

**United Food and Commercial Workers
Unions and Participating Employers
Health and Welfare Fund**

Dental HMO (DHMO)

Bid Analysis – Proposals Effective January 1, 2018

October 2017

Presented by:

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This report is for the sole use of plan sponsor and its authorized representatives involved in the competitive bid. Some material provided by the vendors may be deemed proprietary and confidential to the vendor and may not be disclosed or shared with any third parties other than the authorized employees, directors, or Trustees of the plan sponsor, unless required by public disclosure laws or other legal requirements.

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Introduction

- On behalf of the United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund, (The Fund), Segal Consulting solicited proposals to provide DHMO benefits for the active members, retirees, and their covered dependents.
- The Fund offers a DHMO that is currently funded on a fully insured basis through Group Dental Service of Maryland (GDS), a subsidiary of Aetna, Inc., and covers 2,920 members, primarily in Virginia and Maryland, with a smaller concentration of participants in Tennessee and West Virginia.
- The current DHMO plans offered by GDS are structured with a member copay based on type of service performed.
- Out-of-network access may be provided for members residing 20 miles or more from a general dentist.
- Segal requested proposals for a fully insured DHMO.
- Segal has reviewed and analyzed each bidder's proposal based on the following major criteria:
 - Premium rates and multiple-year guarantees
 - Provider depth
 - Network access
 - Provider disruption

Introduction *continued*

- Segal sent Requests for Proposals (RFPs) to the following organizations that represent qualified dental insurance vendors, including the Fund's current DHMO vendor. The table below indicated the proposals submitted by each vendor:

Company Name	Fully Insured Proposal - DHMO
GDS	◆
CareFirst BlueCross BlueShield (CareFirst)	◆
Cigna	◆
Delta Dental (Dentegra)	◆
Dominion Dental (Dominion)	◆
Guardian	
MetLife	
United Healthcare (UHC)	◆

- GDS and Dentegra quoted the current DHMO benefits and all others quoted different benefit plans.

Executive Summary

- Proposals from CareFirst, Cigna, Dominion, UHC, and Dentegra are competitive compared to the current GDS DHMO premiums.
 - CareFirst's proposed premium is 36.8% less than the current GDS premium.
 - Cigna's proposed premium is 35.4% less than the current GDS premium
 - Dominion and UHC's proposed premiums are 26.5% less than the current GDS premium
 - Dentegra's proposed premium is 12.4% less than the current GDS premium.
- GDS proposed their renewal rates with a 1.5% decrease over the current rates.
- CareFirst, Cigna, Dominion, and UHC's proposed DHMO benefit plans include:
 - \$0 copay for diagnostic and preventive dental services.
 - An increased copay over the current GDS benefits for major services.
 - Dentegra is able to provide an exact match of the current GDS benefits, in terms of copays, however, they did include a \$1,200 annual maximum benefit.
- GDS has the highest provider penetration with 64% of the utilized dentists in the network. This high penetration has been developed over many years as members opt for in-network providers.
- Dominion and UHC have the highest number of unique providers for general dentists.
- Dominion and GDS have the highest number of unique providers for specialist dentists.
- Cigna and CareFirst have the highest number of unique providers for orthodontists.

Financial Summary – Current DHMO

	1st Year Costs						
GDS - Current	\$1,219,019						
		% Difference From Current	\$ Difference From Current	Member Cost (¹)	Change in Member Cost	Premium Savings Offset by Change in Member Cost	Network Penetration
CareFirst	\$770,465	-36.8%	(\$448,554)	\$353,590	\$96,219	(\$352,335)	6.5%
CIGNA	\$787,434	-35.4%	(\$431,584)	\$424,190	\$166,819	(\$264,766)	11.5%
Dentegra	\$1,067,661	-12.4%	(\$151,357)	\$257,372	\$0	(\$151,357)	23.0%
Dominion	\$896,405	-26.5%	(\$322,613)	\$530,728	\$273,357	(\$49,257)	16.5%
GDS	\$1,200,787	-1.5%	(\$18,232)	\$257,372	\$0	(\$18,232)	64.0%
UHC	\$896,405	-26.5%	(\$322,613)	\$592,477	\$335,106	\$12,492	18.4%

(¹) Reflects the Top 50 utilized dental procedures.

- DHMO premiums are based on 2,920 participants.
- DHMO plan design includes \$0 copay for diagnostic and preventive services.
- CareFirst has provided the lowest premium rates. CareFirst's rates are guaranteed for one year with a 5% rate cap in years 2 and 3.
- Cigna has provided the second lowest premium rates. Cigna's rates are guaranteed for two years with no rate change.
- Dominion and UHC have provided the third lowest premium rates. Dominion's and UHC's rates are guaranteed for two years with a 5% increase in year three.

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Financial Summary – Alternative DHMO Plan Option

GDS - Current	1st Year Costs						
	\$1,219,019	% Difference From Current	\$ Difference From Current	Member Cost ⁽¹⁾	Change in Member Cost	Premium Savings Offset by change in Member cost	Network Penetration
CareFirst	\$631,277	-48.2%	(\$587,742)	\$577,730	\$259,199	(\$328,544)	6.5%
CIGNA	\$753,607	-38.2%	(\$465,412)	\$424,190	\$105,659	(\$359,753)	11.5%
Dentegra	\$999,161	-18.0%	(\$219,858)	\$318,532	\$0	(\$219,858)	23.0%
Dominion	\$882,940	-27.6%	(\$336,079)	\$589,458	\$270,927	(\$65,152)	16.5%
GDS	\$1,152,653	-5.4%	(\$66,365)	\$318,532	\$0	(\$66,365)	64.0%

⁽¹⁾ Reflects the Top 50 utilized dental procedures.

- DHMO premiums are based on 2,920 participants.
- The Alternative DHMO plan design includes \$5 copay on diagnostic and preventive services.
- CareFirst has provided the lowest premium rates. The CareFirst proposed benefits include a \$10 copay on diagnostic and preventive services
- Cigna has provided the second lowest premium rates. The Cigna proposed benefits include a \$0 copay on diagnostic and preventive services.
- Dominion has provided the third lowest premium rates.

