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FELRA & UFCW Health and Welfare Fund

2017 Annual Report

Prepared by:
Sean McCormick
Regional Account Manager
Advantica

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February 20, 2018

Mr. William Jensen
Associated Administrators, LLC
4301 Garden City Drive, Suite 201
Landover, MD 20785-2210

Re: FELRA & UFCW Health and Welfare Fund
2017 Vision Benefits Annual Report

Dear Mr. Jensen:

It is my pleasure to present the FELRA & UFCW Health and Welfare Fund's 2017 Vision Benefit Annual Report. The following report provides an in-depth review of utilization, membership counts, and estimated savings for the 2017 plan year.

I look forward to the opportunity to present the results to the Board of Trustees in the near future. In the interim, please do not hesitate to contact me should you have any questions, or require any additional information regarding the group's vision benefits or this report. My contact information is provided below.

As always, thank you for partnering with Advantica to provide FELRA & UFCW Health and Welfare Fund's vision benefits.

Sincerely,

Sean McCormick
Regional Account Manager
D. (727) 683-8831
E. smccormick@advanticabenefits.com

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ENCOUNTERS

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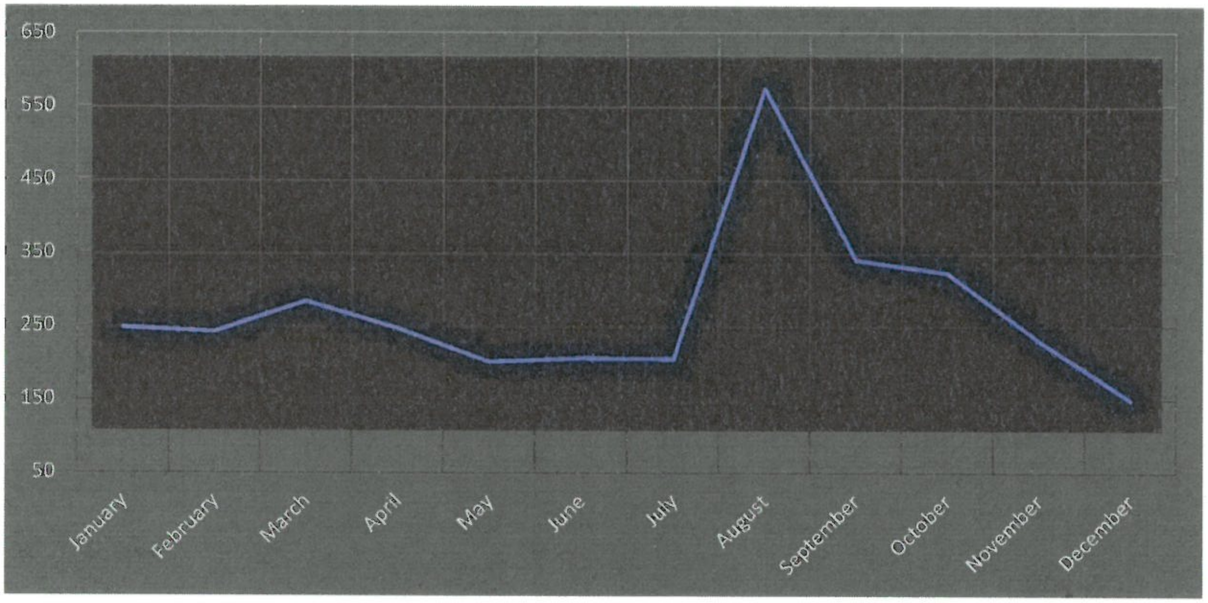
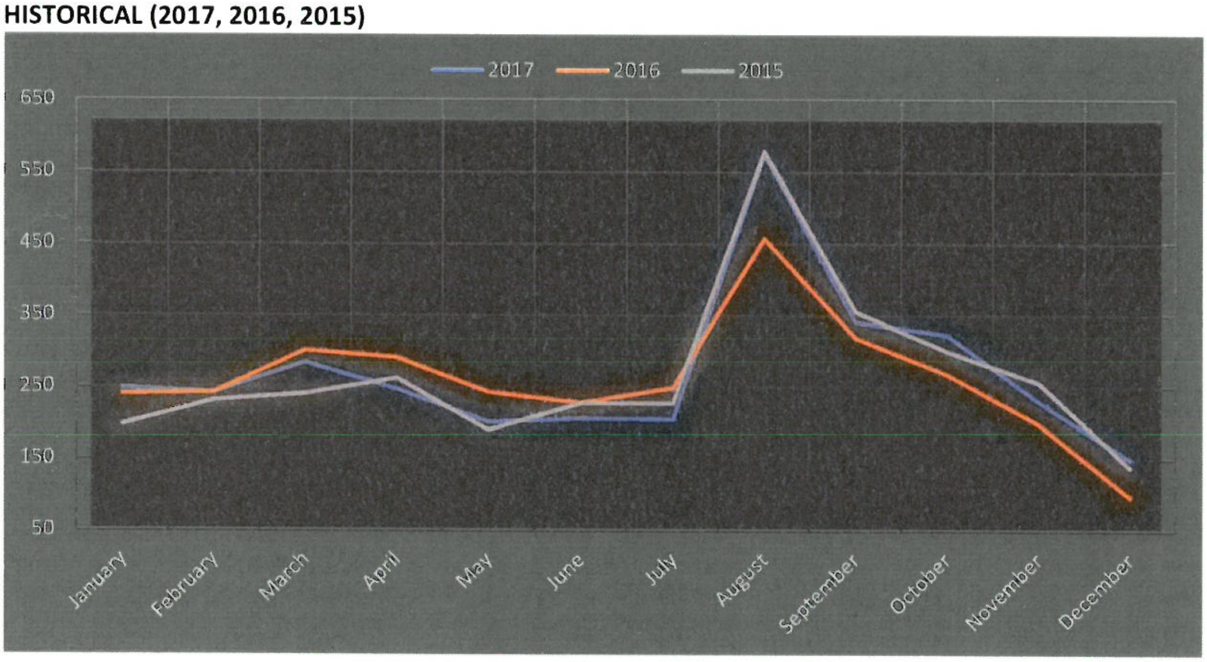
COMPREHENSIVE EYE EXAMINATION ENCOUNTERS

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	249	243	285	248	202	207	206	576	342	324	231	150

HISTORICAL (2017, 2016, 2015)



