



March 9, 2020

Mr. William Jensen
President
Associated Administrators, LLC
8400 Corporate Dr. Suite 430
Landover, MD 20785-2361

Dear Mr. Jensen:

Group Dental Service is pleased to present the 2019 Year End Utilization Report for Food Employers Labor Relations Association & United Food and Commercial Workers. We appreciate the opportunity to be your dental insurance provider. Please let us know if there are any comments, questions, or concerns.

Please find your 2019 utilization report enclosed. An overview of the highlights of this report includes:

- * 26,007 total visits
- * An average enrollment of 20,063 including participants and dependents
- * Cost of Care is 61%

We have enclosed the following reports for your review.

1. The 2019 Summary Report and Relative Value Exhibit
2. The 2019 Cost of Care Report
3. The 2019 Group Utilization Analysis
4. The 2019 Group Profile Analysis
5. The 2019 Group Benefit Analysis

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,

Jackie Depolo
Senior Account Director
Group Dental Service



Group Dental Service of Maryland
15400 Calhoun Dr, Suite 300
Rockville, Maryland 20855

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION &
UNITED FOOD and COMMERCIAL WORKERS**

2019 UTILIZATION REPORT

PRESENTED BY:

GROUP DENTAL SERVICE

March 2020

**GROUP DENTAL SERVICE, INC.
2019 ANNUAL UTILIZATION REPORT**

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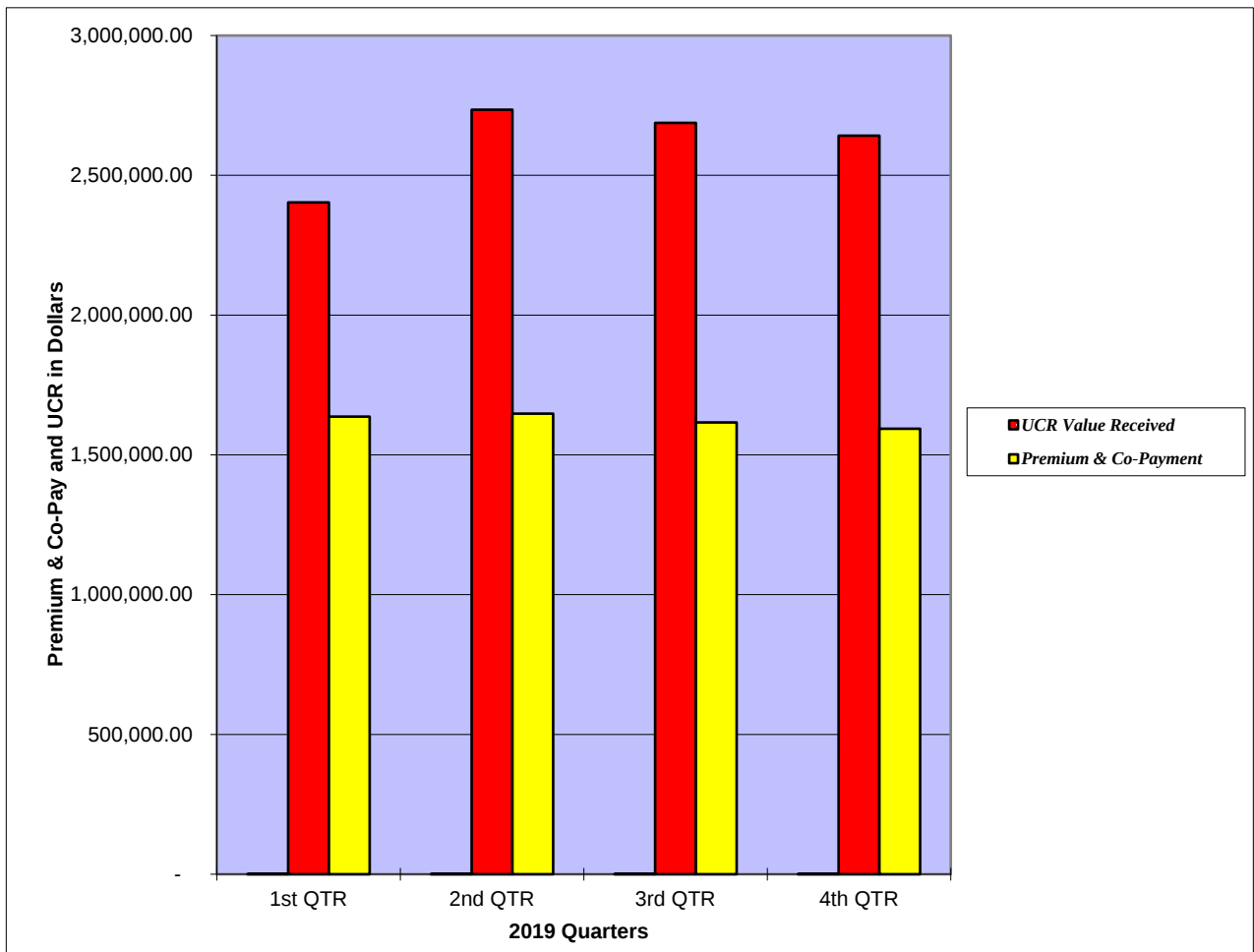
FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS
HEALTH AND WELFARE FUND

