



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

March 2014

Board of Trustees
Food Employers Labor Relations Association
And United Food & Commercial Workers
Health and Welfare Fund
Attn: Bill Jensen
4301 Garden City Drive
Landover, MD 20785

Dear Trustees:

Group Dental Service, Inc. ("GDS") is pleased to present the 2013 Year- End Utilization Report for The FELRA & UFCW Health and Welfare Fund. An overview of the highlights of this report includes:

- * More than 36,750 total visits.
- * An average enrollment of 27,445 including participants and dependents.
- * Value-to-cost ratio is 1.58
- * Cost of Care is 62.3%

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

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

2013 ANNUAL UTILIZATION REPORT

Presented by:

GROUP DENTAL SERVICE, INC.

March 2014

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

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

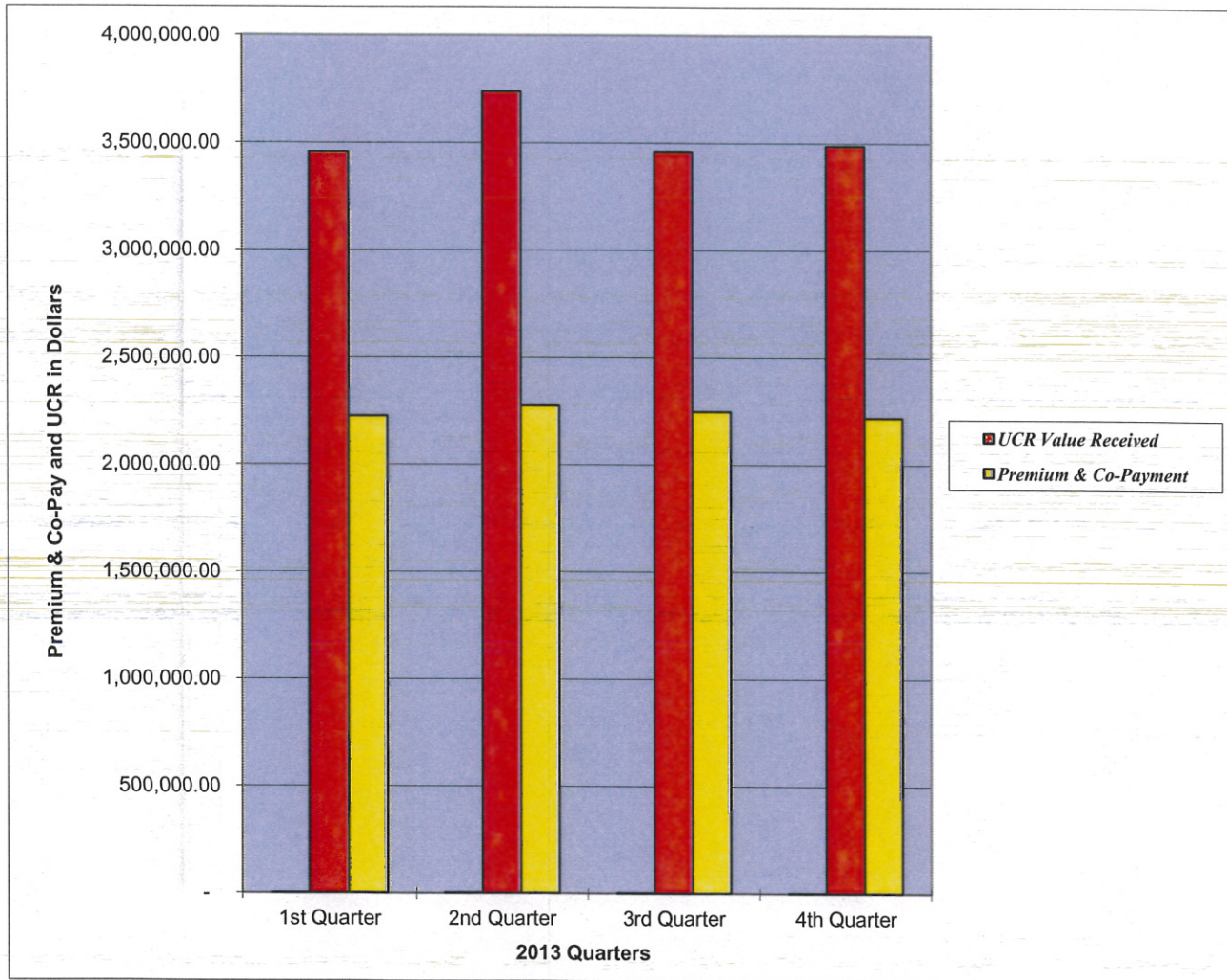
ANNUAL SUMMARY REPORT
JANUARY - DECEMBER 2013