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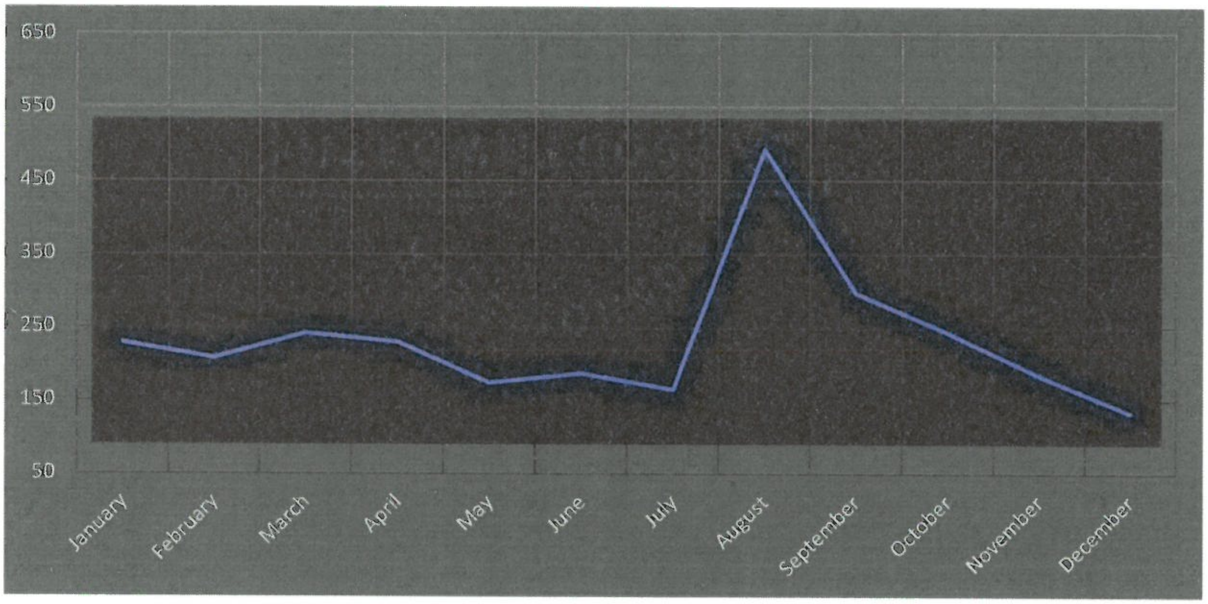
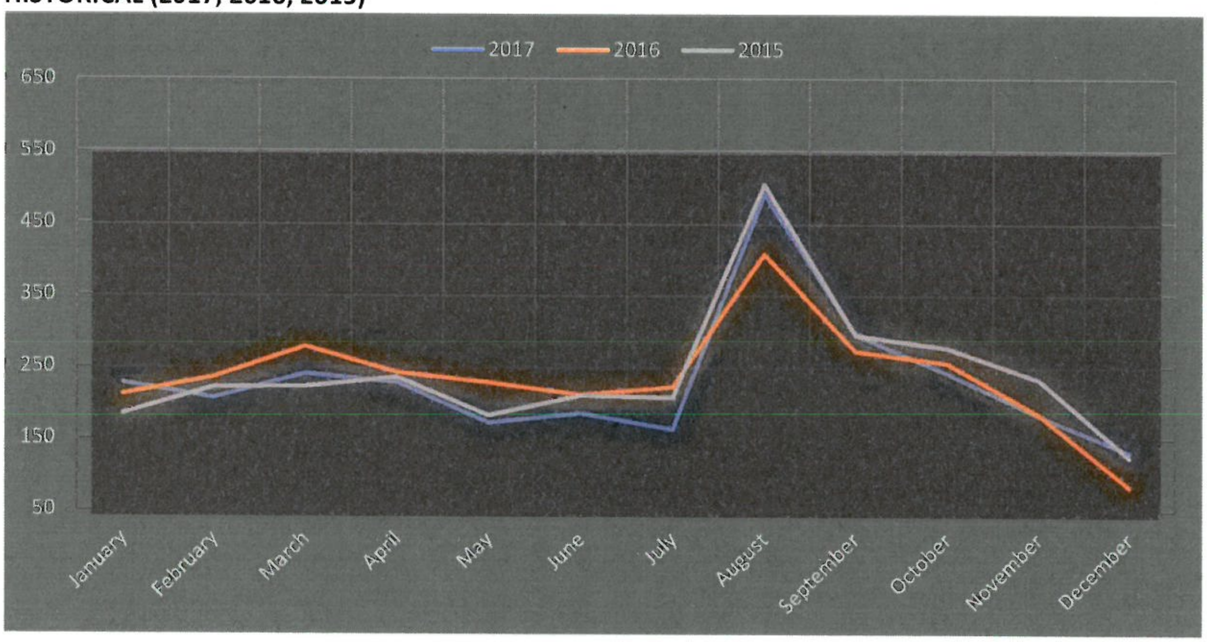
FRAME ENCOUNTERS

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	229	208	242	230	174	187	165	493	297	243	184	133

HISTORICAL (2017, 2016, 2015)



