

LANDOVER

APR 09 2018



April 1, 2018

Board of Trustees
United Food & Commercial Workers and Participating Employers
Health and Welfare Fund

Dear Trustees:

Group Dental Service is pleased to present the 2017 Year End Utilization Report, and 2018 renewal. 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 2017 utilization report enclosed. An overview of the highlights of this report includes:

- * 8,191 total visits
- * An average enrollment of 6,851 including participants and dependents
- * Cost of Care is 77%
- * Our proposed renewal is a rate hold through year-end 2018

We have enclosed the following reports for your review:

1. Summary and Cost of Care Report
2. Group Utilization Analysis
3. Group Profile Analysis
4. Group Benefit Analysis

Sincerely,

Molly Imming and Jeanette Stump
Group Dental Service



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

UNITED FOOD & COMMERCIAL WORKERS AND PARTICIPATING EMPLOYERS

2017 UTILIZATION REPORT

PRESENTED BY:

GROUP DENTAL SERVICE

APRIL 2018

United Food & Commercial Workers and Participating Employers

SUMMARY REPORT FULL YEAR 2017

Average Participants	4,751
Average Dependents	<u>2,100</u>
Average Total Enrollment	6,851
Participant Visits	5,407
Dependent Visits	<u>2,784</u>
Total Visits	8,191
Procedures	19,389
UCR Value	\$3,034,345
Premiums Paid	\$1,690,302
Co-payments Received	<u>126,910</u>
Total Expense	\$ 1,817,212
Relative Value	1.67

UNITED FOOD & COMMERCIAL WORKERS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
COST OF CARE REPORT

Full Year 2017

PREMIUM PAID:	\$	1,690,302
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COST OF CARE:

INCURRED CLAIMS	\$	1,306,256
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TOTAL COST OF CARE		77%
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FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 PLAN: <ALL PLANS>

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
TOTAL CONTRACTS UTILIZED	940	2089	2215
PERCENT CONTRACTS UTILIZED	21.22	43.97	42.51
AVERAGE NO PATIENT/CONTRACT	1.46	1.44	1.5
TOTAL NO PATIENT UTILIZING	1143	2864	3047
PERCENT PATIENT UTILIZING	17.46	38.59	38.51
AVERAGE NO OF SUBS ENROLLED	4430	4751	5211
TOTAL NO SUBS UTILIZING	738	1896	2002
PERCENT SUBS UTILIZING	16.51	36.56	36.24
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	2046	2100	2617
TOTAL NO OF DEPENDENT UTILIZING	407	972	1056
PERCENT DEPENDENT UTILIZING	19.6	43.35	44.15

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
NO OF SUBSCRIBER VISITS	1150	5407	5997
NO VISITS/UTILIZING SUB	1.56	2.85	3
NO PROCS/UTILIZING SUB	4.2	7.51	7.77
NO PROCS/SUB VISIT	2.69	2.63	2.59
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	697	2794	2980
NO VISITS/UTILIZING DEPENDENT	1.71	2.87	2.82
NO PROC/UTILIZING DEPENDENT	4.45	7.71	7.61
NO PROC/DEPENDENT VISIT	2.6	2.68	2.7

GROUP DENTAL SERVICE OF MARYLAND, INC

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 ALL PLANS

	Number of Procedure Reported										Procedure Rptd per Subscriber				Procedure Rptd Util Member			
	This Quarter			Last 12 Months			Prev 12 Months			PCT	QTR		LST 12		QTR		LST 12	
	NO	PCT		NO	PCT		NO	PCT			NO		NO		NO		NO	
PREVENTIVE	777	19.54		3579	20.00		3968	20.47			1.05		1.89		1.98		1.25	
EXAMS	891	22.40		4062	22.70		4422	22.81			1.21		2.14		2.21		1.42	
XRAYS	893	22.45		3896	21.77		4063	20.96			1.21		2.05		2.03		1.36	
MIONR RESTORE	602	15.14		2564	14.33		3007	15.51			0.82		1.35		1.50		0.90	
MAJOR RESTORE	113	2.84		616	3.44		649	3.35			0.15		0.32		0.32		0.22	
FIXED PROSTH	9	0.23		76	0.42		52	0.27			0.01		0.04		0.03		0.03	
DENTURES	63	1.58		336	1.88		303	1.56			0.09		0.18		0.15		0.12	
ENDO	25	0.63		101	0.56		118	0.61			0.03		0.05		0.06		0.04	
PERIO	93	2.34		470	2.63		413	2.13			0.13		0.25		0.21		0.16	
SIMPLE EXT	156	3.92		621	3.47		710	3.66			0.21		0.33		0.35		0.22	
ORAL SRG	89	2.24		447	2.50		487	2.51			0.12		0.24		0.24		0.16	
ORTHO	143	3.60		513	2.87		494	2.55			0.19		0.27		0.25		0.18	
OTHER	123	3.09		616	3.44		703	3.63			0.17		0.32		0.35		0.22	
TOTALS	3977	100.00		17897	100.00		19389	100.00			5.39		9.44		9.68		6.25	