SUMMARY REPORT
FULL YEAR 2019

Average Participants	14,758
Average Dependents	<u>5,305</u>
Average Total Enrollment	20,063
Participant Visits	18,465
Dependent Visits	<u>7,542</u>
Total Visits	26,007
Procedures	55,990
UCR Value	10,467,072
Premiums Paid	6,083,830
Co-payments Received	<u>410,284</u>
Total Expense	\$ 6,494,114
Total Expense	6,494,114
UCR Value	10,467,072
Relative Value	1.61

2019 RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2019, demonstrates the impressive leveraging of the Fund's premium dollars for the 2019 experience through the fourth quarter. 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 2019 through December 2019, the Fund received \$10,467,072.00 in dental care value while expending \$6,494,114.00 in premium and patient co-payments. This represents an average relative value of 1.61, indicating that \$1.61 in dental care value was received for each \$1.00 expended during this period.



FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION AND UNITED FOOD &
COMMERCIAL WORKERS HEALTH AND WELFARE FUND
COST OF CARE REPORT

Full Year 2019

PREMIUM PAID:	\$	6,494,114
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COST OF CARE:

INCURRED CLAIMS	\$	3,745,140
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TOTAL COST OF CARE		61%
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GDS GROUP UTILIZATION ANALYSIS

FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS	UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
TOTAL CONTRACTS UTILIZED	3290	6442	6750	NO OF SUBSCRIBER VISITS	4593	18465	18706
PERCENT CONTRACTS UTILIZED	22.63	43.65	43.14	NO VISITS/UTILIZING SUB	1.63	3.12	3.02
AVERAGE NO PATIENT/CONTRACT	1.36	1.36	1.39	NO PROCS/UTILIZING SUB	4.48	8.51	8.13
TOTAL NO PATIENT UTILIZING	3926	8367	8928	NO PROCS/SUB VISIT	2.75	2.73	2.69
PERCENT PATIENT UTILIZING	19.76	39.72	40.71	NUMBER OF SPOUSE VISITS	0	0	0
AVERAGE NO OF SUBS ENROLLED	14538	14758	15646	NO VISITS/UTILIZING SPOUSE	0	0	0
TOTAL NO SUBS UTILIZING	2824	5920	6192	NO PROC/UTILIZING SPOUSE	0	0	0
PERCENT SUBS UTILIZING	19.41	38.39	39.08	NO PROC/SPOUSE VISIT	0	0	0
AVG NO OF SPOUSE ENROLLED	0	0	0	NO OF DEPENDENT VISITS	1919	7542	8433
TOTAL NO SPOUSE UTILIZING	0	0	0	NO VISITS/UTILIZING DEPENDENT	1.67	2.96	2.98
PERCENT SPOUSE UTILIZING	0	0	0	NO PROC/UTILIZING DEPENDENT	4.43	7.7	7.62
AVG NO OF DEPENDENT ENROLLED	5186	5305	6071	NO PROC/DEPENDENT VISIT	2.65	2.6	2.56
TOTAL NO OF DEPENDENT UTILIZING	1150	2545	2834				
PERCENT DEPENDENT UTILIZING	21.98	45.82	47.24				

