



February 21, 2019

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 2018 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 2018 utilization report enclosed. An overview of the highlights of this report includes:

- * 27,172 total visits
- * An average enrollment of 20,774 including participants and dependents
- * Cost of Care is 66%

We have enclosed the following reports for your review.

1. The 2018 Summary Report and Relative Value Exhibit
2. The 2018 Cost of Care Report
3. The 2018 Group Utilization Analysis
4. The 2018 Group Profile Analysis
5. The 2018 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,

Jeffrey Young
Director of Specialty Accounts Management
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**

2018 UTILIZATION REPORT

PRESENTED BY:

GROUP DENTAL SERVICE

February 2019

**GROUP DENTAL SERVICE, INC.
2018 ANNUAL UTILIZATION REPORT**

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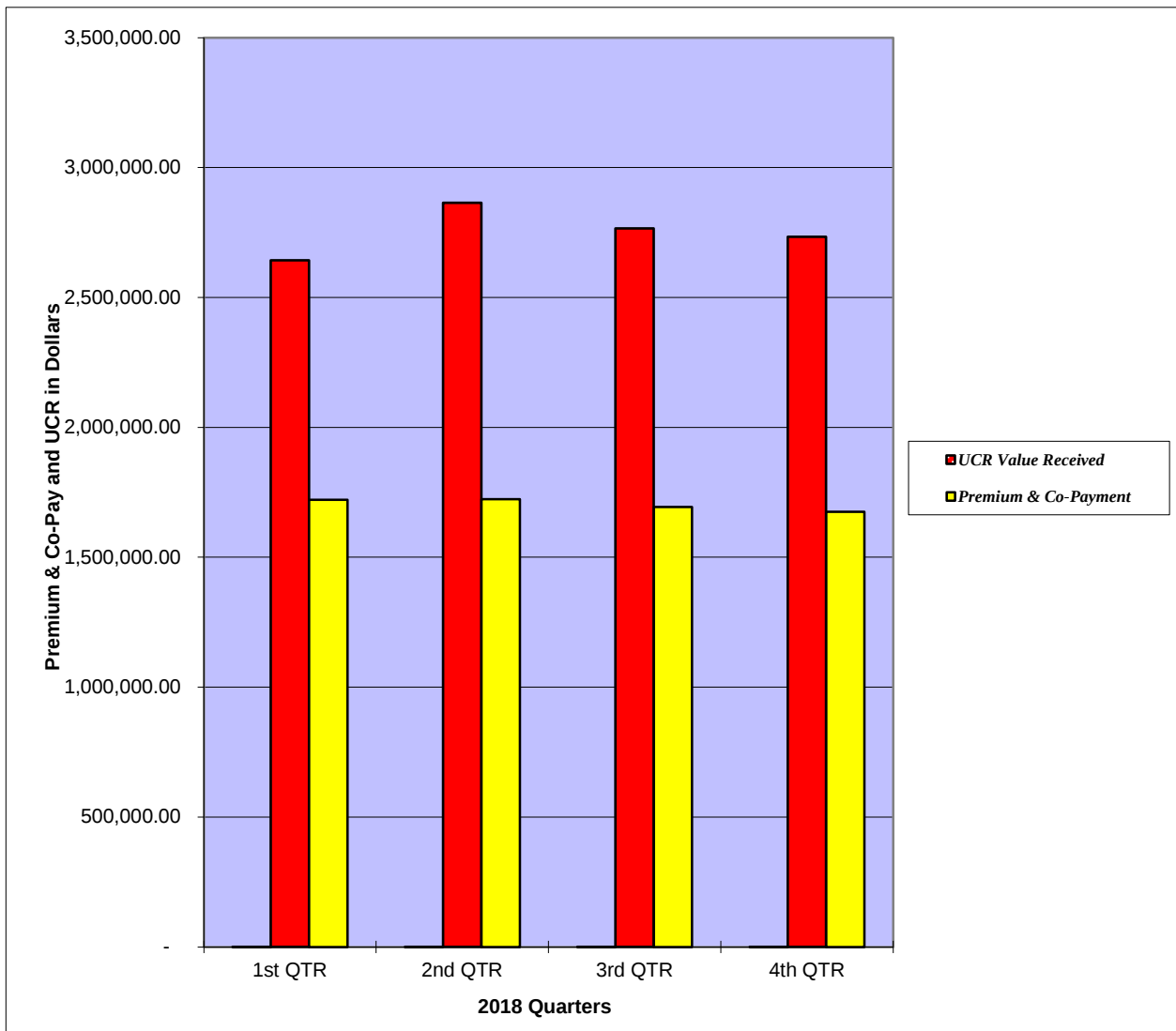
FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION
AND UNITED FOOD & COMMERCIAL WORKERS
HEALTH AND WELFARE FUND