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 PLAN: <ALL PLANS>

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	---PRIOR 12 MONTHS---	
D0120	627	0.00	35920.00	2918	0.00	164714.00	3229	0.00	176298.00		
D0140	157	0.00	14283.00	652	0.00	59120.00	670	0.00	59882.00		
D0150	91	0.00	8699.00	423	0.00	40027.00	444	0.00	40717.00		
D0170	0	0.00	0.00	0	0.00	0.00	1	0.00	50.00		
D0180	3	0.00	357.00	25	0.00	3303.00	22	0.00	2788.00		
D0210	41	0.00	6911.00	213	0.00	34783.00	233	0.00	36206.00		
D0220	291	0.00	10004.00	1276	0.00	43536.00	1300	0.00	43351.00		
D0230	100	0.00	3196.00	436	0.00	13847.00	456	0.00	13923.00		
D0240	0	0.00	0.00	3	0.00	122.00	2	0.00	88.00		
D0270	1	0.00	35.00	11	0.00	382.00	14	0.00	500.00		
D0272	55	0.00	2935.00	268	0.00	13674.00	329	0.00	16261.00		
D0273	2	0.00	126.00	4	0.00	249.00	6	0.00	309.00		
D0274	282	0.00	20195.00	1178	0.00	84012.00	1212	0.00	83971.00		
D0277	0	0.00	0.00	2	0.00	190.00	0	0.00	0.00		
D0330	97	0.00	12828.00	445	0.00	58159.00	449	0.00	58269.00		
D0460	2	0.00	150.00	6	0.00	436.00	9	0.00	680.00		
D1110	620	0.00	61203.00	2854	0.00	277511.00	3111	0.00	292970.00		
D1120	73	0.00	5259.00	310	0.00	22836.00	363	0.00	26311.00		
D1208	27	0.00	1191.00	154	0.00	6718.00	200	0.00	8484.00		
D1510	0	0.00	0.00	0	0.00	0.00	1	10.00	394.00		
D2140	146	0.00	23762.00	537	0.00	85488.00	586	0.00	89937.00		
D2150	121	0.00	22741.00	500	0.00	93052.00	656	0.00	116742.00		
D2160	54	0.00	12169.00	219	0.00	49496.00	293	0.00	63593.00		
D2161	14	0.00	3924.00	49	0.00	13071.00	72	0.00	17711.00		

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 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		
D2330	45	0.00	7921.00	216	0.00	36773.00	235	0.00	38800.00		
D2331	59	0.00	12573.00	218	0.00	46830.00	245	0.00	49476.00		
D2332	44	0.00	12055.00	217	0.00	58542.00	203	0.00	52596.00		
D2335	17	0.00	5349.00	51	0.00	16092.00	98	0.00	29020.00		
D2391	5	0.00	943.00	31	0.00	5412.00	56	0.00	9421.00		
D2392	9	0.00	2289.00	33	0.00	7826.00	47	0.00	11248.00		
D2393	2	0.00	590.00	8	0.00	2177.00	23	0.00	7250.00		
D2394	0	0.00	0.00	1	0.00	316.00	5	0.00	1742.00		
D2740	38	4750.00	47657.00	191	23875.00	244194.00	195	24375.00	249968.00		
D2750	12	1500.00	15567.00	74	9250.00	97404.00	96	12000.00	123212.00		
D2751	7	875.00	8653.00	62	7750.00	71610.00	55	6875.00	65947.00		
D2752	9	1125.00	10967.00	41	5125.00	50213.00	39	4875.00	45612.00		
D2790	0	0.00	0.00	0	0.00	0.00	1	125.00	1125.00		
D2792	0	0.00	0.00	0	0.00	0.00	1	125.00	1300.00		
D2920	4	0.00	534.00	35	0.00	4328.00	52	0.00	5937.00		
D2930	0	0.00	0.00	2	60.00	558.00	3	60.00	808.00		
D2940	6	0.00	828.00	31	0.00	4392.00	19	0.00	2554.00		
D2950	32	0.00	9712.00	166	0.00	51227.00	171	0.00	51194.00		
D2951	0	0.00	0.00	0	0.00	0.00	5	0.00	310.00		
D2952	1	0.00	495.00	2	0.00	990.00	4	0.00	1633.00		
D2954	7	0.00	2663.00	36	0.00	13867.00	30	0.00	11074.00		
D3110	0	0.00	0.00	1	0.00	75.00	3	0.00	220.00		
D3120	3	0.00	260.00	6	0.00	496.00	12	0.00	1076.00		
D3310	2	250.00	2305.00	21	2625.00	22709.00	23	3075.00	22664.00		
D3320	10	1650.00	12116.00	35	5175.00	42668.00	34	5150.00	40642.00		