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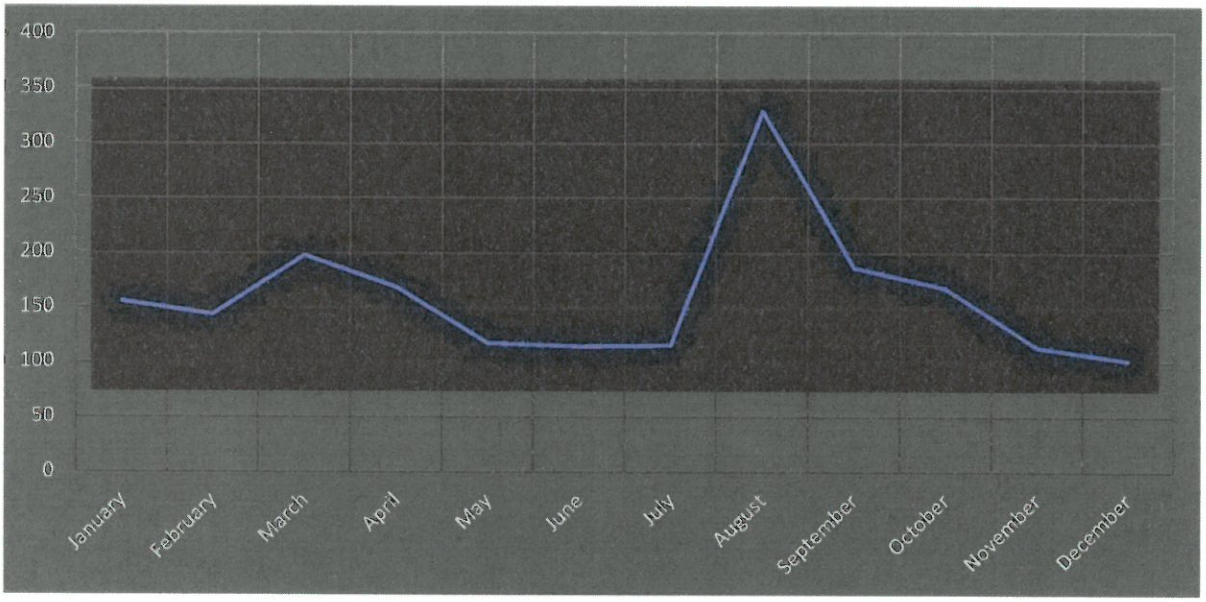
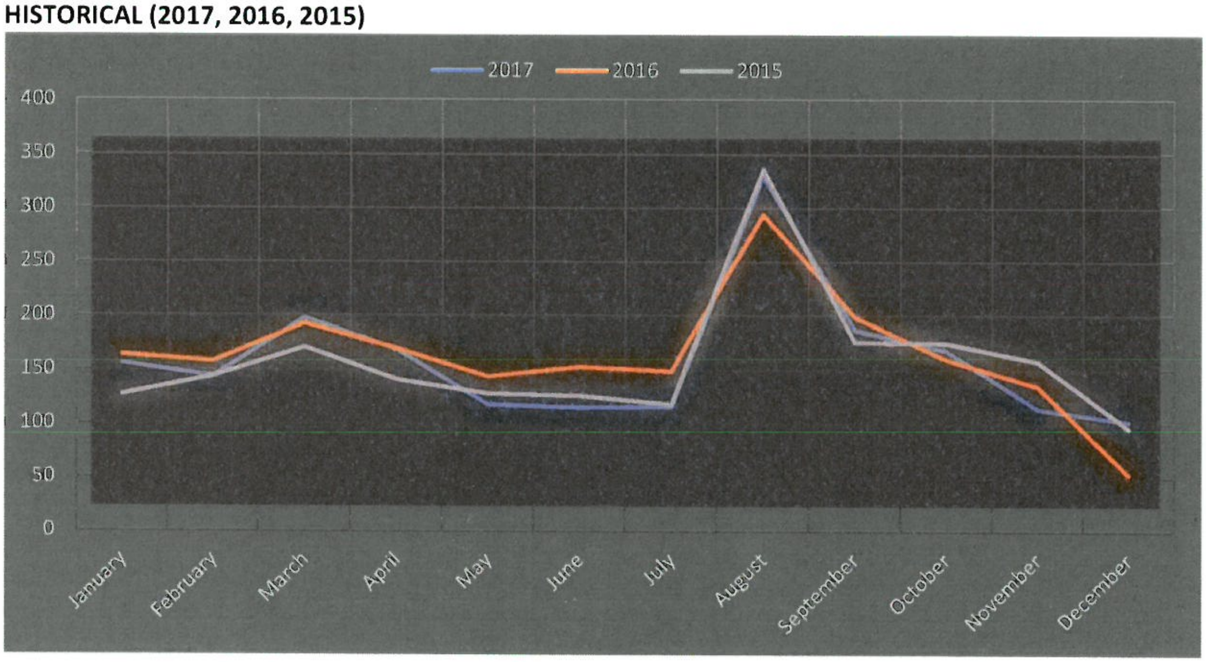
SINGLE LENS ENCOUNTERS

2017 PLAN YEAR



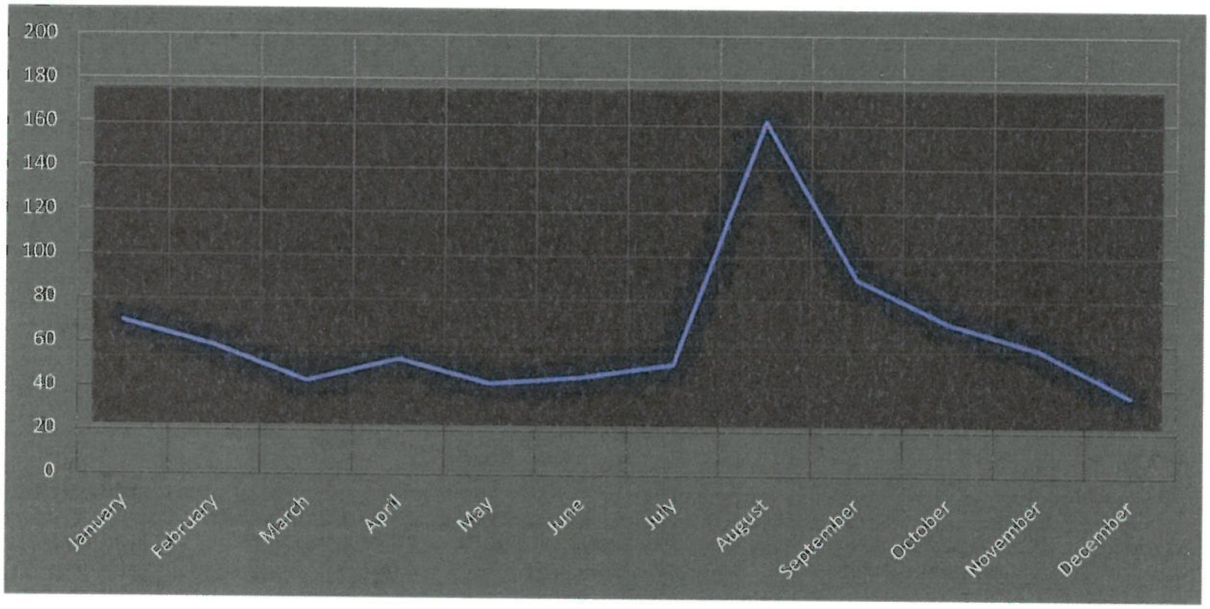
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	156	144	198	169	118	115	116	330	187	168	114	102

HISTORICAL (2017, 2016, 2015)