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Top 50 Utilized Procedure Copay Schedule Comparison

Procedure Code	Description	GDS Current Plans							CareFirst	CIGNA	Dominion	UHC
		H I J (DS)	JS JSS (DS-JS)	JS JSS (DS-JSE)	T, Z, and TR	Y	Y20	YE				
120	Periodic Oral Exam - Established Patient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
140	Limited Oral Evaluation - Problem Focused	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
150	Comprehensive Oral Evaluation- New or Established Patient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
180	Comprehensive Periodontal Evaluation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$40	\$35	\$35
210	Intraoral Complete Series (including Bitewings)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
220	Intraoral - Periapical First Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
230	Intraoral - Periapical Each Additional Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
272	Bitewings - 2 Films	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
274	Bitewings - 4 Films	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
330	Panoramic Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$25
1110	Prophylaxis - Adult and Child 14 or Older	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1120	Prophylaxis - Child up to Age 14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1208	Top Application of Fluoride - Excluding Varnish	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
2140	Amalgam - 1 Surface, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Top 50 Utilized Procedure Copay Schedule Comparison *continued*

Procedure Code	Description	GDS Current Plans							CareFirst	CIGNA	Dominion	UHC
		H I J (DS)	JS JSS (DS-JS)	JS JSS (DS-JSE)	T, Z, and TR	Y	Y20	YE				
2150	Amalgam - 2 Surfaces, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2160	Amalgam - 3 Surfaces, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2161	Amalgam- 4+ Surfaces, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2330	Resin - 1 Surface, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$39	\$46
2331	Resin - 2 Surfaces, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$46	\$54
2332	Resin - 3 Surfaces, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$54	\$63
2335	Resin-4+ Surfaces/Invol Incisal Angle, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60	\$88	\$64	\$72
2391	Resin - 1 Surface, Posterior	**	**	**	*	*	Not Covered	*	\$40	\$47	\$43	\$49
2740	Crown - Porcelain/Ceramic Substrate	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125	\$345	\$415	\$376	\$417
2750	Crown-Porcelain Fused/High Noble Metal	\$125 + gold	\$125 + gold	\$125 + gold	\$125 + gold	\$125 + gold	Not Covered	\$125 + gold	\$350	\$380	\$339	\$380
2751	Crown-Porcelain Fused/Predominately Base Metal	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125	\$330	\$335	\$339	\$380
2752	Crown-Porcelain Fused/Noble Metal	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125	\$340	\$355	\$339	\$380
2920	Recement Crown	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$20	\$12	\$28	\$33
2940	Sedative Filling	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20	\$13	\$28	\$31

*GDS-MD pays the same as amalgams patient pays the difference

**GDS-MD pays the same as amalgam patient pays the difference +\$40

Top 50 Utilized Procedure Copay Schedule Comparison *continued*

Procedure Code	Description	GDS Current Plans							CareFirst	CIGNA	Dominion	UHC
		H I J (DS)	JS JSS (DS-JS)	JS JSS (DS-JSE)	T, Z, and TR	Y	Y20	YE				
2950	Core Buildup, Including any Pins	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$0	\$92	\$80	\$90
2954	Prefab Post & Core in Addition to Crown	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$70	\$115	\$87	\$112
3310	Endodontic Therapy - Anterior Tooth (Excl Final Rest)	Not Covered	Not Covered	\$125***	Not Covered	Not Covered	Not Covered	\$125***	\$190	\$12	\$238	\$260
3320	Endodontic Therapy - Bicuspid Tooth (Excl Final Rest)	Not Covered	Not Covered	\$125***	Not Covered	Not Covered	Not Covered	\$125***	\$240	\$31	\$319	\$334
3330	Endodontic Therapy - Molar (Excl Final Rest)	Not Covered	Not Covered	\$250***	Not Covered	Not Covered	Not Covered	\$250***	\$310	\$280	\$386	\$416
4341	Perio Scaling & Root Planing - 4+ Contiguous/ Bounded Teeth Spaces per Quad	Not Covered	\$70	\$70	\$70	\$70	Not Covered	\$70	\$60	\$96	\$78	\$83
4342	Perio Scaling & Root Planing - 1-3 Teeth per Quad	Not Covered	\$35	\$35	\$35	\$35	Not Covered	\$35	\$50	\$48	\$35	\$45
4910	Periodontal Maintenance Procedures	Not Covered	\$35	\$35	\$35	\$35	Not Covered	\$35	\$40	\$66	\$58	\$65
5110	Complete Upper Denture (Incl Adjustments)	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30	\$335	\$500	\$520	\$578
5120	Complete Lower Denture (Incl Adjustments)	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30	\$335	\$500	\$520	\$578
5213	Upper Partial-Cast Metal Frame w/Resin Base	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30	\$385	\$575	\$534	\$613
5214	Lower Partial-Cast Metal Frame w/Resin Base	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30	\$385	\$575	\$534	\$613
5650	Add Tooth to Existing Partial Denture	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$60	\$65	\$65	\$73
7140	Extraction, Erupted Tooth or Exposed Root (Elevation/Forceps Removal)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$12	\$39	\$50

***GDS-MD Additional \$100 fee applies and is responsibility of member if Root Canal is performed by a specialist

Top 50 Utilized Procedure Copay Schedule Comparison *continued*

Procedure Code	Description	GDS Current Plans							CareFirst	CIGNA	Dominion	UHC
		H I J (DS)	JS JSS (DS-JS)	JS JSS (DS-JSE)	T, Z, and TR	Y	Y20	YE				
7210	Surg. Remove Extracted Erupted Tooth	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$65	\$21	\$87	\$102
7230	Remove Impacted Tooth - Part Bony	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$95	\$73	\$116	\$145
7240	Remove Impacted Tooth - Complete Bony	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$120	\$120	\$152	\$181
7250	Surg. Removal of Residual Roots	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$55	\$21	\$102	\$108
8670	Periodic Ortho Treatment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$40	\$91	\$118	\$118
9110	Palliative (Emergency) Care Dental Pain-Minor Proc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15	\$0	\$35	\$35
9223	deep sedation/general anesthesia — each 15 minute increment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$35	\$84	\$103	\$103
9310	Consultation (by non-treating Dentist)	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0	\$35	\$0	\$36	\$36