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 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
D3330	10	3000.00	14457.00	38	11800.00	57042.00	46	13500.00	66235.00
D4212	0	0.00	0.00	0	0.00	0.00	1	19.00	146.00
D4260	0	0.00	0.00	4	1300.00	6000.00	0	0.00	0.00
D4261	0	0.00	0.00	2	200.00	2149.00	2	200.00	2324.00
D4277	0	0.00	0.00	0	0.00	0.00	1	200.00	1300.00
D4341	35	2450.00	9891.00	177	12390.00	51579.00	138	9660.00	40193.00
D4342	10	350.00	2047.00	46	1610.00	10091.00	59	2065.00	13181.00
D4355	7	0.00	1408.00	26	0.00	5170.00	26	0.00	5464.00
D4910	41	1435.00	6677.00	215	7525.00	34869.00	182	6370.00	28759.00
D5110	7	210.00	13485.00	36	1080.00	63089.00	34	1020.00	61165.00
D5120	4	120.00	8137.00	24	720.00	43302.00	19	570.00	31735.00
D5130	3	90.00	5581.00	16	480.00	26595.00	13	390.00	21819.00
D5140	0	0.00	0.00	9	270.00	14994.00	8	240.00	12311.00
D5211	2	60.00	2448.00	6	180.00	6342.00	5	150.00	7090.00
D5212	1	30.00	1232.00	9	270.00	10876.00	7	210.00	8791.00
D5213	11	330.00	18848.00	63	1890.00	112833.00	59	1770.00	107065.00
D5214	11	330.00	18841.00	55	1650.00	99331.00	62	1860.00	113117.00
D5222	0	0.00	0.00	1	30.00	1600.00	0	0.00	0.00
D5223	0	0.00	0.00	1	30.00	1600.00	0	0.00	0.00
D5410	1	0.00	98.00	2	0.00	173.00	3	0.00	294.00
D5411	0	0.00	0.00	1	0.00	74.00	4	0.00	386.00
D5421	2	0.00	191.00	4	0.00	401.00	4	0.00	365.00
D5422	0	0.00	0.00	5	0.00	555.00	3	0.00	285.00
D5510	1	0.00	265.00	5	0.00	1142.00	4	0.00	919.00
D5520	2	0.00	316.00	7	0.00	1291.00	3	0.00	569.00