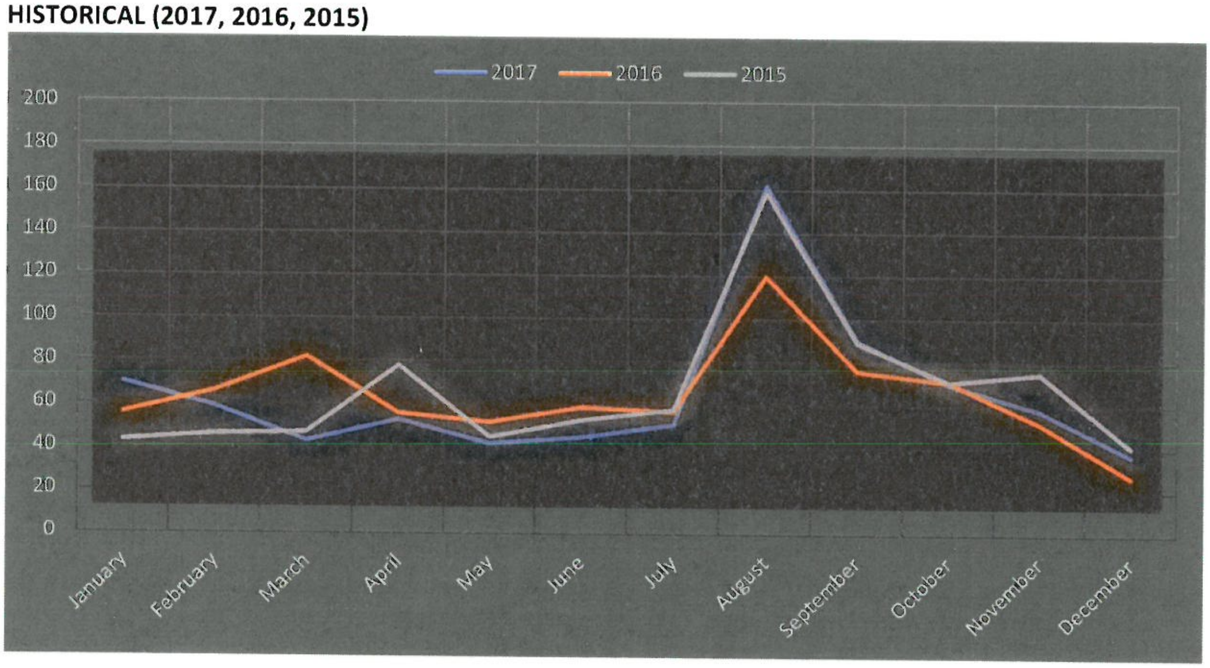
BIFOCAL LENS ENCOUNTERS

2017 PLAN YEAR



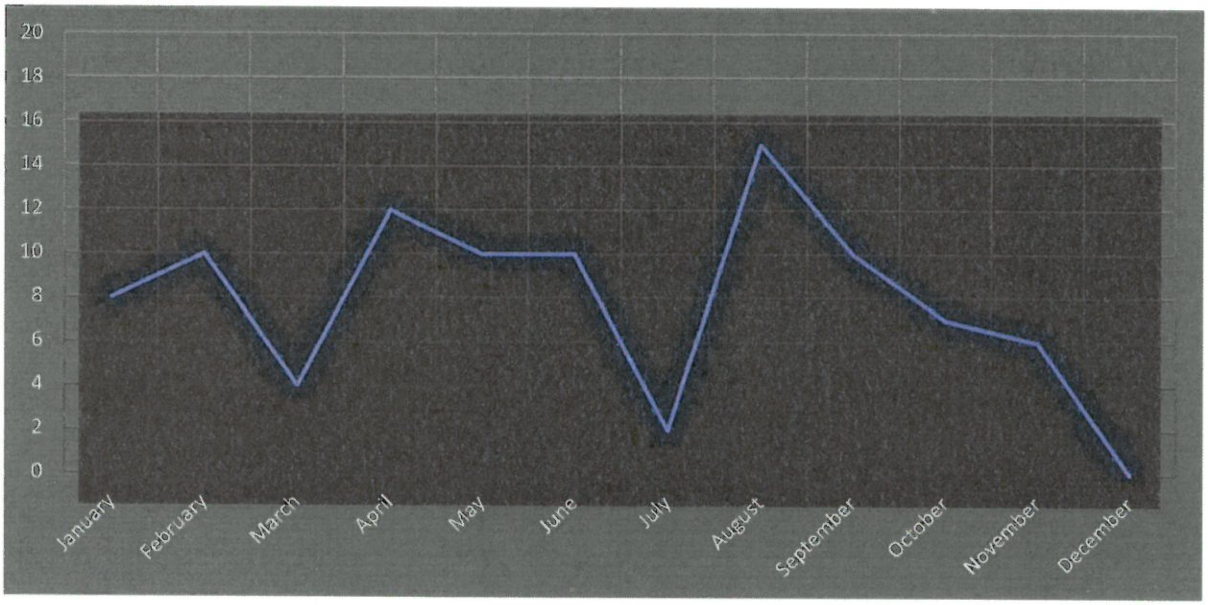
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	70	59	43	53	42	45	51	162	90	70	58	37

HISTORICAL (2017, 2016, 2015)



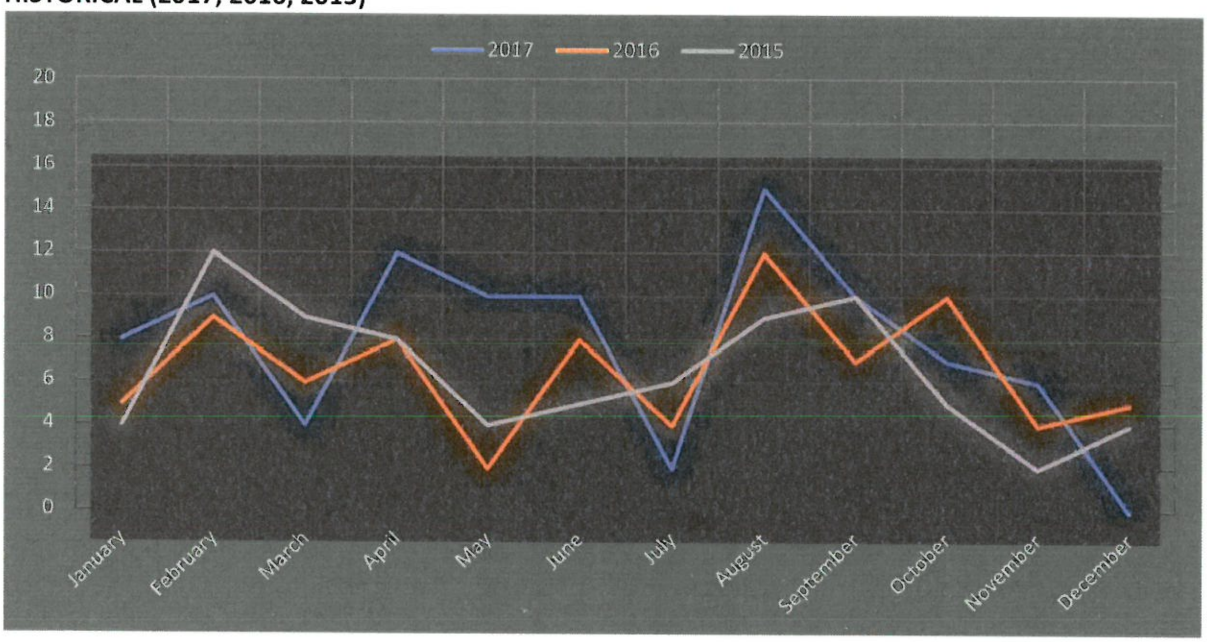
TRIFOCAL LENS ENCOUNTERS

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	8	10	4	12	10	10	2	15	10	7	6	0

HISTORICAL (2017, 2016, 2015)