Average Participants	18,961
Average Dependents	<u>8,484</u>
Average Total Enrollment	27,445
Participant Visits	24,589
Dependent Visits	<u>12,161</u>
Total Visits	36,750
Procedures	74,839
UCR Value	14,138,905
Premiums Paid	8,321,934
Co-payments Received	<u>649,911</u>
Total Income	\$ 8,971,845
Total Income	\$ 8,971,845
UCR Value	14,138,905
Relative Value	1.58

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 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 \$14,138,905.00 in dental care value while expending \$8,971,845.00 in premium and patient co-payments. This represents an average relative value of 1.58, indicating that \$1.58 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.

**Food Employers Labor Relations Association
and United Food & Commercial Workers
Health and Welfare Fund
2013 Relative Value by Calendar Quarter**



	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
UCR Value Received	\$ 3,455,765	\$ 3,738,353	\$ 3,457,559	\$ 3,487,228
Premium & Co-Payment	\$ 2,226,461	\$ 2,278,855	\$ 2,247,155	\$ 2,219,374
Relative Value	1.55	1.64	1.54	1.57

	2013 Annual
UCR Value Received	\$ 14,138,905
Premium & Co-Payment	\$ 8,971,845
Relative Value	1.58

ANNUAL

FELRA & UFCW EXPERIENCE/
ANNUAL COST OF CARE REPORT

JAN-DEC 2013

PREMIUM PAID:	\$	8,321,934
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COST OF CARE:

CLAIMS PAID	\$	5,186,720	62.3%
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TOTAL COST OF CARE	\$	5,186,720	62.3%
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Utilization by Tier Report