GDS GROUP PROFILE ANALYSIS
GROUP DENTAL SERVICE OF MARYLAND, INC

3/3/2020

FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 ALL PLANS

	Number of Procedure Reported						Procedure Rptd per Subscriber			Procedure Rptd Util Member		
	This Quarter		Last 12 Months		Prev 12 Months		QTR	LST 12	PRV 12	QTR	LST 12	PRV 12
	NO	PCT	NO	PCT	NO	PCT	NO	NO	NO	NO	NO	NO
PREVENTIVE	2812	20.11	11204	20.01	11809	20.10	1.00	1.89	1.91	0.72	1.34	1.32
EXAMS	3218	23.02	12849	22.95	13502	22.98	1.14	2.17	2.18	0.82	1.54	1.51
XRAYS	3239	23.17	13198	23.57	13479	22.95	1.15	2.23	2.18	0.83	1.58	1.51
MIONR RESTORE	1941	13.88	7625	13.62	7997	13.61	0.69	1.29	1.29	0.49	0.91	0.90
MAJOR RESTORE	598	4.28	2233	3.99	2294	3.91	0.21	0.38	0.37	0.15	0.27	0.26
FIXED PROSTH	76	0.54	211	0.38	287	0.49	0.03	0.04	0.05	0.02	0.03	0.03
DENTURES	188	1.34	797	1.42	797	1.36	0.07	0.13	0.13	0.05	0.10	0.09
ENDO	123	0.88	545	0.97	663	1.13	0.04	0.09	0.11	0.03	0.07	0.07
PERIO	254	1.82	1204	2.15	1398	2.38	0.09	0.20	0.23	0.06	0.14	0.16
SIMPLE EXT	268	1.92	1070	1.91	1057	1.80	0.09	0.18	0.17	0.07	0.13	0.12
ORAL SRG	337	2.41	1312	2.34	1444	2.46	0.12	0.22	0.23	0.09	0.16	0.16
ORTHO	385	2.75	1504	2.69	1703	2.90	0.14	0.25	0.28	0.10	0.18	0.19
OTHER	543	3.88	2238	4.00	2314	3.94	0.19	0.38	0.37	0.14	0.27	0.26
TOTALS	13982	100.00	55990	100.00	58744	100.00	4.95	9.46	9.49	3.56	6.69	6.58

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

---THIS QUARTER---				---LAST 12 MONTHS---			---PRIOR 12 MONTHS---		
PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D0120	2333	0	155670	9161	0	611062	9776	0	632096
D0140	539	0	54068	2261	0	227241	2380	0	233132
D0150	329	0	36215	1332	0	146814	1279	0	137260
D0170	0	0	0	6	0	577	12	0	1105
D0180	17	60	2376	89	150	12498	55	30	7742
D0210	139	0	26196	606	0	113513	632	90	115938
D0220	1144	4	42878	4738	4	177379	4894	24	178582
D0230	477	0	15532	1861	0	60324	1726	0	56013
D0240	4	0	210	12	0	611	8	0	420
D0270	14	0	544	68	0	2591	61	0	2342
D0272	123	0	7174	576	0	33696	736	0	42353
D0273	2	0	106	9	0	561	11	0	863
D0274	1011	0	81936	3960	0	321598	3996	0	316453
D0277	2	0	194	7	0	770	2	0	192
D0330	323	0	48014	1361	0	202518	1413	0	204608
D0460	7	0	485	35	0	2471	41	0	3072
D1110	2321	0	263383	9203	0	1044023	9568	0	1056105
D1120	210	0	18112	823	0	71104	941	0	78676
D1208	132	0	6425	532	0	26002	614	0	29117
D1510	1	10	400	2	20	800	9	90	3815
D1515	0	0	0	1	20	550	3	60	1740
D1516	2	40	1100	2	40	1100	0	0	0
D1550	0	0	0	0	0	0	1	0	102
D1575	0	0	0	3	0	1218	0	0	0
D2140	395	0	72588	1533	0	283050	1636	0	301866
D2150	435	0	93511	1569	0	338537	1668	0	368805
D2160	184	0	46699	710	0	182772	771	0	207294
D2161	36	0	11311	134	0	40893	224	0	68703
D2330	158	0	32493	613	0	125426	530	0	105245
D2331	114	0	28179	480	0	119008	605	0	147969
D2332	130	0	39487	556	0	168976	539	0	159287
D2335	44	0	16385	177	0	65680	197	0	71560