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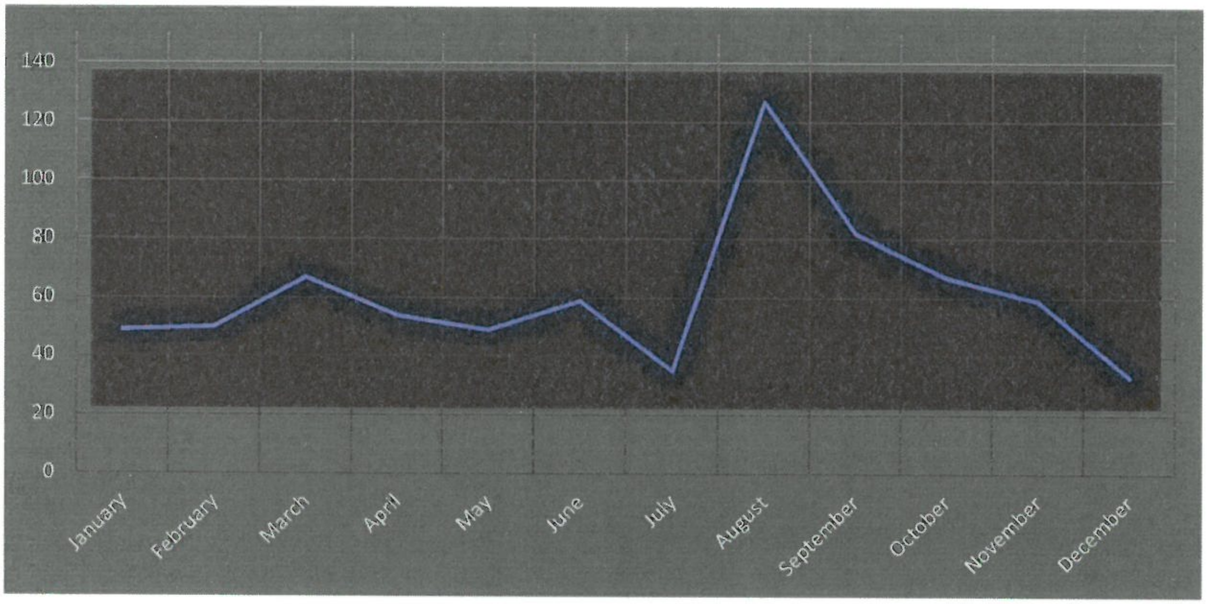
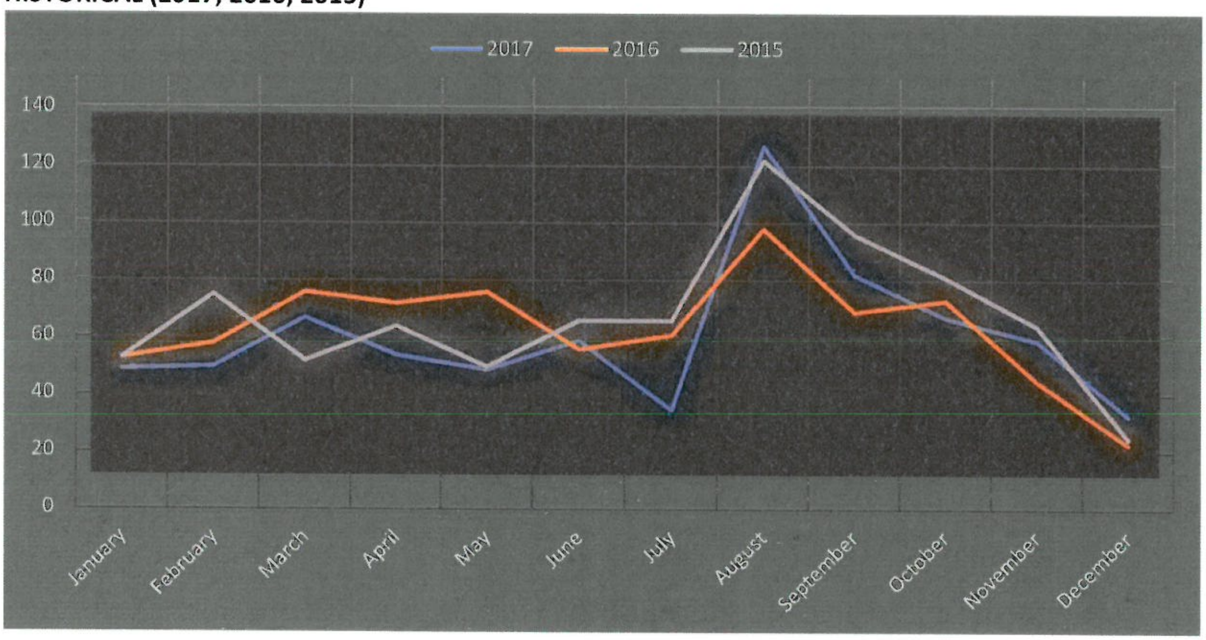
PROGRESSIVE LENS ENCOUTERS

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	49	50	67	54	49	59	35	127	82	67	59	33

HISTORICAL (2017, 2016, 2015)



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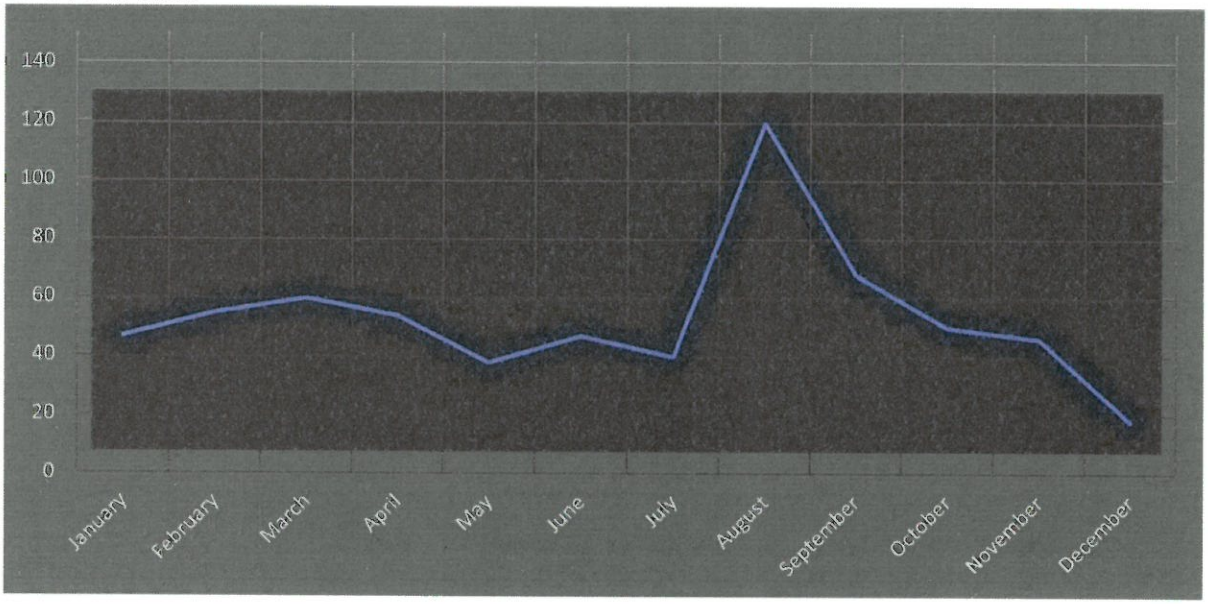
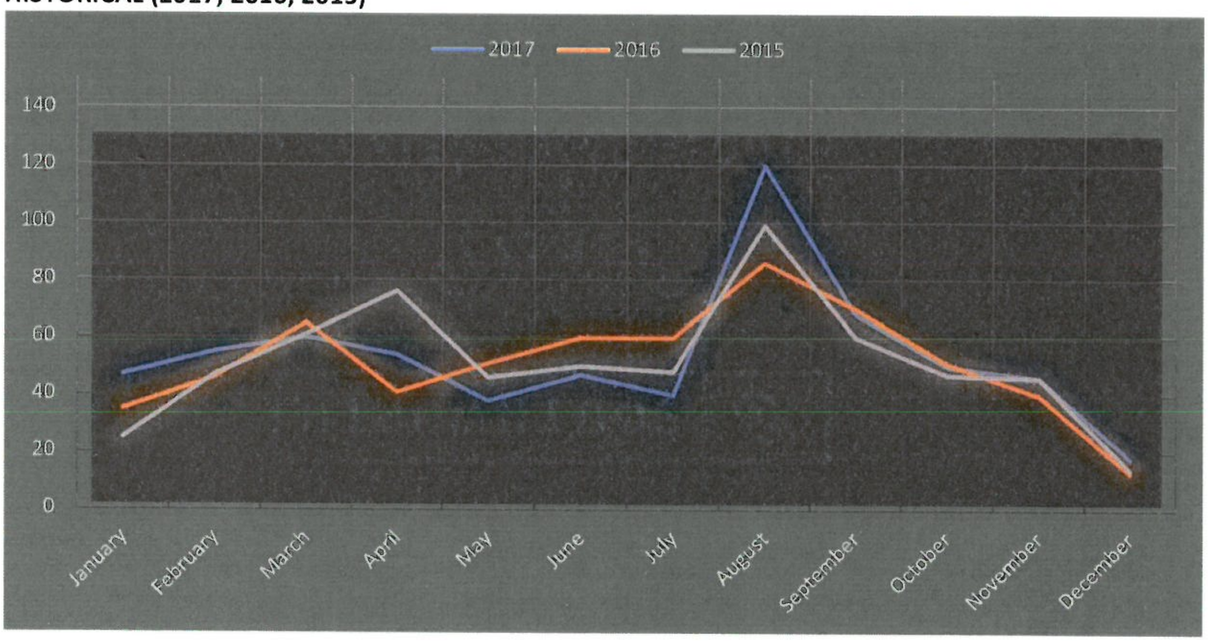
TRANSITIONS (PHOTOCHROMIC) LENS ENCOUNTERS

