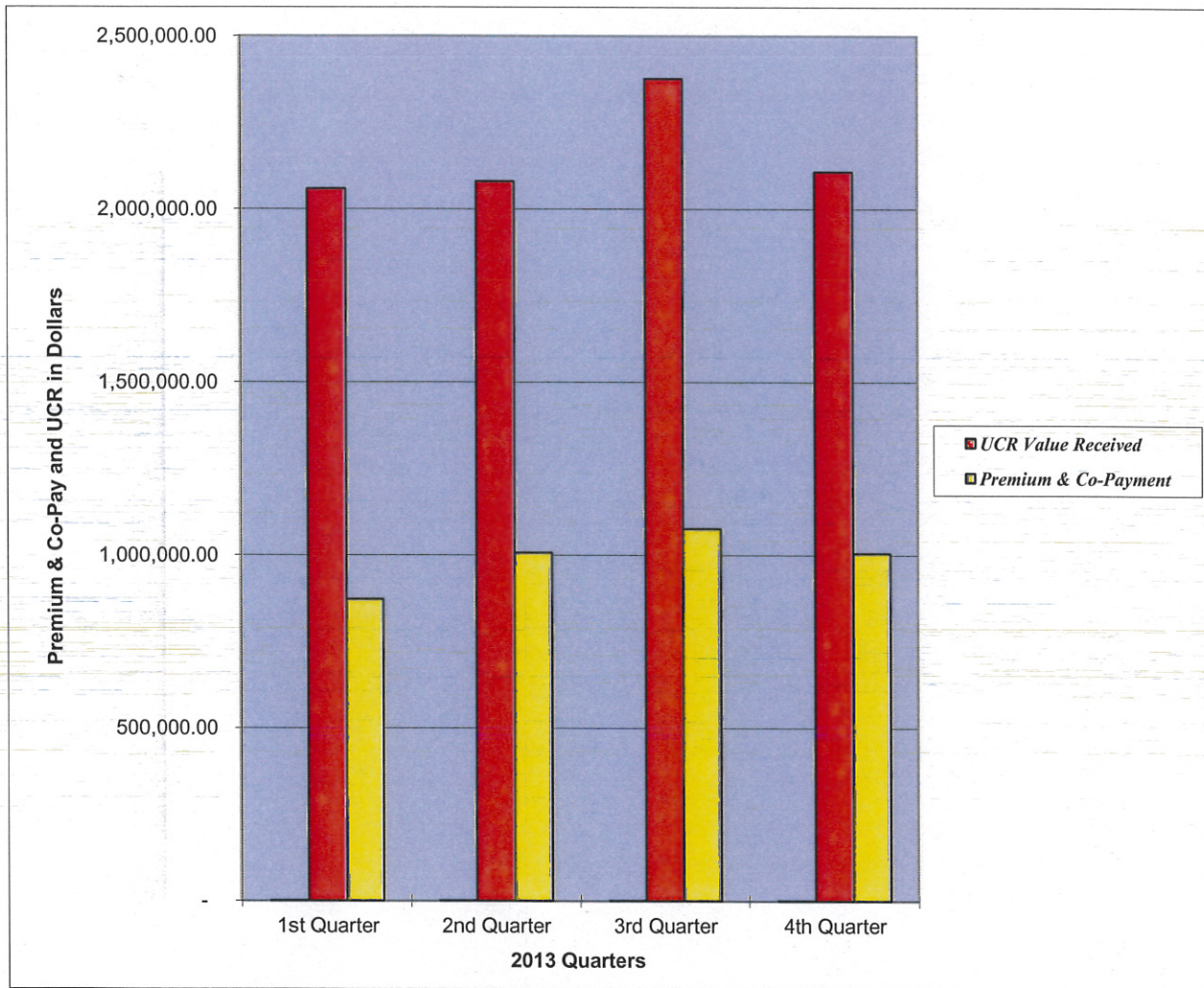
ANNUAL SUMMARY REPORT
JANUARY - DECEMBER 2013