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

---THIS QUARTER---

---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D2390	3	0	1752	5	0	2970	0	0	0
D2391	13	0	2930	97	0	21942	57	0	12185
D2392	13	0	3655	105	0	29857	71	0	19384
D2393	3	0	1011	48	0	16403	41	0	14061
D2394	0	0	0	7	0	2863	6	0	2364
D2740	235	29375	348275	808	100875	1199254	764	95500	1118908
D2750	54	6750	73562	325	40625	445184	350	43750	470319
D2751	19	2375	23916	70	8750	89057	102	12750	128726
D2752	29	3375	37462	129	15875	168004	144	18000	185142
D2790	0	0	0	6	750	9035	1	125	1650
D2791	0	0	0	1	125	1114	0	0	0
D2792	0	0	0	1	125	1349	1	125	1500
D2920	60	0	8352	180	0	24689	181	0	23685
D2930	5	150	1595	11	330	3591	33	960	11280
D2931	0	0	0	1	30	426	1	30	390
D2940	11	0	1616	55	0	8137	74	0	10513
D2950	156	0	53348	554	0	188206	599	0	200359
D2951	0	0	0	3	0	156	1	0	70
D2952	1	0	475	6	0	2744	11	0	5318
D2954	44	0	17661	149	0	60611	141	0	57010
D2980	0	0	0	2	0	644	0	0	0
D3110	0	0	0	1	0	104	2	0	190
D3120	3	0	360	38	0	3972	48	0	4788
D3220	1	0	233	4	0	1050	0	0	0
D3221	0	0	0	0	0	0	3	0	675
D3310	32	2675	33418	110	10325	118806	126	14175	141981
D3320	34	3750	41677	151	17100	193387	214	22625	278359
D3330	50	10300	79719	221	52576	358013	244	57400	380404
D3346	0	0	0	1	0	1875	3	0	4535

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

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PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D3347	1	0	1601	5	0	8629	3	0	4891
D3348	1	0	1975	4	0	7771	12	450	21531
D3410	1	0	1100	2	0	2400	3	0	3805
D3425	0	0	0	2	0	3008	1	0	2000
D3426	0	0	0	2	0	778	0	0	0
D3430	0	0	0	3	0	1036	4	0	1400
D4211	1	55	428	1	55	428	0	0	0
D4212	1	19	311	1	19	311	0	0	0
D4260	0	0	0	0	0	0	4	1300	6290
D4261	2	200	2513	4	400	5233	9	900	11777
D4277	1	200	1500	1	200	1500	4	800	4463
D4341	111	7770	35155	522	36540	167409	625	43750	196393
D4342	25	875	6018	105	3675	26037	145	5075	35187
D4346	0	0	0	1	0	213	1	0	113
D4355	16	0	3447	63	0	13834	82	0	17658
D4910	97	3395	18039	506	17710	93657	528	18445	95561
D5110	24	720	49229	88	2640	180965	84	2520	170842
D5120	12	360	25282	42	1260	86808	40	1200	79910
D5130	6	180	12955	23	690	49581	20	600	39714
D5140	4	120	8946	25	750	55580	13	390	27822
D5211	5	150	7670	21	630	32113	31	930	46386
D5212	4	120	5858	19	570	28836	32	960	48013
D5213	33	990	68403	139	4170	286787	148	4440	294332
D5214	39	1170	80949	148	4440	303749	163	4890	328616
D5221	0	0	0	1	0	1495	0	0	0
D5222	1	30	1725	1	30	1725	1	30	1300
D5223	0	0	0	0	0	0	2	60	3766
D5224	0	0	0	2	60	3612	2	60	3691
D5410	2	0	249	6	0	704	8	0	822

