



May 4, 2018

Board of Trustees
Bakers Union & FELRA Health & Welfare Fund
Associated Administrators, Inc.

Re: 2017 Utilization and 2019 Renewal Proposal

Dear Trustees:

Denex Dental appreciates the opportunity to provide your dental benefits and looks forward to continuing our relationship with the **Bakers Union & FELRA Health & Welfare Fund**. We have reviewed the Fund's utilization for the calendar year 2017 and are pleased to report the following highlights:

- An average enrollment of 772 including participants and dependents
- Over 2,773 procedures performed
- Cost of care is 71%

Enclosed for your review are the following reports:

- Enrollment Summary and Cost of Care Report
- Top Procedures by Paid Amount Report

2019 Renewal Proposal

Based on the Fund's utilization, Denex is pleased to propose a rate hold in the Fund's premiums, effective 1/1/2019 through 12/31/2019). Denex Dental 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,

Molly Imming and Jeanette Stump
Union, Labor Account Management
Group Dental Service of Maryland

Bakers Union Enrollment Summary		
Month	Subs	MMs
Jan-17	406	811
Feb-17	402	803
Mar-17	400	796
Apr-17	398	790
May-17	395	782
Jun-17	395	779
Jul-17	392	769
Aug-17	390	775
Sep-17	386	770
Oct-17	386	737
Nov-17	384	732
Dec-17	381	725
Average	393	772

Cost of Care		
Claims	Premium	COC
\$ 170,548	\$ 240,272	71.0%



Utilization Summary

Top Procedures by Paid Amount

Payor : <ALL Payors>

Group: BAKERS UNION - BAKERS UNION - AAB0001

Claims Paid From : 1/1/2018 **To :** 4/30/2018

Procedure Code	Procedure Description	Paid Amount	% Overall Paid	Number of Services	Overall % Services
D2740	crown-porcen/ceramic substrate	\$8,215	12.83%	20	2.24%
D1110	prophy-adult	\$6,115	9.55%	114	12.77%
D8670	periodic ortho exam/contracted	\$5,382	8.41%	55	6.16%
D0120	periodic oral exam	\$3,275	5.11%	119	13.33%
D3320	root canal, bicuspid	\$3,211	5.01%	7	0.78%
D7140	extraction - erupted or exposed root	\$2,605	4.07%	40	4.48%
D7210	surgical removal erupted tooth	\$2,577	4.02%	24	2.69%
D7240	remove impact tooth-comp bony	\$2,470	3.86%	8	0.90%
D0274	four bitewings	\$2,074	3.24%	60	6.72%
D2750	crown-porc fused to high noble	\$1,604	2.50%	4	0.45%
D0140	limited oral exam	\$1,570	2.45%	43	4.82%
D5214	mandibular part denture-mtl	\$1,518	2.37%	3	0.34%
D3310	root canal, anterior	\$1,405	2.19%	4	0.45%
D2140	Amalgam - one surface, primary or permanent	\$1,346	2.10%	25	2.80%
D2150	Amalgam - two surfaces, primary or permanent	\$1,343	2.10%	19	2.13%
D2160	Amalgam - three surface, primary or permanent	\$1,307	2.04%	16	1.79%
D0150	comprehensive oral exam	\$1,119	1.75%	25	2.80%
D3330	root canal, molar	\$1,058	1.65%	2	0.22%
D2330	resin-1 surface, anterior	\$1,033	1.61%	16	1.79%
D0220	1st periapical	\$995	1.55%	75	8.40%
D5213	maxillary part denture-cst mtl	\$992	1.55%	2	0.22%
D2332	resin-3 surfaces, anterior	\$988	1.54%	10	1.12%
D0330	panoramic x-ray	\$970	1.51%	15	1.68%
D2950	core buildup, including pins	\$942	1.47%	13	1.46%
D2331	resin-2 surfaces, anterior	\$804	1.26%	11	1.23%
D4341	perio scaling & root plan/quad	\$766	1.20%	7	0.78%
D4910	periodic perio followup	\$761	1.19%	13	1.46%
D6740	prosth fixed, crown - porc/ceramic	\$737	1.15%	2	0.22%
D0210	complete series	\$600	0.94%	8	0.90%
D6066	implant supp porcelain/metal crown	\$579	0.90%	1	0.11%
	All Other Procedures	\$5,673	8.88%	132	14.78%
	Totals:	\$64,033	100%	893	100%