SUMMARY REPORT
FULL YEAR 2018

Average Participants	15,096
Average Dependents	<u>5,678</u>
Average Total Enrollment	20,774
Participant Visits	18,729
Dependent Visits	<u>8,443</u>
Total Visits	27,172
Procedures	58,814
UCR Value	11,004,808
Premiums Paid	6,366,851
Co-payments Received	<u>446,729</u>
Total Expense	\$ 6,813,580
Total Expense	6,813,580
UCR Value	11,004,808
Relative Value	1.62

2018 RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2018, demonstrates the impressive leveraging of the Fund's premium dollars for the 2018 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 2018 through December 2018, the Fund received \$11,004,808.00 in dental care value while expending \$6,813,580.00 in premium and patient co-payments. This represents an average relative value of 1.62, indicating that \$1.62 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 2018

PREMIUM PAID:	\$	6,366,851.79
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COST OF CARE:

INCURRED CLAIMS	\$	4,226,367
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TOTAL COST OF CARE		66%
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GDS GROUP UTILIZATION ANALYSIS

FROM: 1/1/2018 TO: 12/31/2018

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

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
TOTAL CONTRACTS UTILIZED	3343	6751	6975
PERCENT CONTRACTS UTILIZED	22.54	44.72	43.1
AVERAGE NO PATIENT/CONTRACT	1.37	1.38	1.39
TOTAL NO PATIENT UTILIZING	4001	8932	9292
PERCENT PATIENT UTILIZING	19.47	40.93	40.78
AVERAGE NO OF SUBS ENROLLED	14830	15096	16183
TOTAL NO SUBS UTILIZING	2835	6195	6449
PERCENT SUBS UTILIZING	19.02	38.87	39.03
AVG NO OF SPOUSE ENROLLED	0	0	0
TOTAL NO SPOUSE UTILIZING	0	0	0
PERCENT SPOUSE UTILIZING	0	0	0
AVG NO OF DEPENDENT ENROLLED	5535	5678	6279
TOTAL NO OF DEPENDENT UTILIZING	1206	2835	2891
PERCENT DEPENDENT UTILIZING	21.62	47.76	45.11

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
NO OF SUBSCRIBER VISITS	4581	18729	19814
NO VISITS/UTILIZING SUB	1.62	3.02	3.07
NO PROCS/UTILIZING SUB	4.47	8.14	8.24
NO PROCS/SUB VISIT	2.76	2.69	2.68
NUMBER OF SPOUSE VISITS	0	0	0
NO VISITS/UTILIZING SPOUSE	0	0	0
NO PROC/UTILIZING SPOUSE	0	0	0
NO PROC/SPOUSE VISIT	0	0	0
NO OF DEPENDENT VISITS	2035	8443	8717
NO VISITS/UTILIZING DEPENDENT	1.69	2.98	3.02
NO PROC/UTILIZING DEPENDENT	4.34	7.71	7.93
NO PROC/DEPENDENT VISIT	2.57	2.59	2.63

GDS GROUP PROFILE ANALYSIS

2/19/2019

GROUP DENTAL SERVICE OF MARYLAND, INC

FROM: 1/1/2018 TO: 12/31/2018

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	2832	19.73	11817	20.09	12601	20.05	1.00	1.91	1.95	0.71	1.32	1.36
EXAMS	3277	22.83	13513	22.98	14288	22.73	1.16	2.18	2.22	0.82	1.51	1.54
XRAYS	3302	23.01	13485	22.93	14126	22.47	1.16	2.18	2.19	0.83	1.51	1.52
MIONR RESTORE	1978	13.78	8015	13.63	8825	14.04	0.70	1.29	1.37	0.49	0.90	0.95
MAJOR RESTORE	573	3.99	2299	3.91	2704	4.30	0.20	0.37	0.42	0.14	0.26	0.29
FIXED PROSTH	61	0.42	287	0.49	265	0.42	0.02	0.05	0.04	0.02	0.03	0.03
DENTURES	187	1.30	798	1.36	914	1.45	0.07	0.13	0.14	0.05	0.09	0.10
ENDO	166	1.16	664	1.13	813	1.29	0.06	0.11	0.13	0.04	0.07	0.09
PERIO	331	2.31	1399	2.38	1422	2.26	0.12	0.23	0.22	0.08	0.16	0.15
SIMPLE EXT	297	2.07	1059	1.80	1166	1.85	0.10	0.17	0.18	0.07	0.12	0.13
ORAL SRG	338	2.35	1447	2.46	1512	2.41	0.12	0.23	0.23	0.08	0.16	0.16
ORTHO	428	2.98	1711	2.91	1808	2.88	0.15	0.28	0.28	0.11	0.19	0.19
OTHER	583	4.06	2320	3.94	2418	3.85	0.21	0.37	0.37	0.15	0.26	0.26
TOTALS	14353	100.00	58814	100.00	62862	100.00	5.06	9.49	9.75	3.59	6.58	6.77