DHMO Copay Schedule Comparison

	Current DHMO		Alternative DHMO Plan Option	
	Total Member Cost Top 50	Copay Schedule % Difference From GDS	Total Member Cost Top 50	Copay Schedule % Difference From GDS
GDS	\$257,372	N/A	\$318,532	N/A
CareFirst	\$353,590	37.4%	\$577,730	81.4%
Cigna	\$424,190	64.8%	\$424,190	33.2%
Dentegra (EPO Network)	\$257,372	0.0%	\$318,532	0.0%
Dominion	\$530,728	106.2%	\$589,458	85.1%
UHC	\$592,477	130.2%	N/A	N/A

- Segal provided a list of the Fund's top 50 utilized dental procedures for the May, 2015 – June, 2016 time frame and requested each bidder to provide the associated fee schedule by three-digit zip code.
- The results above are weighted based on the population by three digit zip code and the total cost based on the volume for each procedure.
- Dentegra's fee schedule provides an exact match of the current plans from GDS and on the Fund's top 50 utilized dental procedures.
- The remaining bidder's fee schedules were higher than GDS on the Fund's top 50 utilized dental procedures.

Network Access - DHMO

DHMO Network							
Percentage of Participants with Access to:	Within:	GDS	CareFirst	CIGNA	Dentegra	Dominion	UHC
2 General Dentists	8 miles	88.8%	82.7%	86.0%	64.0%	88.7%	90.9%
1 Specialist Dentists	8 miles	89.6%	85.2%	91.5%	82.0%	90.7%	91.1%
1 Orthodontists	8 miles	87.4%	74.1%	89.1%	74.0%	88.5%	90.1%

- Network Access summary provides the percentage of employees with access to each provider type within the defined mileage distance from the employee's home zip code.
- Network Access based on 2,920 employees.

Provider Network Depth - DHMO

	DHMO - General Dentist					
	GDS	CareFirst	CIGNA	Dentegra	Dominion	UHC
Unique Locations	231	261	194	100	390	352
Unique Providers	290	263	194	140	525	543
Access Points	332	263	194	150	1,113	1,114

	DHMO - Specialist Dentist					
	GDS	CareFirst	CIGNA	Dentegra	Dominion	UHC
Unique Locations	145	117	165	88	373	144
Unique Providers	219	117	165	156	242	195
Access Points	335	117	165	208	573	402

	DHMO – Orthodontist					
	GDS	CareFirst	CIGNA	Dentegra	Dominion	UHC
Unique Locations	77	96	112	36	138	81
Unique Providers	68	96	112	40	73	93
Access Points	99	96	112	63	171	171

- The geographic area for provider depth was based on the three-digit zip code data from the census that represents 95% of the employees in the Fund's population. All counts are reported by the bidders.
- Unique Locations - Offices, regardless of who is in office.
- Unique Providers – Distinctive number of dental licenses in an office.
- Access points - Every provider at every location—the most common way to display a network. For example, if one provider practices at five different office locations, this results in five access points.
- Dentegra data is based on their DPPO network.

Provider Disruption

	DHMO Network Penetration ⁽¹⁾
CareFirst	6.5%
CIGNA	11.5%
Dentegra	23.0%
Dominion	16.5%
GDS	64.0%
UHC	18.4%

⁽¹⁾ Lower network penetration means more disruption for the members

- The DHMO network penetration results are based on providers that were utilized by the membership through June 30, 2017.
- GDS's DHMO network penetration is the highest of the quoting vendors providing a DHMO network, followed by Dentegra and UHC.

Next Steps

- Conduct Best and Final Negotiations.
- Arrange Finalist Meetings with United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund
- Award Contract
- Begin Implementation



✓ **Appendices**

Appendix A - Financial Ratings

	GDS	CareFirst	Cigna	Dentegra	Dominion ⁽²⁾	Guardian	MetLife	UHC
A.M. Best	A	Not Rated	A	A	Not Rated	A++	A+	bbb+
Standard & Poor's	AA-	Not Available ⁽¹⁾	AA-	Not Rated	Not Rated	AA+	AA-	A+
Moody's	A2	Not Rated	A1	Not Rated	Not Rated	Aa2	Aa3	A3
Other	AA- (Fitch)	None	None	None	None	AA+ (Fitch)	AA- (Fitch)	A- (Fitch)

⁽¹⁾ In accordance with the requirements set forth by the Blue Cross and Blue Shield Association, CareFirst receives a limited private rating from Standard & Poor's on an annual basis. The latest rating occurred May 2017. Because it is a limited private rating, both parties are restricted from releasing the ratings without prior approval.

⁽²⁾ Dominion is a privately held company and does not obtain financial ratings. Dominion has been operational since 1996 and has met all regulatory requirements for capital and surplus. It currently maintains more than 9 times the risk based capital requirement prescribed by the NAIC model.

Segal Consulting believes it is important to consider the financial strength of insurance companies and managed care organizations, which are candidates for initial selection or renewal as insurers or service providers to employee benefit plans. Therefore, we are providing the financial strength rating that was available to us on the date this document was prepared for the insurance company or managed care organization under consideration.

When available, we select A.M. Best or Standard & Poor's ratings because of their depth of coverage of insurance companies and overall reputation as a rating service. Several other rating services (e.g., Fitch and Moody's) also provide ratings of insurance companies and managed care organizations, which we provide when a rating from A.M. Best and Standards & Poor's is not available. You may wish to consult these other services before making a decision regarding the initial selection or renewal of an insurance company or managed care organization. A.M. Best and Standard and Poor's regard "vulnerable" companies to be at relatively serious risk in terms of meeting both claims and creditor obligations. Insurance companies in this category should be researched carefully before being selected.

Finally, Segal Consulting does not itself perform insurance company or managed care organization credit quality evaluations and does not offer any warranty as to the scope or reliability (e.g., with respect to an organization's ability to meet future obligations) of the insurance company or managed care organization evaluations performed by any rating service. Segal is not responsible for providing monitoring of these ratings on an ongoing basis.