2017 PLAN YEAR



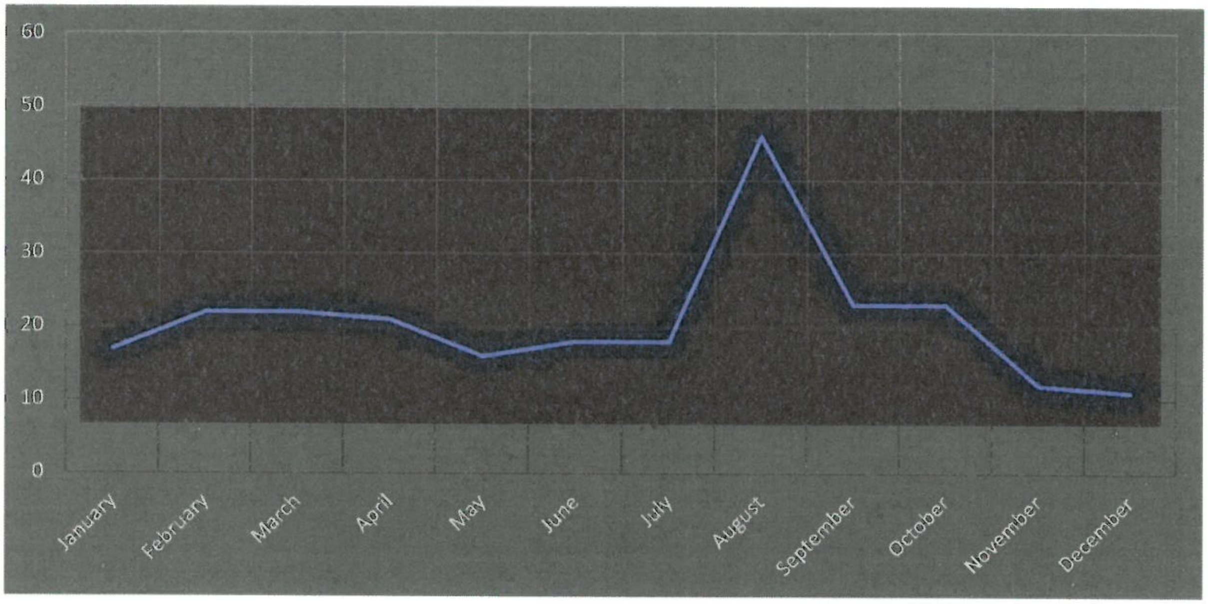
MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	47	55	60	54	38	47	40	120	68	50	46	18

HISTORICAL (2017, 2016, 2015)



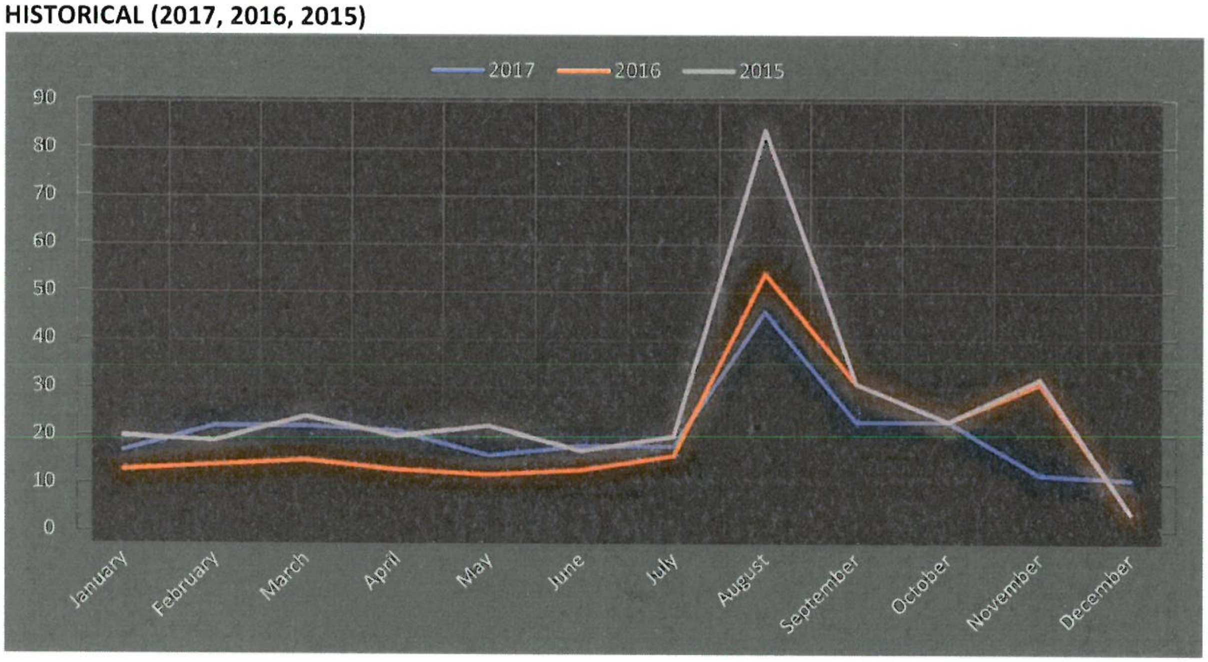
POLYCARBONATE LENS ENCOUNTERS (DEPENDENT ONLY)