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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	2408	0	160019	9783	0	632575	10230	0	628275
D0140	563	0	56621	2383	0	233414	2524	0	237537
D0150	291	0	31724	1280	0	137369	1457	0	149309
D0170	3	0	295	12	0	1105	9	0	810
D0180	12	30	1620	55	30	7742	68	120	9612
D0210	155	0	28671	632	90	115938	719	30	125331
D0220	1198	8	44844	4896	24	178656	5150	8	180026
D0230	425	0	13801	1726	0	56013	1698	0	56018
D0240	3	0	165	8	0	420	5	0	232
D0270	17	0	668	61	0	2342	60	0	2197
D0272	148	0	8724	736	0	42353	816	0	44835
D0273	3	0	167	11	0	863	14	0	894
D0274	999	0	80897	3999	0	316703	4137	0	312688
D0277	0	0	0	2	0	192	2	0	154
D0330	354	0	52169	1414	0	204753	1525	0	214622
D0460	11	0	846	41	0	3072	70	0	5266
D1110	2325	0	262733	9571	0	1056456	10059	0	1054523
D1120	215	0	18474	944	0	78931	1043	0	82826
D1208	124	0	6018	616	0	29211	699	0	31188
D1510	1	10	440	9	90	3815	8	80	3105
D1515	0	0	0	3	60	1740	2	40	874
D1550	1	0	102	1	0	102	1	0	100
D2140	385	0	72299	1639	0	302601	1840	0	312644
D2150	425	0	92729	1674	0	370107	1854	0	377137
D2160	204	0	54078	771	0	207294	819	0	198430
D2161	64	0	20060	224	0	68703	162	0	47389
D2330	121	0	24795	532	0	105679	629	0	120266
D2331	146	0	36780	605	0	147969	603	0	139921
D2332	112	0	33701	539	0	159287	602	0	171494
D2335	61	0	22720	198	0	71913	171	0	58389
D2391	14	0	3063	57	0	12185	88	0	18781
D2392	16	0	4398	71	0	19384	106	0	28253

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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
D2393	9	0	3090	41	0	14061	48	0	16109
D2394	2	0	770	6	0	2364	20	0	7997
D2740	198	24750	296828	766	95750	1122174	824	103000	1179613
D2750	89	11125	122090	351	43875	471750	405	50125	534731
D2751	31	3875	38490	102	12750	128726	162	20250	209294
D2752	26	3250	34199	144	18000	185142	187	23375	233359
D2790	0	0	0	1	125	1650	1	125	1250
D2792	0	0	0	1	125	1500	2	250	2700
D2920	43	0	5846	182	0	23826	191	0	23332
D2930	10	300	3416	35	1020	11962	29	840	9411
D2931	0	0	0	1	30	390	0	0	0
D2940	22	0	3093	74	0	10513	80	0	10918
D2950	151	0	51858	600	0	200709	708	0	227485
D2951	0	0	0	1	0	70	2	0	140
D2952	2	0	934	11	0	5318	13	0	5561
D2954	33	0	13360	141	0	57010	210	0	82004
D2980	0	0	0	0	0	0	1	0	425
D3110	1	0	95	2	0	190	1	0	90
D3120	17	0	1741	49	0	4893	57	0	5435
D3220	0	0	0	0	0	0	1	0	223
D3221	1	0	225	3	0	675	3	0	831
D3310	36	3900	41181	126	14175	141981	173	16725	191475
D3320	54	5750	69804	214	22625	278359	250	24625	309603
D3330	54	12350	85720	244	57400	380404	304	69850	452030
D3346	2	0	3035	3	0	4535	3	0	4011
D3347	0	0	0	3	0	4891	3	0	4556
D3348	1	0	1751	12	450	21531	12	0	21619
D3410	0	0	0	3	0	3805	1	0	1300
D3421	0	0	0	0	0	0	1	0	1872
D3425	0	0	0	1	0	2000	2	0	3150