Payor : FELRA and UFCW HEALTH and WELFARE

Group : <ALL GROUP>

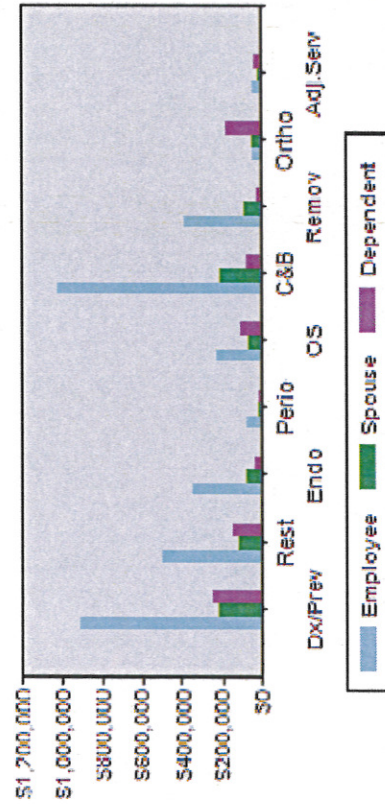
Claims Paid From : 1/1/2013

To : 12/31/2013

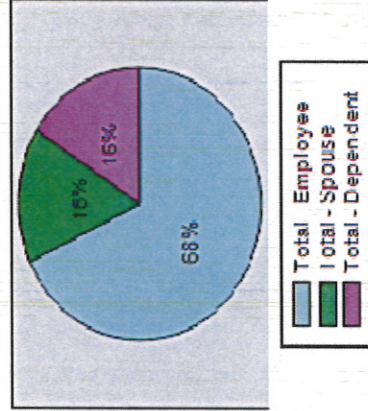
Coverage Type	Diagnostic/ Preventive	Minor Restorative	Endodontics	Periodontics	Maxillofacial Prosthetics/Oral and Maxillofacial Surgery	Bridges/ Crowns/ Inlays	Removable Prosthodontics	Orthodontics	Adjunctive General	All Services	Your Utilization %
Employee	\$906,942	\$493,015	\$346,847	\$66,341	\$226,173	\$1,018,644	\$385,129	\$39,295	\$46,670	\$3,529,055	68.04%
Spouse	\$211,186	\$117,463	\$68,918	\$18,585	\$58,440	\$205,528	\$80,876	\$43,808	\$16,723	\$821,527	15.84%
Dependent	\$244,422	\$138,221	\$38,187	\$4,959	\$106,061	\$73,672	\$29,221	\$167,360	\$34,035	\$836,138	16.12%
Total	\$1,362,550	\$748,699	\$453,952	\$89,885	\$390,674	\$1,297,844	\$495,225	\$250,463	\$97,428	\$5,186,720	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	32,765	6,680	746	1,283	2,344	3,278	889	350	786	49,121	65.64%
Spouse	7,720	1,553	147	278	484	639	201	455	217	11,694	15.63%
Dependent	9,167	1,727	87	77	664	267	67	1,664	304	14,024	18.74%
Total	49,652	9,960	980	1,638	3,492	4,184	1,157	2,469	1,307	74,839	100.00%

Amount Paid by Code Group



Amount Paid by Tier





Utilization by Code Group

Payor : FELRA and UFCW HEALTH and WELFARE

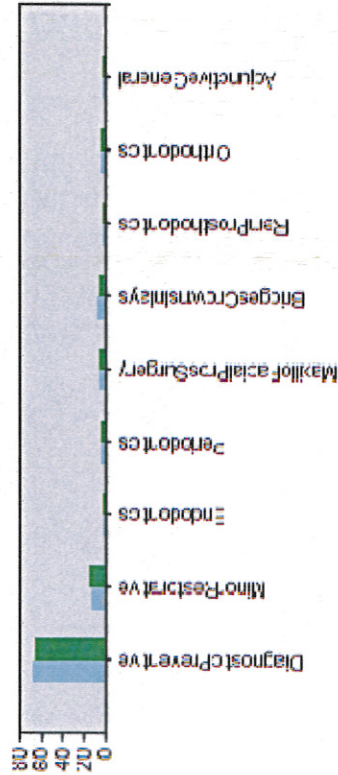
Group : <ALL GROUP>

Claims Paid From : 1/1/2013

To : 12/31/2013

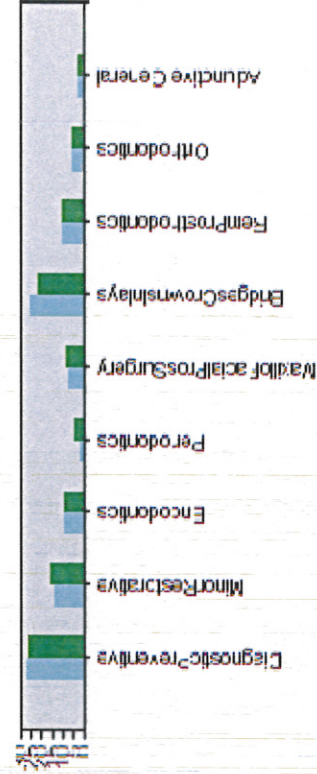
Code Groups	Group # of Services	Group % Services	Book of Business % Services
DiagnosticPreventive	49,652	66.35%	64.33%
MinorRestorative	9,960	13.31%	14.68%
Endodontics	980	1.31%	1.29%
Periodontics	1,638	2.19%	3.27%
MaxillofacialProsSurgery	3,492	4.67%	5.06%
BridgesCrownsInlays	4,184	5.59%	4.83%
RemProsthodontics	1,157	1.55%	1.56%
Orthodontics	2,469	3.30%	3.33%
Adjunctive General	1,307	1.75%	1.64%
Total	74,839	100.00%	100.00%