Appendix A - Financial Rating Categories Explained *continued*

A.M. Best's Rating Descriptions*

INVESTMENT GRADE OR SECURE:

RATING	CATEGORY
A++ and A+	Superior - "very strong ability to meet their ongoing obligations to policyholders"
A and A-	Excellent - "strong ability to meet their ongoing obligations to policyholders"
B++ and B+	Very Good - "good ability to meet their ongoing obligations to policyholders"

BELOW INVESTMENT GRADE OR VULNERABLE

RATING	CATEGORY
B and B-	Fair - "ability to meet their current obligations to policyholders, but their financial strength is vulnerable to adverse changes in underwriting and economic conditions"
C++ and C+	Marginal - "ability to meet their current obligations to policyholders, but their financial strength is vulnerable to adverse changes in underwriting and economic conditions"
C and C-	Weak - "ability to meet their current obligations to policyholders, but their financial strength is very vulnerable to adverse changes in underwriting and economic conditions"
D	Poor - "ability to meet their current obligations to policyholders and their financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions"
E	Under Regulatory Supervision – "placed by an insurance regulatory authority under a significant form of control or restraint, such as conservatorship or rehabilitation, but does not include liquidation"
F	In Liquidation - "under an order of liquidation by a court of law or whose owners have voluntarily agreed to liquidate the company"
S	Rating Suspended - "experienced sudden and significant events affecting their financial position or operating performance whose rating implications cannot be evaluated due to a lack of timely or adequate information"

*Ratings may be modified as follows: Under Review (u); Group (g); Pooling (p) or Reinsurance (r).

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Appendix A - Financial Rating Categories Explained *continued*

Standard & Poor's Rating Descriptions*

INVESTMENT GRADE OR SECURE

RATING	CATEGORY
AAA	Companies rated AAA have the highest rating assigned. Capacity to pay interest and repay principal is extremely strong.
AA	Companies rated AA have a very strong capacity to pay interest and repay principal and differ from the highest rated insurers only to a small degree.
A	Companies rated A have a strong capacity to pay interest and repay principal, although they are somewhat more susceptible to adverse changes in economic conditions than those in higher rated categories.
BBB	Companies rated BBB are regarded as having an adequate capacity to pay interest and repay principal, however, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity to pay interest and repay principal.

BELOW INVESTMENT GRADE OR VULNERABLE

RATING	CATEGORY
BB; B; CCC; CC	Companies rated BB, B, CCC and CC are regarded, on balance, as speculative with respect to their credit worthiness. While such companies may have some protective characteristics, uncertainties and major risk exposure or adverse conditions outweigh them.
R; NR	The rating R is reserved for companies who "have experienced a REGULATORY ACTION regarding solvency." The rating NR indicates that the insurer's financial solvency is not rated.

Plus (+) or Minus (-): The ratings from "AA" to "CCC" may be modified by the addition of a plus or minus sign to refine relative standing within each category.

* S&P uses a suffix 'pi' "based on an analysis of published financial information and additional information in the public domain. They do not reflect in-depth meetings with an insurer's management and are therefore based on less comprehensive information than ratings without a 'pi' subscript"

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Appendix B – DHMO Rate Comparison \$0 Copay Plan

Benefit Plan / Tier	Enrollment	GDS Current	CareFirst	CIGNA	Dentegra	Dominion	GDS	UHC
Plan I								
Single	1	\$28.81	\$14.42	\$14.79	\$26.21	\$17.73	\$28.38	\$17.73
Family	0	\$0.00	\$38.92	\$39.66	\$40.00	\$43.15	\$0	\$43.15
Annual Premium		\$346	\$173	\$177	\$315	\$213	\$341	\$213
Plan J								
Single	65	\$30.27	\$14.42	\$14.79	\$26.21	\$17.73	\$29.82	\$17.73
Family	0	\$0.00	\$38.92	\$39.66	\$40.00	\$43.15	\$0.00	\$43.15
Annual Premium		\$23,611	\$11,248	\$11,536	\$20,444	\$13,829	\$23,260	\$13,829
Plan JS								
Single	10	\$30.27	\$14.42	\$14.79	\$26.21	\$17.73	\$29.82	\$17.73
Family	10	\$45.78	\$38.92	\$39.66	\$40.00	\$43.15	\$45.09	\$43.15
Annual Premium		\$9,126	\$6,401	\$6,534	\$7,945	\$7,306	\$8,989	\$7,306
Plan JSS2								
Single	4	\$33.22	\$14.42	\$14.79	\$26.21	\$17.73	\$32.72	\$17.73
Family	2	\$50.27	\$38.92	\$39.66	\$40.00	\$43.15	\$49.52	\$43.15
Annual Premium		\$2,801	\$1,626	\$1,662	\$2,218	\$1,887	\$2,759	\$1,887
Plan JSS4								
Single	252	\$33.22	\$14.42	\$14.79	\$26.21	\$17.73	\$32.72	\$17.73
Family	381	\$50.27	\$38.92	\$39.66	\$40.00	\$43.15	\$49.52	\$43.15
Annual Premium		\$330,292	\$221,548	\$226,050	\$262,139	\$250,897	\$325,351	\$250,897
Plan JSSR								
Single	433	\$30.27	\$14.42	\$14.79	\$26.21	\$17.73	\$29.82	\$17.73
Family	0	\$45.78	\$38.92	\$39.66	\$40.00	\$43.15	\$45.09	\$43.15
Annual Premium		\$157,283	\$74,926	\$76,849	\$136,187	\$92,125	\$154,945	\$92,125