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
ENCOUNTER	17	22	22	21	16	18	18	46	23	23	12	11

HISTORICAL (2017, 2016, 2015)



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ENROLLMENT

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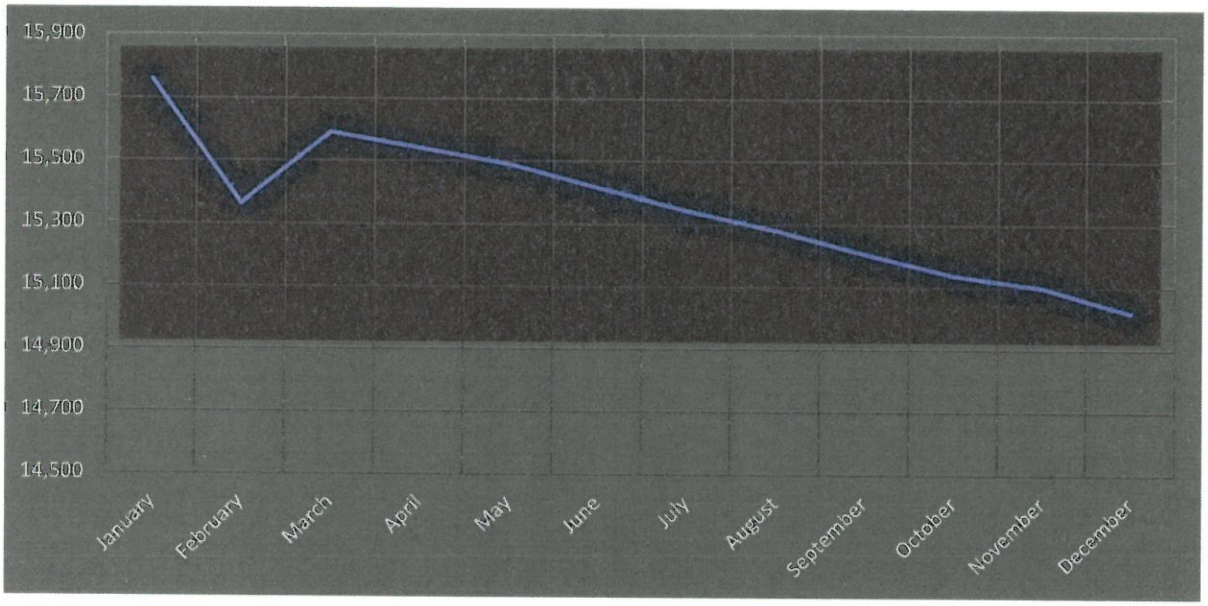
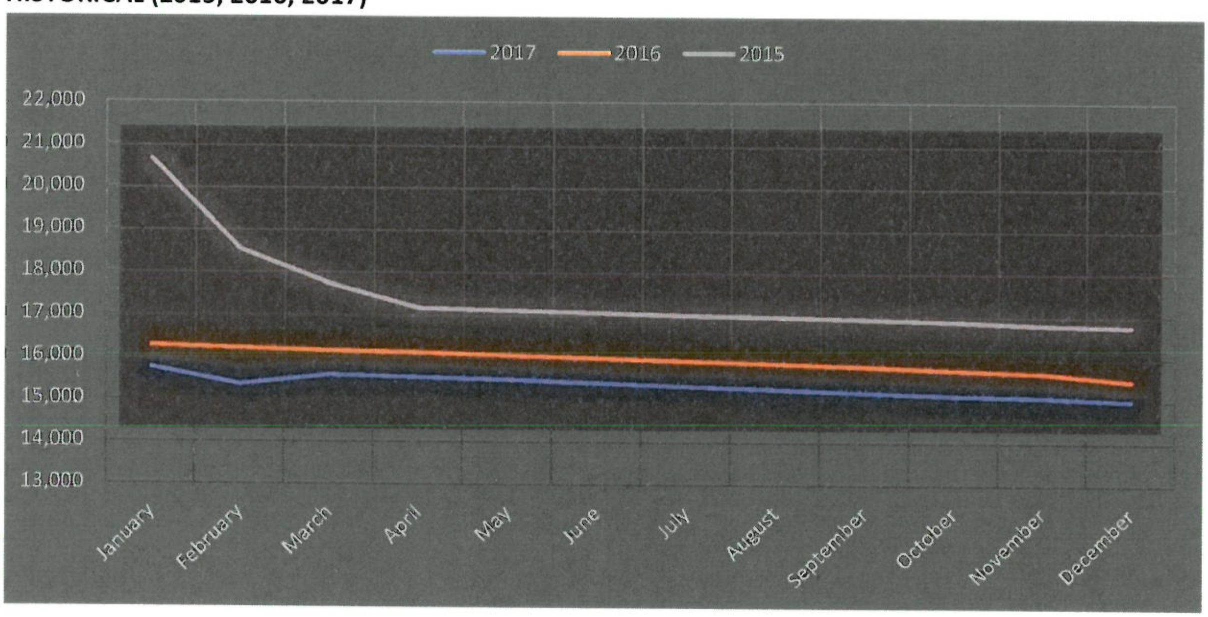
ENROLLMENT BY EMPLOYEES (SUBSCRIBERS)

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
MEMBERS	15,761	15,363	15,592	15,542	15,490	15,415	15,344	15,281	15,207	15,138	15,100	15,021

HISTORICAL (2015, 2016, 2017)