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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
D3430	0	0	0	4	0	1400	2	0	716
D4260	0	0	0	4	1300	6290	4	1300	7040
D4261	1	100	1336	9	900	11777	0	0	0
D4277	0	0	0	4	800	4463	1	0	995
D4278	0	0	0	0	0	0	1	0	900
D4341	168	11760	53074	625	43750	196393	609	42630	187214
D4342	39	1365	9871	145	5075	35187	173	6055	40935
D4346	0	0	0	1	0	113	0	0	0
D4355	14	0	3191	82	0	17658	115	0	24158
D4910	109	3815	20241	529	18480	95773	519	18095	89686
D5110	27	810	54176	85	2550	172827	106	3150	206143
D5120	7	210	13952	40	1200	79910	59	1740	113378
D5130	3	90	6459	20	600	39714	23	690	44821
D5140	1	30	2328	13	390	27822	12	360	20335
D5211	6	180	9172	31	930	46386	22	660	29750
D5212	10	300	16104	32	960	48013	21	630	29823
D5213	32	960	65483	148	4440	294332	165	4950	313755
D5214	41	1230	85130	163	4890	328616	178	5340	344982
D5222	0	0	0	1	30	1300	0	0	0
D5223	1	30	1816	2	60	3766	1	30	1775
D5224	1	30	1816	2	60	3691	1	30	1816
D5410	3	0	328	8	0	822	17	0	1701
D5411	3	0	366	4	0	466	7	0	798
D5421	2	0	218	10	0	1123	19	0	2015
D5422	7	0	848	17	0	1966	19	0	2069
D5510	0	0	0	4	0	1059	6	0	1629
D5511	1	0	300	3	0	710	0	0	0
D5512	3	0	749	9	0	2256	0	0	0
D5520	0	0	0	18	0	4095	14	0	2822
D5610	0	0	0	1	0	335	19	0	4481
D5611	0	0	0	1	0	233	0	0	0

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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
D5612	3	0	768	4	0	1001	0	0	0
D5620	0	0	0	0	0	0	6	0	1808
D5621	1	0	284	1	0	284	0	0	0
D5622	0	0	0	3	0	945	0	0	0
D5630	1	0	309	5	0	1519	8	0	2209
D5640	3	0	533	21	0	4481	22	0	4491
D5650	20	0	5520	101	0	26185	114	0	28211
D5660	4	0	1212	14	0	4041	20	0	5518
D5730	2	0	838	6	0	2756	7	0	2766
D5731	0	0	0	1	0	526	1	0	425
D5740	0	0	0	1	0	250	7	0	2584
D5741	1	0	350	3	0	1135	5	0	2015
D5750	2	0	921	13	0	6979	14	0	7089
D5751	0	0	0	5	0	2675	13	0	6486
D5760	0	0	0	3	0	1548	3	0	1396
D5761	2	0	1040	5	0	2507	3	0	1419
D6210	0	0	0	0	0	0	1	125	1140
D6240	8	1000	11131	45	5625	60826	45	5500	60343
D6241	1	125	1800	6	750	8259	7	875	8523
D6242	2	250	2523	15	1875	19076	8	1000	9179
D6245	6	750	9043	24	3000	34550	22	2750	30968
D6740	18	2250	27548	69	8625	101042	50	6250	71680
D6750	12	1500	16468	67	8375	90399	78	9500	104597
D6751	4	500	5026	14	1750	17162	16	2000	20040
D6752	4	500	5184	21	2625	27123	18	2250	21256
D6790	0	0	0	0	0	0	2	250	2882
D6930	6	0	1190	26	0	5043	18	0	3465
D7111	2	0	340	12	0	2216	21	0	3675
D7140	295	0	65894	1047	0	229615	1145	0	238860
D7210	251	0	89098	1102	0	382167	1096	0	371594
D7220	0	0	0	13	0	5658	12	0	4811

GROUP DENTAL SERVICE OF MARYLAND, INC GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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
D7230	21	0	10366	55	0	26814	84	0	38576
D7240	23	0	13158	124	0	68778	165	0	85180
D7241	2	0	1650	3	0	2200	12	0	7126
D7250	29	0	11465	102	0	38673	119	0	43519
D7251	0	0	0	6	0	4011	3	0	1757
D7310	12	0	4770	32	0	12065	11	0	3474
D7510	0	0	0	10	0	3221	10	0	2937
D8080	16	14800	51772.6	54	49950	178976.7	68	62900	332268.4
D8090	2	1850	6000	12	11100	36000	20	18500	102548
D8670	410	0	77899.5	1645	0	312132.5	1720	0	325940
D9110	90	0	13634	368	0	54736	336	0	45948
D9220	0	0	0	0	0	0	1	0	350
D9221	0	0	0	0	0	0	1	0	184
D9222	25	0	7035	102	0	32202	0	0	0
D9223	31	0	8245	153	0	39505	167	0	36412
D9230	12	0	1291	55	0	6167	55	0	6032
D9239	2	0	975	7	0	3265	0	0	0
D9243	3	0	1200	19	0	5800	5	0	1242
D9248	0	0	0	2	0	717	3	0	822
D9310	96	0	16972	343	0	58921	317	0	50150
D9932	1	0	20	3	0	68	2	0	56
D9933	0	0	0	1	0	25	0	0	0
D9934	9	0	408	19	0	907	13	0	365
D9935	11	0	1047	26	0	1844	21	0	593
D9986	1	10	0	1	10	0	1	10	0
D9987	0	0	0	1	10	0	0	0	0
		109793	2733033.1		446729	11004808.2		507013	11732296.4