Appendix B – DHMO Rate Comparison \$0 Copay Plan *continued*

Benefit Plan / Tier	Enrollment	GDS Current	CareFirst	CIGNA	Dentegra	Dominion	GDS	UHC
Plan K								
Single	3	\$24.24	\$14.42	\$14.79	\$26.21	\$17.73	\$23.88	\$17.73
Family	0	\$0.00	\$38.92	\$39.66	\$40.00	\$43.15	\$0.00	\$43.15
Annual Premium		\$873	\$519	\$532	\$944	\$638	\$860	\$638
Plan TR								
Single	11	\$25.45	\$14.42	\$14.79	\$26.21	\$17.73	\$25.07	\$17.73
Family	0	\$0.00	\$38.92	\$39.66	\$40.00	\$43.15	\$0.00	\$43.15
Annual Premium		\$3,359	\$1,903	\$1,952	\$3,460	\$2,340	\$3,309	\$2,340
Plan Y24								
Single	301	\$17.64	\$14.42	\$14.79	\$26.21	\$17.73	\$17.38	\$17.73
Family	12	\$36.31	\$38.92	\$39.66	\$40.00	\$43.15	\$35.77	\$43.15
Annual Premium		\$68,944	\$57,690	\$59,133	\$100,431	\$70,254	\$67,927	\$70,254
Plan Y34								
Single	23	\$17.64	\$14.42	\$14.79	\$26.21	\$17.73	\$17.38	\$17.73
Family	1	\$36.31	\$38.92	\$39.66	\$40.00	\$43.15	\$35.77	\$43.15
Annual Premium		\$5,304	\$4,447	\$4,558	\$7,714	\$5,411	\$5,226	\$5,411
Plan Y4								
Single	907	\$26.60	\$14.42	\$14.79	\$26.21	\$17.73	\$26.20	\$17.73
Family	496	\$54.75	\$38.92	\$39.66	\$40.00	\$43.15	\$53.93	\$43.15
Annual Premium		\$615,386	\$388,599	\$397,031	\$523,350	\$449,802	\$606,152	\$449,802
Plan Y40								
Single	8	\$17.64	\$14.42	\$14.79	\$26.21	\$17.73	\$17.38	\$17.73
Family	0	\$36.31	\$38.92	\$39.66	\$40.00	\$43.15	\$35.77	\$43.15
Annual Premium		\$1,693	\$1,384	\$1,420	\$2,516	\$1,702	\$1,668	\$1,702
Total	2,920	\$1,219,019	\$770,465	\$787,434	\$1,067,661	\$896,405	\$1,200,787	\$896,405
\$ Difference from Current		N/A	-\$448,554	-\$431,584	-\$151,357	-\$322,613	-\$18,232	-\$322,613
% Difference from Current		N/A	-36.8%	-35.4%	-12.4%	-26.5%	-1.5%	-26.5%

Appendix B – DHMO Rate Comparison \$5 Copay Plan

Benefit Plan / Tier	Enrollment	GDS Current	CareFirst	CIGNA	Dentegra	Dominion	GDS
Plan I							
Single	1	\$28.81	\$11.81	\$14.22	\$24.53	\$17.46	\$27.24
Family	0	\$0.00	\$31.90	\$37.81	\$37.43	\$42.51	\$0.00
Annual Premium		\$346	\$142	\$171	\$294	\$210	\$327
Plan J							
Single	65	\$30.27	\$11.81	\$14.22	\$24.53	\$17.46	\$28.62
Family	0	\$0.00	\$31.90	\$37.81	\$37.43	\$42.51	\$0.00
Annual Premium		\$23,611	\$9,212	\$11,092	\$19,133	\$13,619	\$22,324
Plan JS							
Single	10	\$30.27	\$11.81	\$14.22	\$24.53	\$17.46	\$28.62
Family	10	\$45.78	\$31.90	\$37.81	\$37.43	\$42.51	\$43.29
Annual Premium		\$9,126	\$5,245	\$6,244	\$7,435	\$7,196	\$8,629
Plan JSS2							
Single	4	\$33.22	\$11.81	\$14.22	\$24.53	\$17.46	\$31.41
Family	2	\$50.27	\$31.90	\$37.81	\$37.43	\$42.51	\$47.54
Annual Premium		\$2,801	\$1,332	\$1,590	\$2,076	\$1,858	\$2,649
Plan JSS4							
Single	252	\$33.22	\$11.81	\$14.22	\$24.53	\$17.46	\$31.41
Family	381	\$50.27	\$31.90	\$37.81	\$37.43	\$42.51	\$47.54
Annual Premium		\$330,292	\$181,560	\$215,869	\$245,309	\$247,155	\$312,337
Plan JSSR							
Single	433	\$30.27	\$11.81	\$14.22	\$24.53	\$17.46	\$28.62
Family	0	\$45.78	\$31.90	\$37.81	\$37.43	\$42.51	\$43.29
Annual Premium		\$157,283	\$61,365	\$73,887	\$127,458	\$90,722	\$148,710

Appendix B – DHMO Rate Comparison \$5 Copay Plan *continued*

Benefit Plan / Tier	Enrollment	GDS Current	CareFirst	CIGNA	Dentegra	Dominion	GDS
Plan K							
Single	3	\$24.24	\$11.81	\$14.22	\$24.53	\$17.46	\$22.92
Family	0	\$0.00	\$31.90	\$37.81	\$37.43	\$42.51	\$0.00
Annual Premium		\$873	\$425	\$512	\$883	\$629	\$825
Plan TR							
Single	11	\$25.45	\$11.81	\$14.22	\$24.53	\$17.46	\$24.07
Family	0	\$0.00	\$31.90	\$37.81	\$37.43	\$42.51	\$0.00
Annual Premium		\$3,359	\$1,559	\$1,877	\$3,238	\$2,305	\$3,177
Plan Y24							
Single	301	\$17.64	\$11.81	\$14.22	\$24.53	\$17.46	\$16.68
Family	12	\$36.31	\$31.90	\$37.81	\$37.43	\$42.51	\$34.33
Annual Premium		\$68,944	\$47,251	\$56,807	\$93,992	\$69,187	\$65,192
Plan Y34							
Single	23	\$17.64	\$11.81	\$14.22	\$24.53	\$17.46	\$16.68
Family	1	\$36.31	\$31.90	\$37.81	\$37.43	\$42.51	\$34.33
Annual Premium		\$5,304	\$3,642	\$4,378	\$7,219	\$5,329	\$5,016
Plan Y4							
Single	907	\$26.60	\$11.81	\$14.22	\$24.53	\$17.46	\$25.15
Family	496	\$54.75	\$31.90	\$37.81	\$37.43	\$42.51	\$51.77
Annual Premium		\$615,386	\$318,409	\$379,816	\$489,768	\$443,054	\$581,868
Plan Y40							
Single	8	\$17.64	\$11.81	\$14.22	\$24.53	\$17.46	\$16.68
Family	0	\$36.31	\$31.90	\$37.81	\$37.43	\$42.51	\$0.00
Annual Premium		\$1,693	\$1,134	\$1,365	\$2,355	\$1,676	\$1,601
Total	2,920	\$1,219,019	\$631,277	\$753,607	\$999,161	\$882,940	\$1,152,653
\$ Difference from Current		N/A	-\$587,742	-\$465,412	-\$219,858	-\$336,079	-\$66,365
% Difference from Current		N/A	-48.2%	-38.2%	-18.0%	-27.6%	-5.4%