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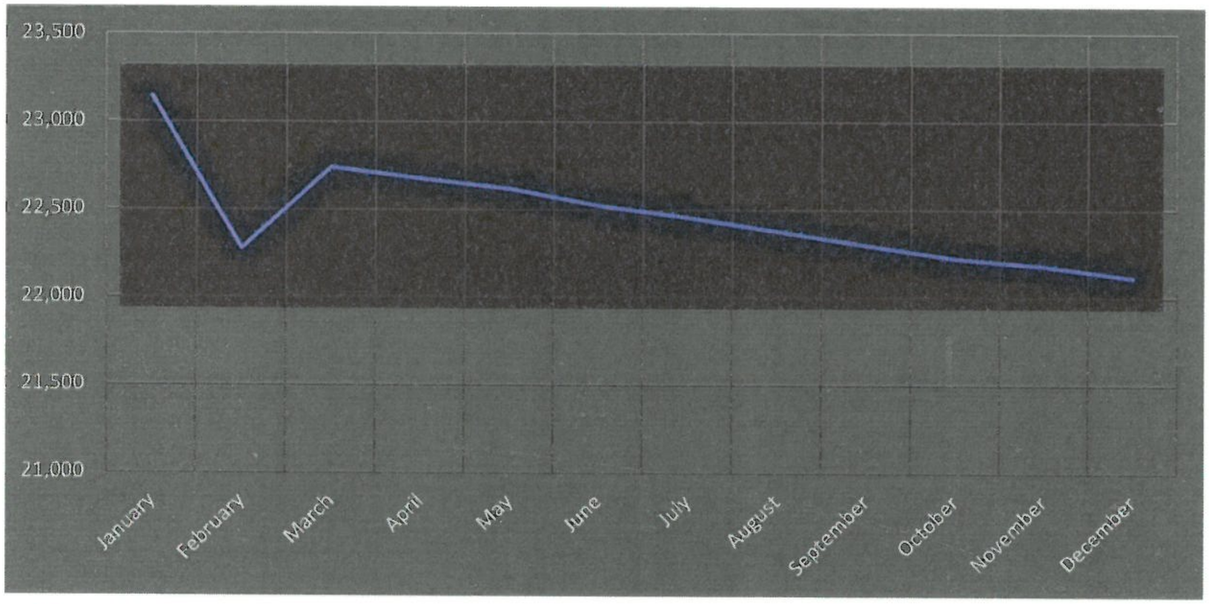
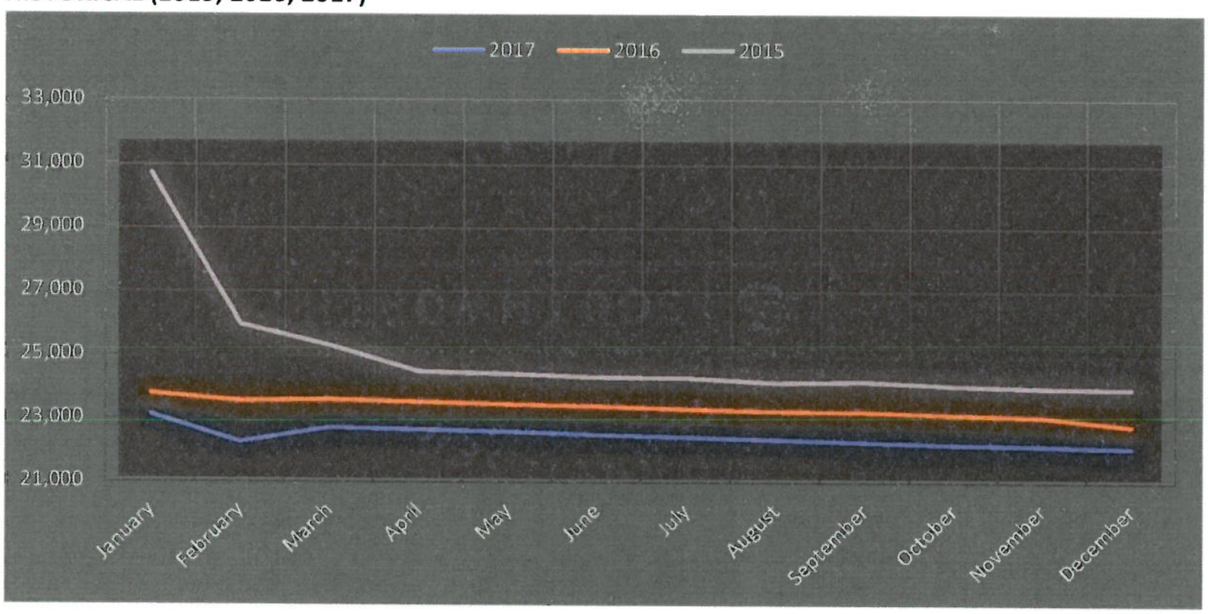
ENROLLMENT BY MEMBERS (SUBSCRIBERS, SPOUSES, CHILDREN)

2017 PLAN YEAR



MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
MEMBERS	23,148	22,279	22,743	22,679	22,621	22,525	22,458	22,379	22,300	22,224	22,182	22,116

HISTORICAL (2015, 2016, 2017)



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SAVINGS

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ESTIMATED PLAN SAVINGS BY ENCOUNTER

2017 PLAN YEAR

SERVICE	ENCOUNTER	RETAIL COST	MEMBER COST	MEMBER SAVINGS
Eye Exam	3,263	$626,496	$0	**$626,496**
Frames	2,785	$278,500	$0	**$278,500**
Lens Options				
Single	1,917	$210,870	$0	**$210,870**
Bifocal	780	$93,600	$0	**$93,600**
Trifocal	94	$13,160	$0	**$13,160**
Progressive	731	$182,750	$36,550	**$146,200**
Transitions	643	$128,600	$38,580	**$90,020**
Polycarbonate	249	$11,205	$0	**$11,205**
Lens Sub-Total		*$640,185*	*$75,130*	***$565,055***
Total Costs/Savings		**$1,545,181**	**$75,130**	**$1,470,051**

This savings chart is for illustration purposes only. This information is an estimation based on national averages and is not guaranteed savings.

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ESTIMATED PLAN SAVINGS BY PREVENTION

2017 PLAN YEAR

	IMPACTED EMPLOYEES	MEDICAL SAVINGS	PRODUCTIVITY GAINS	TOTAL
Systemic Disease				
Prediabetes	1,264.85	$1,557,484	$375,489	$1,932,973
Undiagnosed Diabetes	393.81	$316,626	$382,751	$699,377
Undiagnosed High Blood Pressure	869.53	$761,605	$549,009	$1,310,614
Subtotal of Systemic Disease	*2,528.19*	*$2,635,715*	*$1,307,249*	*$3,942,964*
Eye Disease				
Cataract	932.49	$718,014	--	$718,014
Diabetic Retinopathy	86.39	$122,755	--	$122,755
Elevated Intraocular Pressure	512.81	$762,064	--	$762,064
Glaucoma	1,264.85	$323,238	--	$323,238
Subtotal of Eye Disease	2,796.54	$1,926,071	--	$1,926,071
Vision Problems				
Trouble Seeing Up-Close	4,842.72	--	$5,425,615	$5,425,615
Trouble Seeing Far Away	2,193.56	--	$2,430,572	$2,430,572
Eyestrain and Fatigue	3,063.53	--	$142,283	$142,283
Debilitating Headaches from Light and Glare	84.76	--	$720,151	$720,151
Subtotal of Vision Problems	*10,184.57*	--	*$8,718,621*	*$8,718,621*

	INVESTMENT	MEDICAL SAVINGS	PRODUCTIVITY GAINS	TOTAL
Return on Investment				
Investment/Savings	***$926,473***	***$4,561,786***	***$10,025,870***	***$13,661,183***

This calculator is provided for illustrative purposes only. This information is an estimation based on national averages and is not a guaranteed return; savings assume that conditions are detected early through eye exam and preventive measures are taken.