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

---THIS QUARTER---

---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D5411	2	0	236	5	0	585	4	0	466
D5421	2	0	209	8	0	881	10	0	1123
D5422	4	0	480	13	0	1446	17	0	1966
D5510	0	0	0	0	0	0	4	0	1059
D5511	0	0	0	2	0	536	3	0	710
D5512	4	0	860	12	0	2934	9	0	2256
D5520	5	0	1212	13	0	2954	18	0	4095
D5610	0	0	0	0	0	0	1	0	335
D5611	0	0	0	6	0	1393	1	0	233
D5612	2	0	530	8	0	2041	4	0	1001
D5621	0	0	0	0	0	0	1	0	284
D5622	0	0	0	3	0	852	3	0	945
D5630	2	0	560	5	0	1355	5	0	1519
D5640	0	0	0	18	0	4160	21	0	4481
D5650	20	0	5312	116	0	30217	101	0	26185
D5660	2	0	640	21	0	6127	14	0	4041
D5730	0	0	0	5	0	2245	6	0	2756
D5731	1	0	415	4	0	1719	1	0	526
D5740	0	0	0	5	0	1828	1	0	250
D5741	1	0	394	5	0	1901	3	0	1135
D5750	6	0	3190	14	0	7612	13	0	6979
D5751	6	0	2933	12	0	6094	5	0	2675
D5760	0	0	0	3	0	1641	3	0	1548
D5761	1	0	500	4	0	1863	5	0	2507
D6210	0	0	0	1	125	1315	0	0	0
D6240	8	1000	11410	31	3875	43655	45	5625	60826
D6241	2	250	3050	2	250	3050	6	750	8259
D6242	6	750	8476	10	1250	14093	15	1875	19076
D6245	10	1250	15613	20	2500	30668	24	3000	34550
D6740	18	2250	27726	45	5625	69105	69	8625	101042

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

CASE: FELRA and UFCW HEALTH and WELFARE - 01GDS02 PLAN: <ALL PLANS>

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---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D6750	11	1375	15466	44	5500	61839	67	8375	90399
D6751	4	500	5026	6	750	7702	14	1750	17162
D6752	10	1250	12920	18	2250	23047	21	2625	27123
D6930	7	0	1454	34	0	6657	26	0	5043
D7111	10	0	1752	25	0	4369	12	0	2216
D7140	258	0	58289	1045	0	235626	1045	0	229109
D7210	260	0	93603	944	0	336035	1099	0	381222
D7220	5	0	2053	13	0	5501	13	0	5658
D7230	4	0	1992	66	0	33754	55	0	26814
D7240	17	0	9950	112	0	65921	124	0	68778
D7241	1	0	550	5	0	3273	3	0	2200
D7250	37	0	15694	135	0	53260	102	0	38673
D7251	0	0	0	4	0	2772	6	0	4011
D7310	6	0	2116	19	0	6769	32	0	12065
D7510	3	0	1150	10	0	3391	10	0	3221
D8070	0	0	0	1	925	3000	0	0	0
D8080	15	13875	45000	48	44400	144000	54	49950	178976.7
D8090	4	3700	12000	23	21275	69000	12	11100	36000
D8670	366	0	69540	1432	0	272075.5	1637	0	310616
D9110	70	0	10506	316	0	47526	368	0	54736
D9222	22	0	6320	105	0	29792	102	0	32202
D9223	32	0	8602	138	0	35929	153	0	39505
D9230	15	0	1855	59	0	7176	53	0	5967
D9239	1	0	500	2	0	809	7	0	3265
D9243	1	0	250	2	0	502	19	0	5800
D9248	2	0	864	3	0	1464	2	0	717
D9310	73	0	13350	322	0	57982	343	0	58921
D9613	0	0	0	2	0	340	0	0	0
D9932	2	0	130	10	0	551	3	0	68
D9933	1	0	25	3	0	75	1	0	25
D9934	7	0	286	21	0	1326	19	0	907
D9935	8	0	762	28	0	2334	26	0	1844
D9986	0	0	0	0	0	0	1	10	0
D9987	0	0	0	0	0	0	1	10	0
		101418	2641792		410284	10467072.5		446229	10988605.7