Appendix B - Dental Provider Listing – Utilized Providers DHMO Network

PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
EUL-MO KANG	4540 A JOHN MARR DR	ANNANDALE	VA	22003			◆		◆	
TONGELA WILLIAMS	9001 STUART LANE	CLINTON	MD	20735					◆	
ADRIAN SANCHEZ	817 MAIDEN CHOICE LANE, SUITE 220	BALTIMORE	MD	21228	◆	◆		◆	◆	◆
ROGHIEH ATAPOUR	9520 BERGER ROAD	COLUMBIA	MD	21046					◆	
OLMEDO										
VILLAVICENCIO	7501 LITTLE RIVER TURNPIKE, SUITE 105	ANNANDALE	VA	22003			◆		◆	
ELHAM SAFARI	555 GROVE STREET, SUITE 108	HERNDON	VA	20170			◆		◆	
SAMEER KWATRA	2970 PRINCE WILLIAM PARKWAY	WOODBIDGE	VA	22192		◆	◆	◆	◆	◆
BETH BREWSTER	11719 REISTERSTOWN ROAD	REISTERSTOWN	MD	21136					◆	
ANNE MCDONALD	50 SOUTH PICKETT ST, STE 104	ALEXANDRIA	VA	22304					◆	
GARY PALANK	314 NORTH POTOMAC STREET	HAGERSTOWN	MD	21740					◆	
JOSEPHINE										
OGUNTMEIN	4820 13TH STREET NORTHWEST	WASHINGTON	DC	20011			◆		◆	
WILLIAM MOORE	6232 PETERS CREEK ROAD NW	ROANOKE	VA	24019						
RICHARD WANG	3158 GOLANSKY BOULEVARD, SUITE 102	WOODBIDGE	VA	22192		◆	◆	◆	◆	◆
	6372 MECHANICSVILLE TURNPIKE, SUITE 106	MECHANICSVILL E	VA	23111		◆		◆	◆	◆
AMANJOT KHARA										
ROXANNE										
AZMOUDEH	44355 PREMIER PLZ, STE 100	ASHBURN	VA	20147					◆	
JAVOD GOL	4321 COLLINGTON ROAD, SUITE 210	BOWIE	MD	20716			◆		◆	
JON LOVERN	120 SOUTH SEVENTH ST	PRINCENTON	VA	24740						
ATULKUMAR										
PUROHIT	19535 DOCTORS DR	GERMANTOWN	MD	20874					◆	
DONALD CAMPBELL	7521 VIRGINIA OAKS DRIVE STE 230	GAINESVILLE	VA	20155						
ROBERT HULL	650 N LEE HIGHWAY #1	LEXINGTON	VA	24450					◆	
		FREDERICKSBURG								
RAYMOND HASTON	560 CELEBRATE VIRGINIA PKWY, STE 107	RG	VA	22406	◆		◆	◆	◆	◆
ANTHONY NARLIS	913 RIDGEBROOK RD, STE 206	SPARKS	MD	21152					◆	
MARLENE DAHNE	4 EAST ROLLING CROSSROADS, SUITE 104	CATONSVILLE	MD	21228		◆			◆	◆
GAVIN AARON	3005 PETERS CREEK ROAD	ROANOKE	VA	24019						

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PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
JANICE BLOUGH LABUDA	444 NATIONAL HWY	LAVALE	MD	21502	◆			◆	◆	
GEORGE BEALEFELD	250 ENGLAR ROAD, STE 6	WESTMINSTER	MD	21157				◆	◆	
J GUTMANN	6225 BRANDON AVENUE, SUITE 185	SPRINGFIELD	VA	22150		◆	◆	◆	◆	◆
STEPHEN QUINN	1930 ELECTRIC ROAD	ROANOKE	VA	24018						
KINGSLEY ACHIKEH	8780 GEORGIA AVENUE	SILVER SPRING	MD	20910			◆		◆	
TERRENCE BISCOMBE	8404 DORSEY CIRCLE	MANASSAS	VA	20110		◆	◆	◆	◆	◆
ROBERT GOODMAN	6301 NORTH CHARLES STREET, CHARLES	BALTIMORE	MD	21212	◆	◆	◆	◆	◆	◆
M ELLIS	AT WOODBROOK, SUITE 3	JOHNSON CITY	TN	37604						
HAROLD SEIGEL	2806 WEST MARKET ST	FALLS CHURCH	VA	22043					◆	◆
FREDERICK STERN	7641 LEESBURG PIKE	WOODBRIDGE	VA	22191						
FREDERICK STERN	2200 OPITZ BOULEVARD, SUITE 370	WOODBRIDGE	VA	22191						
BRIAN ROBINSON	2200 OPITZ BOULEVARD, SUITE 370	WOODBRIDGE	VA	22191						
FARANAK	14955 SHADY GROVE ROAD, SUITE 330	ROCKVILLE	MD	20850		◆	◆	◆	◆	◆
KHASRAGHI	4008 GENESEE PLACE, SUITE 205	WOODBRIDGE	VA	22192			◆		◆	
FARANAK										
KHASRAGHI	9263 OLD KEENE MILL ROAD	BURKE	VA	22015			◆		◆	
VANESSA GORDON	9131 PISCATAWAY ROAD, SUITE 210	CLINTON	MD	20735					◆	
ROBERT ASHBY	915 W .MAIN STREET	ABINGDON	VA	24210						
LANE KNIGHT	3450 OLD WASHINGTON ROAD, SUITE 201	WALDORF	MD	20602			◆		◆	
STEPHEN MCCUIN	116 THIRD AVENUE	RADFORD	VA	24141					◆	
KEVIN KISICKI	412 MALCOLM DRIVE, SUITE 100	WESTMINSTER	MD	21157		◆			◆	
SARAH JANOWSKI	2342A BLUE STONE HILLS DRIVE	G	VA	22801						
BRIAN PARK	8630 FENTON STREET, SUITE 928	SILVER SPRING	MD	20910			◆		◆	
DAVID CHILDRESS	1108 MAIN STREET	DANVILLE	VA	24541					◆	
ALVIN LEE	6808 LAUREL-BOWIE ROAD	BOWIE	MD	20715					◆	
HOWARD FISHER	1 VILLAGE SQUARE, SUITE 130	BALTIMORE	MD	21210	◆	◆			◆	
TOM STANTON	5940 HUBBARD DRIVE	ROCKVILLE	MD	20852			◆		◆	