Average Participants	6,984
Average Dependents	<u>5,775</u>
Average Total Enrollment	12,758
Participant Visits	9,431
Dependent Visits	<u>8,109</u>
Total Visits	17,540
Procedures	40,357
UCR Value	8,623,928
Premiums Paid	3,643,602
Co-payments Received	<u>319,280</u>
Total Income	\$ 3,962,882
Total Income	\$ 3,962,882
UCR Value	8,623,928
Relative Value	2.18

2013 ANNUAL RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2013, demonstrates the impressive leveraging of the Fund's premium dollars for the four quarters of the 2013 experience. The table at the bottom of the exhibit shows, by calendar quarter, the actual dollars paid in premiums and patient co-payments, the value of services received as priced at usual and customary rates (UCR), and the Relative Value ratio. During the period from January 2013 through December 2013, the Fund received \$8,623,928.00 in dental care value while expending \$3,962,882.00 in premium and patient co-payments. This represents an average relative value of 2.18, indicating that \$2.18 in dental care value was received for each \$1.00 expended during this period. Within the dental insurance industry, plans that deliver a relative value of 1.00 are considered to be excellent.

**Unite Here Local 25 & Hotel Association
Of Washington, D.C.
2013 Relative Value by Calendar Quarter**



	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
UCR Value Received	\$ 2,058,791	\$ 2,080,224	\$ 2,376,897	\$ 2,108,015
Premium & Co-Payment	\$ 872,754	\$ 1,007,548	\$ 1,076,906	\$ 1,005,674
Relative Value	2.36	2.06	2.21	2.10

	2013 Annual
UCR Value Received	\$ 8,623,928
Premium & Co-Payment	\$ 3,962,882
Relative Value	2.18

ANNUAL

UNITE HERE LOCAL 25 & HOTEL ASSOCIATION OF WASHINGTON, D.C
HEALTH AND WELFARE FUND
COST OF CARE ANNUAL SUMMARY

JANUARY-DECEMBER 2013

PREMIUM PAID: \$ 3,643,602

COST OF CARE:

CLAIMS PAID \$ 2,734,421 75.0%

TOTAL COST OF CARE \$ 2,734,421 75.0%



Utilization by Tier Report

Payor : HOTEL and RESTAURANT LOCAL 25 - HOTEL and RESTAURANT LOCAL 25

Group : <ALL GROUP>

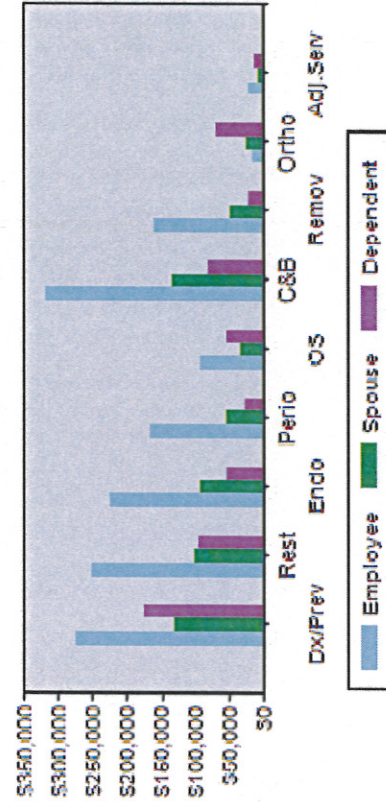
Claims Paid From : 1/1/2013

To : 12/31/2013

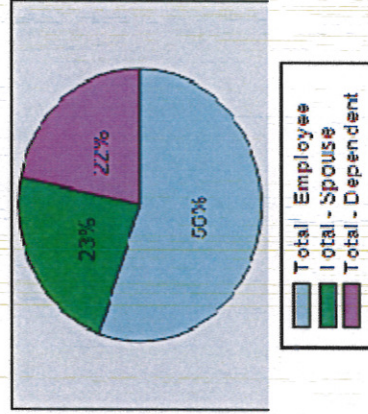
Coverage Type	Diagnostic/ Preventive	Minor Restorative	Endodontics	Periodontics	Maxillofacial Prosthetics/Oral and Maxillofacial Surgery	Bridges/ Crowns/ Inlays	Removable Prosthodontics	Orthodontics	Adjunctive General	All Services	Your Utilization %
Employee	\$273,401	\$251,386	\$225,933	\$165,544	\$92,200	\$320,407	\$159,504	\$14,779	\$19,989	\$1,523,143	55.70%
Spouse	\$131,147	\$100,718	\$90,060	\$55,834	\$33,969	\$132,474	\$46,998	\$23,077	\$8,009	\$622,286	22.76%
Dependent	\$174,244	\$94,996	\$54,641	\$27,390	\$54,842	\$80,586	\$21,280	\$67,449	\$13,564	\$588,992	21.54%
Total	\$578,792	\$447,100	\$370,634	\$248,768	\$181,011	\$533,467	\$227,782	\$105,305	\$41,562	\$2,734,421	100.00%

Coverage Type	Diagnostic/ Preventive	Minor Restorative	Endodontics	Periodontics	Maxillofacial Prosthetics/Oral and Maxillofacial Surgery	Bridges/ Crowns/ Inlays	Removable Prosthodontics	Orthodontics	Adjunctive General	All Services	Your Utilization %
Employee	11,456	3,806	423	1,614	921	1,073	385	228	328	20,234	50.14%
Spouse	5,395	1,569	154	488	354	452	137	365	119	9,033	22.38%
Dependent	7,301	1,416	121	275	458	290	59	1,007	163	11,090	27.48%
Total	24,152	6,791	698	2,377	1,733	1,815	581	1,600	610	40,357	100.00%

Amount Paid by Code Group



Amount Paid by Tier





Utilization by Code Group

Payor : HOTEL and RESTAURANT LOCAL 25 - HOTEL and RESTAURANT

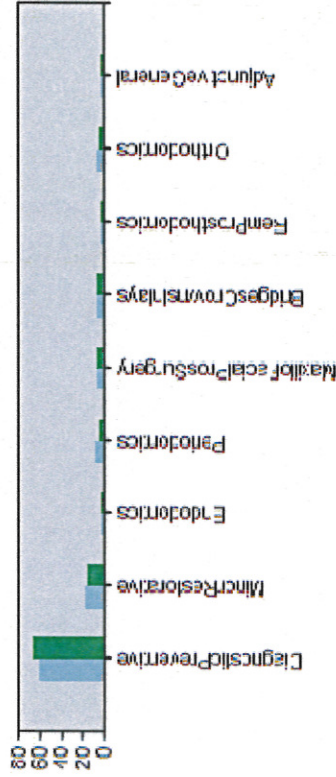
LOCAL 25
Group : <ALL GROUP>

Claims Paid From : 1/1/2013

To : 12/31/2013

Code Groups	Group # of Services	Group % Services	Book of Business % Services
DiagnosticPreventive	24,152	59.85%	64.33%
MinorRestorative	6,791	16.83%	14.68%
Endodontics	698	1.73%	1.29%
Periodontics	2,377	5.89%	3.27%
MaxillofacialProsSurgery	1,733	4.29%	5.06%
BridgesCrownsInlays	1,815	4.50%	4.83%
RemProsthodontics	581	1.44%	1.56%
Orthodontics	1,600	3.96%	3.33%
AdjunctiveGeneral	610	1.51%	1.64%
Total	40,357	100.00%	100.00%