% of Services



Code Groups	Group Amount Paid	Group % Amount Paid	Book of Business % Amount Paid
DiagnosticPreventive	\$1,362,550	26.27%	25.79%
MinorRestorative	\$748,699	14.43%	15.72%
Endodontics	\$453,952	8.75%	8.96%
Periodontics	\$89,885	1.73%	3.82%
MaxillofacialProsSurgery	\$390,674	7.53%	8.03%
BridgesCrownsInlays	\$1,297,844	25.02%	21.49%
RemProsthodontics	\$495,225	9.55%	9.94%
Orthodontics	\$250,463	4.83%	4.44%
Adjunctive General	\$97,428	1.88%	1.82%
Total	\$5,186,720	100.00%	100.00%

% Amount Paid





Utilization Summary

Top Procedures by Paid Amount

Payor : FELRA and UFCW HEALTH and WELFARE

Group: FELRA and UFCW HEALTH and WELFARE - 01GDS02

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	\$563,642	10.87%	12,540	16.76%
D2750	crown-porc fused to high noble	\$499,848	9.64%	1,085	1.45%
D0120	periodic oral exam	\$235,972	4.55%	12,739	17.02%
D8670	periodic ortho exam/contracted	\$231,176	4.46%	2,359	3.15%
D3330	root canal, molar	\$219,991	4.24%	403	0.54%
D2150	Amalgam - two surfaces, primary or permanent	\$202,589	3.91%	2,612	3.49%
D2752	crown-porce fused noble metal	\$198,854	3.83%	451	0.60%
D2740	crown-porcen/ceramic substrate	\$189,005	3.64%	346	0.46%
D2140	Amalgam - one surface, primary or permanent	\$173,353	3.34%	2,679	3.58%
D5214	mandibular part denture-mtl	\$145,066	2.80%	218	0.29%
D3320	root canal, bicuspid	\$144,967	2.79%	324	0.43%
D7210	surgical removal erupted tooth	\$134,949	2.60%	1,142	1.53%
D5213	maxillary part denture-cst mtl	\$130,511	2.52%	197	0.26%
D7140	extraction - erupted or exposed root	\$117,531	2.27%	1,644	2.20%
D0274	four bitewings	\$114,179	2.20%	4,756	6.35%
D2160	Amalgam - three surface, primary or permanent	\$106,417	2.05%	1,232	1.65%
D2950	core buildup, including pins	\$96,022	1.85%	1,012	1.35%
D2751	crown-porcelain fused to metal	\$94,370	1.82%	202	0.27%
D0330	panoramic x-ray	\$92,018	1.77%	1,998	2.67%
D5110	complete denture - maxillary	\$75,069	1.45%	122	0.16%
D0140	limited oral exam	\$72,496	1.40%	2,951	3.94%
D2332	resin-3 surfaces, anterior	\$63,457	1.22%	782	1.04%
D7240	remove impact tooth-comp bony	\$62,696	1.21%	250	0.33%
D6750	crown-porc fused high noble	\$60,305	1.16%	127	0.17%
D0220	1st periapical	\$59,669	1.15%	5,575	7.45%
D2330	resin-1 surface, anterior	\$59,005	1.14%	953	1.27%
D2331	resin-2 surfaces, anterior	\$58,717	1.13%	788	1.05%
D1120	prophy-child	\$57,795	1.11%	1,543	2.06%
D3310	root canal, anterior	\$56,556	1.09%	162	0.22%
D0210	complete series	\$48,603	0.94%	808	1.08%
	All Other Procedures	\$821,894	15.85%	12,839	17.16%
	Totals:	\$5,186,720	100%	74,839	100%