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PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
ELIZABETH ROBLES	19847 CENTURY BOULEVARD, SUITE 215	GERMANTOWN	MD	20874					◆	
ALLAN SCHULMAN	1720 CRAIN HIGHWAY SOUTH, SUITE 103	GLEN BURNIE	MD	21061	◆				◆	
MARSHA PLATER	2553 NORTH SOLOMON ISLAND ROAD	HUNTINGTOWN	MD	20639			◆		◆	
PATRICK		UPPER								
LAROSILIERE	1401 MERCANTILE LN, STE 102	MARLBORO	MD	20774			◆	◆	◆	◆
CHARLES COOPER	5936 HUBBARD DRIVE	ROCKVILLE	MD	20852					◆	
BRUCE NOURI	46175 WESTLAKE DRIVE, SUITE 220	STERLING	VA	20165			◆		◆	
DIPTY MAHANJAN	9850 KEY WESY AVE, SUITE 302	ROCKVILLE	MD	20850				◆	◆	
BRIAN ROBERTSON	3322 FREDERICK AVE	BALTIMORE	MD	21229					◆	
DAVID MOOSE	1715 FREDERICK STREET	CUMBERLAND	MD	21502		◆			◆	
JEFFREY THORPE	10682 CRESTWOOD DRIVE, SUITE C	MANASSAS	VA	20109					◆	
SCOTT STECKLER	101 RIDGELY AVE, STE 12B	ANNAPOLIS	MD	21401					◆	
MOTSHABI MAKHENE										
DELOACH	6710 OXON HILL RD, STE 360	OXON HILL	MD	20745		◆	◆		◆	
GABRIEL MARTIN	11060 SMILE WAY	KING GEORGE	VA	22485					◆	
LORETTA SCHUELER	1030 LIBERTY RD, STE 101	SYKESVILLE	MD	21784					◆	
MARTIN DIAMOND	6084 SAM SNEAD HWY	HOT SPRINGS	VA	24445						
LILY RIZBERG	7861 BELLE POINT DR	GREENBELT	MD	20770						
YONG KIM	6525 FRONTIER DRIVE, SUITE C	SPRINGFIELD	VA	22150			◆		◆	
SUMAN CHIBB	620 MAIN ST	REISTERSTOWN	MD	21136					◆	
SUNIL LENGADE	104 NORTH SUMMIT AVENUE	GAITHERSBURG	MD	20877			◆		◆	
CARY BLY	11855 HOLLY LANE, SUITE 106	WALDORF	MD	20601		◆			◆	
EVAN JOHNSON	3231 ELECTRIC ROAD	ROANOKE	VA	24018						
DAVID WHEELER	201 NORTH MAPLE AVE	COVINGTON	VA	24426						
SHIBU THOMSON	1400 SUNSET LANE, SUITE 4210	CULPEPER	VA	22701					◆	
STEPHEN LABBE	114 FORBES STREET	ANNAPOLIS	MD	21401	◆		◆	◆	◆	◆
WILLIAM										
MITCHERLING	3449 WILKINS AVENUE, SUITE 106	BALTIMORE	MD	21229	◆	◆			◆	

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PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
DEZRIE SMITH	4814 SILVER HILL ROAD	SUITLAND	MD	20746		◆	◆	◆	◆	◆
JONG BUM SEO	9944 LIBERTY ROAD	RANDALLSTOW N	MD	21133	◆				◆	
RAMESH JAGAN	8121 GEORGIA AVENUE, SUITE 200	SILVER SPRING	MD	20910			◆		◆	
DAVID JONES	6220 PETERS CREEK RD NW	ROANOKE	VA	24019						
DONALD VILLIER	230 MARKET ST	NEW CASTLE	VA	24127						
STEVEN KANETZKE	224 W VIRGINIA AVE, PO BOX 555224	VINTON	VA	24179						
SHAWN KUMRA	4810 BEAUREGARD ST, STE 300	ALEXANDRIA	VA	22312			◆	◆	◆	◆
JOSHUA DEMICHELE	4051 POSTAL DRIVE	ROANOKE	VA	24018						
PAUL BROWN	1601 MILLTOWN ROAD , STE 19	WILMINGTON	DE	19808				◆	◆	◆
DAVID MIRANDA	3997 BECKLEY RD	PRINCETON	WV	24740						
LARRY DENNY	411 PRINCETON ROAD, SUITE 100	JOHNSON CITY	TN	37601		◆			◆	
MATT NIKPOURFARD	44121 HARRY BYRD HIGHWAY, SUITE 280	ASHBURN	VA	20147					◆	
ROBERT SEMTNER	4370 STARKEY RD	ROANOKE	VA	24018						
RAJDEEP SANDHU	19513 DOCTORS DRIVE	GERMANTOWN	MD	20874					◆	
GENE CLEM	234 PACA STREET	CUMBERLAND	MD	21502					◆	
GAIL MYERS	205 EAST PATAPSCO AVENUE	BALTIMORE	MD	21225	◆			◆	◆	◆
POURAN NIKKHAH	44365 PREMIER PLAZA, SUITE 230	ASHBURN	VA	20147					◆	
JASON MARGOLIS	6035 PETERS CREEK RD.	ROANOKE	VA	24019						
JOSEPH DEHYAR	9534 BURKE ROAD	BURKE	VA	22015			◆	◆	◆	◆
REBECCA ALLEN	412 MALCOLM DRIVE, SUITE 100	WESTMINSTER	MD	21157		◆			◆	
DAVID STORIE	801 SUNSET DR BLDG E #5	JOHNSON CITY	TN	37604					◆	
MOHAMED AHMED	677 OLD MILL ROAD	MILLERSVILLE	MD	21108		◆	◆	◆	◆	◆
DEREK EGO OSUALA	7700 OLD BRANCH AVE, A 204	CLINTON	MD	20735			◆	◆	◆	
MATILDE FACET	11161 NEW HAMPSHIRE AVE, STE 205	SILVER SPRING	MD	20904			◆		◆	
CRISTENE MAAS	3030 EAST SEMORAN BOULEVARD, SUITE 200	APOPKA	FL	32703						