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 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	NUMBER TIMES	PT COPAY	UCR VALUE
D5610	2	0.00	488.00	10	0.00	2410.00	4	0.00	4	0.00	897.00
D5620	0	0.00	0.00	2	0.00	530.00	0	0.00	0	0.00	0.00
D5630	0	0.00	0.00	0	0.00	0.00	3	0.00	3	0.00	787.00
D5640	2	0.00	404.00	10	0.00	2064.00	4	0.00	4	0.00	808.00
D5650	6	0.00	1296.00	40	0.00	9397.00	35	0.00	35	0.00	7514.00
D5660	2	0.00	510.00	6	0.00	1536.00	6	0.00	6	0.00	1525.00
D5730	1	0.00	428.00	6	0.00	2321.00	4	0.00	4	0.00	1469.00
D5731	1	0.00	425.00	3	0.00	1266.00	2	0.00	2	0.00	812.00
D5740	0	0.00	0.00	1	0.00	388.00	2	0.00	2	0.00	828.00
D5741	0	0.00	0.00	1	0.00	357.00	3	0.00	3	0.00	1108.00
D5750	1	0.00	405.00	3	0.00	1473.00	3	0.00	3	0.00	1331.00
D5751	0	0.00	0.00	3	0.00	1235.00	1	0.00	1	0.00	440.00
D5760	2	0.00	1001.00	4	0.00	1772.00	2	0.00	2	0.00	1116.00
D5761	0	0.00	0.00	0	0.00	0.00	1	0.00	1	0.00	777.00
D6240	1	125.00	1364.00	10	1250.00	12743.00	7	875.00	7	875.00	8850.00
D6241	0	0.00	0.00	2	250.00	2293.00	1	125.00	1	125.00	1197.00
D6242	1	125.00	1159.00	3	375.00	3566.00	6	750.00	6	750.00	7109.00
D6245	1	125.00	1021.00	8	1000.00	10612.00	2	250.00	2	250.00	2345.00
D6740	2	250.00	1890.00	19	2375.00	25953.00	4	500.00	4	500.00	4922.00
D6750	0	0.00	0.00	14	1750.00	17480.00	14	1750.00	14	1750.00	17836.00
D6751	0	0.00	0.00	4	500.00	5046.00	2	250.00	2	250.00	2522.00
D6752	4	500.00	4918.00	8	1000.00	9652.00	8	1000.00	8	1000.00	9604.00
D6930	0	0.00	0.00	8	0.00	1348.00	5	0.00	5	0.00	893.00
D7111	2	0.00	416.00	6	0.00	976.00	10	0.00	10	0.00	1482.00
D7140	153	0.00	29179.00	612	0.00	109143.00	689	0.00	689	0.00	119352.00

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 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		
D7210	67	0.00	22255.00	315	0.00	102366.00	357	0.00	116226.00		
D7220	0	0.00	0.00	3	0.00	1194.00	2	0.00	739.00		
D7230	4	0.00	2166.00	31	0.00	14909.00	35	0.00	15917.00		
D7240	8	0.00	4330.00	45	0.00	23666.00	56	0.00	31680.00		
D7241	1	0.00	604.00	1	0.00	604.00	2	0.00	1340.00		
D7250	8	0.00	3310.00	40	0.00	13938.00	18	0.00	6464.00		
D7310	0	0.00	0.00	6	0.00	1911.00	6	0.00	2316.00		
D7510	0	0.00	0.00	3	0.00	912.00	5	0.00	1454.00		
D8070	0	0.00	0.00	0	0.00	0.00	1	925.00	4766.20		
D8080	5	4625.00	24431.50	20	18500.00	97726.00	15	13875.00	73294.50		
D8090	1	925.00	5127.40	5	4625.00	25637.00	5	4625.00	25637.00		
D8670	137	0.00	25961.50	488	0.00	92476.00	473	0.00	89633.50		
D9110	15	0.00	2004.00	111	0.00	14275.00	120	0.00	14802.00		
D9220	0	0.00	0.00	0	0.00	0.00	8	0.00	3177.00		
D9221	0	0.00	0.00	0	0.00	0.00	5	0.00	826.00		
D9223	16	0.00	3199.00	67	0.00	14287.00	57	0.00	13307.00		
D9230	4	0.00	480.00	13	0.00	1428.00	8	0.00	894.00		
D9241	0	0.00	0.00	0	0.00	0.00	1	0.00	450.00		
D9242	0	0.00	0.00	0	0.00	0.00	1	0.00	175.00		
D9243	1	0.00	232.00	5	0.00	963.00	2	0.00	304.00		
D9248	0	0.00	0.00	1	0.00	114.00	2	0.00	505.00		
D9310	17	0.00	2797.00	61	0.00	9827.00	71	0.00	11213.00		
D9932	0	0.00	0.00	0	0.00	0.00	1	0.00	24.00		
D9933	0	0.00	0.00	0	0.00	0.00	1	0.00	24.00		
D9934	0	0.00	0.00	0	0.00	0.00	1	0.00	28.00		

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2016 TO: 12/31/2017

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 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	NUMBER TIMES	PT COPAY	UCR VALUE
D9935	1	0.00	28.00	1	0.00	28.00	0	0.00	0	0.00	0.00
D9999	0	0.00	0.00	0	0.00	0.00	1	0.00	1	10.00	0.00
		25230.00	645116.40		126910.00	3034345.00		119829.00			3108497.20