Utilization Summary

Top Procedures by Paid Amount

Payor : <ALL Payors>

Group: BAKERS UNION - BAKERS UNION - AAB0001

Claims Paid From : 1/1/2017

To : 12/31/2017

Procedure Code	Procedure Description	Paid Amount	% Overall Paid	Number of Services	Overall % Services
D1110	prophy-adult	\$22,232	12.78%	406	14.64%
D8670	periodic ortho exam/contracted	\$12,693	7.30%	143	5.16%
D0120	periodic oral exam	\$11,018	6.33%	409	14.75%
D2740	crown-porcen/ceramic substrate	\$9,938	5.71%	27	0.97%
D2150	Amalgam - two surfaces, primary or permanent	\$8,859	5.09%	131	4.72%
D7210	surgical removal erupted tooth	\$8,425	4.84%	68	2.45%
D4341	perio scaling & root plan/quad	\$7,174	4.12%	66	2.38%
D3330	root canal, molar	\$7,146	4.11%	12	0.43%
D0274	four bitewings	\$6,729	3.87%	195	7.03%
D2140	Amalgam - one surface, primary or permanent	\$5,470	3.14%	102	3.68%
D0140	limited oral exam	\$4,094	2.35%	121	4.36%
D5213	maxillary part denture-cst mtl	\$3,919	2.25%	9	0.32%
D2750	crown-porc fused to high noble	\$3,854	2.21%	10	0.36%
D0150	comprehensive oral exam	\$3,714	2.13%	83	2.99%
D0330	panoramic x-ray	\$2,970	1.71%	46	1.66%
D2160	Amalgam - three surface, primary or permanent	\$2,856	1.64%	37	1.33%
D7140	extraction - erupted or exposed root	\$2,821	1.62%	47	1.69%
D9223	deep sedation/gen anesthesia	\$2,776	1.60%	8	0.29%
D0220	1st periapical	\$2,736	1.57%	208	7.50%
D7230	remove impact tooth-part bony	\$2,654	1.53%	12	0.43%
D2331	resin-2 surfaces, anterior	\$2,254	1.30%	28	1.01%
D2332	resin-3 surfaces, anterior	\$2,102	1.21%	21	0.76%
D1120	prophy-child	\$1,867	1.07%	51	1.84%
D3310	root canal, anterior	\$1,748	1.00%	4	0.14%
D2950	core buildup, including pins	\$1,559	0.90%	22	0.79%
D4910	periodic perio followup	\$1,548	0.89%	27	0.97%
D5214	mandibular part denture-mtl	\$1,547	0.89%	3	0.11%
D0210	complete series	\$1,516	0.87%	21	0.76%
D7240	remove impact tooth-comp bony	\$1,506	0.87%	5	0.18%
D3320	root canal, bicuspid	\$1,482	0.85%	4	0.14%
	All Other Procedures	\$24,777	14.25%	447	16.12%
	Totals:	\$173,981	100%	2,773	100%



Utilization Summary

Top Procedures by Paid Amount

Payor : <ALL Payors>

Group: BAKERS UNION - BAKERS UNION - AAB0001

Claims Paid From : 1/1/2016 To : 12/31/2016

Procedure Code	Procedure Description	Paid Amount	% Overall Paid	Number of Services	Overall % Services
D1110	prophy-adult	\$20,889	13.36%	391	15.48%
D0120	periodic oral exam	\$9,911	6.34%	375	14.85%
D8670	periodic ortho exam/contracted	\$9,121	5.83%	102	4.04%
D4341	perio scaling & root plan/quad	\$8,649	5.53%	68	2.69%
D3320	root canal, bicuspid	\$6,621	4.24%	16	0.63%
D2150	Amalgam - two surfaces, primary or	\$6,437	4.12%	99	3.92%
D0274	four bitewings	\$6,153	3.94%	184	7.28%
D2750	crown-porc fused to high noble	\$6,070	3.88%	15	0.59%
D2740	crown-porcen/ceramic substrate	\$5,444	3.48%	14	0.55%
D7210	surgical removal erupted tooth	\$5,356	3.43%	45	1.78%
D2140	Amalgam - one surface, primary or	\$5,036	3.22%	96	3.80%
D7240	remove impact tooth-comp bony	\$4,359	2.79%	18	0.71%
D0140	limited oral exam	\$4,083	2.61%	114	4.51%
D2160	Amalgam - three surface, primary or	\$3,751	2.40%	46	1.82%
D0150	comprehensive oral exam	\$3,666	2.34%	85	3.37%
D0330	panoramic x-ray	\$3,658	2.34%	56	2.22%
D3330	root canal, molar	\$3,257	2.08%	6	0.24%
D3310	root canal, anterior	\$2,840	1.82%	8	0.32%
D7140	extraction - erupted or exposed root	\$2,798	1.79%	46	1.82%
D0220	1st periapical	\$2,630	1.68%	198	7.84%
D2330	resin-1 surface, anterior	\$2,621	1.68%	41	1.62%
D2332	resin-3 surfaces, anterior	\$1,836	1.17%	19	0.75%
D2331	resin-2 surfaces, anterior	\$1,786	1.14%	22	0.87%
D2950	core buildup, including pins	\$1,619	1.04%	21	0.83%
D5213	maxillary part denture-cst mtl	\$1,562	1.00%	3	0.12%
D1120	prophy-child	\$1,545	0.99%	43	1.70%
D5110	complete denture - maxillary	\$1,384	0.88%	3	0.12%
D7250	surg remove residual roots	\$1,361	0.87%	15	0.59%
D9223	deep sedation/gen anesthesia	\$1,326	0.85%	4	0.16%
D2161	Amalgam - four surfaces, primary or	\$1,301	0.83%	14	0.55%
	All Other Procedures	\$19,266	12.33%	359	14.21%
	Totals:	\$156,335	100%	2,526	100%