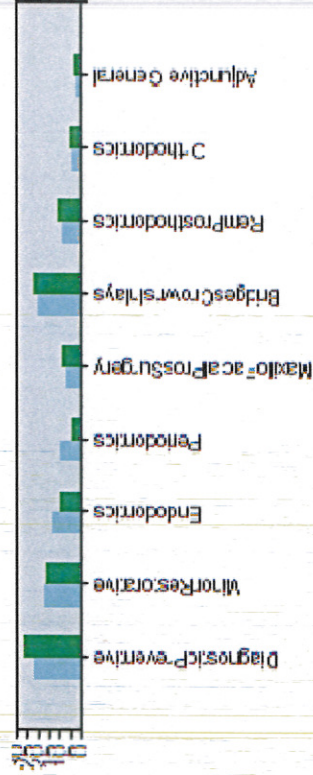
% of Services



Group % Services
Book of Business % Services

Code Groups	Group Amount Paid	Group % Amount Paid	Book of Business % Amount Paid
DiagnosticPreventive	\$578,792	21.17%	25.79%
MinorRestorative	\$447,100	16.35%	15.72%
Endodontics	\$370,634	13.55%	8.96%
Periodontics	\$248,768	9.10%	3.82%
MaxillofacialProsSurgery	\$181,011	6.62%	8.03%
BridgesCrownsInlays	\$533,467	19.51%	21.49%
RemProsthodontics	\$227,782	8.33%	9.94%
Orthodontics	\$105,305	3.85%	4.44%
Adjunctive General	\$41,562	1.52%	1.82%
Total	\$2,734,421	100.00%	100.00%

% Amount Paid



Group % Amount Paid
Book of Business % Amount Paid



Utilization Summary

Top Procedures by Paid Amount

Payor : HOTEL and RESTAURANT LOCAL 25 - HOTEL and RESTAURANT
 LOCAL 25
 Group: <ALL GROUP>

Claims Paid From : 1/1/2013 To : 12/31/2013

Procedure Code	Procedure Description	Paid Amount	% Overall Paid	Number of Services	Overall % Services
D1110	prophy-adult	\$205,914	7.53%	4,793	11.88%
D2750	crown-porc fused to high noble	\$186,382	6.82%	430	1.07%
D3330	root canal, molar	\$186,210	6.81%	270	0.67%
D4341	perio scaling & root plan/quad	\$169,241	6.19%	1,627	4.03%
D8670	periodic ortho exam/contracted	\$100,200	3.66%	1,522	3.77%
D2752	crown-porce fused noble metal	\$95,445	3.49%	226	0.56%
D5214	mandibular part denture-mtl	\$83,935	3.07%	162	0.40%
D3320	root canal, bicuspid	\$83,715	3.06%	170	0.42%
D0120	periodic oral exam	\$78,072	2.86%	4,995	12.38%
D2150	Amalgam - two surfaces, primary or permanent	\$71,341	2.61%	1,241	3.08%
D5213	maxillary part denture-cst mtl	\$68,440	2.50%	131	0.32%
D0330	panoramic x-ray	\$59,416	2.17%	1,456	3.61%
D2740	crown-porcen/ceramic substrate	\$59,290	2.17%	127	0.31%
D7140	extraction - erupted or exposed root	\$58,248	2.13%	892	2.21%
D7210	surgical removal erupted tooth	\$56,763	2.08%	470	1.16%
D2331	resin-2 surfaces, anterior	\$54,046	1.98%	793	1.96%
D2140	Amalgam - one surface, primary or permanent	\$52,846	1.93%	1,053	2.61%
D2392	composite - 2 surf posterior	\$50,202	1.84%	603	1.49%
D0274	four bitewings	\$47,779	1.75%	2,277	5.64%
D6750	crown-porc fused high noble	\$46,576	1.70%	108	0.27%
D2391	composite - 1 surf posterior	\$45,113	1.65%	654	1.62%
D3310	root canal, anterior	\$42,855	1.57%	95	0.24%
D2332	resin-3 surfaces, anterior	\$40,441	1.48%	553	1.37%
D1120	prophy-child	\$39,221	1.43%	1,088	2.70%
D2160	Amalgam - three surface, primary or permanent	\$37,289	1.36%	586	1.45%
D2330	resin-1 surface, anterior	\$36,899	1.35%	639	1.58%
D0140	limited oral exam	\$35,716	1.31%	1,507	3.73%
D2950	core buildup, including pins	\$35,134	1.28%	404	1.00%
D2393	composite - 3 surf posterior	\$31,598	1.16%	342	0.85%
D0220	1st periapical	\$30,022	1.10%	3,129	7.75%
	All Other Procedures	\$546,072	19.96%	8,014	19.86%
	Totals:	\$2,734,421	100%	40,357	100%