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PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
OLENA LAMBERT	537 MAIN ST	BLAND	VA	24315						
HANNA HANANIA	4319 DALE BLVD.	WOODBIDGE	VA	22193				◆	◆	◆
TYLER PITTMAN	1990 HWY. 394, STE. J	BLOUNTVILLE	TN	37617					◆	
MARTIN OKUN	12520 PROSPERITY DRIVE, SUITE 340	SILVER SPRING	MD	20904	◆	◆	◆	◆	◆	◆
JENNIFER NGUYEN	230 WEST DARES BEACH ROAD	FREDERICK	MD	20678					◆	
VICTORIA YEAGER	1604 GRAVES MILL ROAD	LYNCHBURG	VA	24502					◆	
MICHAEL MUUL	6798 OAK HALL LANE, STE A1	COLUMBIA	MD	21045	◆	◆			◆	
JEFFREY MILLER	9942 MAIN STREET	FAIRFAX	VA	22031				◆	◆	◆
COREY BURGOYNE	54 SOUTH MEDICAL PARK DRIVE	FISHERSVILLE	VA	22939						
ELIZABETH NEAL	1335 HARDY RD	VINTON	VA	24179						
JACOB PHAM	6212 PETERS CREEK RD NW	ROANOKE	VA	24019						
THEOFANIY										
BATISTAS	9110 RAILROAD DRIVE, SUITE 201	MANASSAS	VA	20111			◆		◆	
JAMES LILLY	7834 FOREST HILL AVENUE	RICHMOND	VA	23225						◆
BARRY ARGINTAR	9001 DIGGES RD, STE 102	MANASSAS	VA	20110					◆	
CRISTELLE										
RODRIGUEZ-SINGH	44121 HARRY BYRD HWY	ASHBURN	VA	20147			◆		◆	
ADAM ORGEL	804 PERSHING DR, STE 102	SILVER SPRING	MD	20910			◆		◆	◆
STEVEN ANAMA	4119 BRANDON AVENUE SW	ROANOKE	VA	24018						
GARY LEFF	311 PARK AVENUE	FALLS CHURCH	VA	22046					◆	
RICHARD TAMI	2200 OPITZ BLVD., SUITE 205	WOODBIDGE	VA	22191						
MIKE LAMB	909 N WILCOX DR SUITE A	KINGSPORT	TN	37660						
JEFFREY CRAMER	804 LANDMARK DRIVE, SUITE 126	GLEN BURNIE	MD	21061	◆					
SAMAN RADPARVAR	2003 ROCK SPRING ROAD	FOREST HILL	MD	21050					◆	◆
THANH PHAM	6926 LITTLE RIVER TURNPIKE, SUITE D	ANNANDALE	VA	22003					◆	
JAMES HOYE	403 ROANOKE BOULEVARD	SALEM	VA	24153						
YOUNG PARK	623 ABNEY RD	ROANOKE	VA	24012					◆	

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PROVIDER	Address	CITY	STATE	ZIP	CareFirst	Cigna	Dentegra	Dominion	GDS	UHC
TERRY SLAUGHTER	1401 MAIN ST	CLIFTON FORGE	VA	24422						
DAVID JONES	4207 COLONIAL AVENUE	ROANOKE	VA	24018						
ALLAN BACON	1329 PENNSYLVANIA AVENUE, SUITE 201	HAGERSTOWN	MD	21742					◆	
LARRY MEADOR	4437 STARKEY RD SW	ROANOKE	VA	24014						
		ROANOKE								
WILLIAM ARTHUR	551 BECKER DR	RAPIDS	NC	27870					◆	
DAVID FITZGERALD	6220 PETERS CREEK RD NW	ROANOKE	VA	24019						
THOMAS HONAKER	1717 JEFFERSON STREET	BLUEFIELD	WV	24701						
GERARDO										
LINARDUCCI	2012 TOLLGATE ROAD, SUITE 108	BEL AIR	MD	21015					◆	
JOHNNY NAM	9561 BRADDOCK ROAD	FAIRFAX	VA	22032			◆		◆	
DAVID CAMORALI	1010 SOUTH NORTH POINT ROAD	BALTIMORE	MD	21224					◆	
TIMOTHY THORNE	201 SPRING AVENUE	MOOREFIELD	WV	26836					◆	
RAYMOND VAN										
GENNIP	8630 FENTON STREET, SUITE 212	SILVER SPRING	MD	20910					◆	
ROBERT LONG	907 W HENDERSON	CLEBURNE	TX	76033						
JAMES CORNICK	40 TANYARD ROAD	ROCKY MOUNT	VA	24151					◆	
ANTOINE DOUMIT	603 POST OFFICE RD, STE 109	WALDORF	MD	20602						◆
LULU HESTER-		FORT								
ALEXANDER	8000 INDIAN HEAD HWY.	WASHINGTON	MD	20744					◆	
STEPHEN KOPELOVE	9030 THREE CHOPT ROAD, SUITE A	RICHMOND	VA	23229		◆		◆	◆	◆
ELLAHE AMINI NEJAD	9099 RIDGEFIELD DRIVE, SUITE 206	FREDERICK	MD	21701					◆	
HAROLD GOFORTH	1321 STADIUM DRIVE	BLUEFIELD	WV	24701						
JAY ABRAMSON	325 HOSPITAL DRIVE, SUITE 207	GLEN BURNIE	MD	21061					◆	
OQBA TUJJAR	2288 BLUE WATER BOULEVARD, SUITE 420	ODENTON	MD	21113					◆	◆
J. KEVIN MARTIN	1613 HONAKER AVENUE	PRINCETON	WV	24740						
LISA COHEN	1300 SPRING STREET, SUITE 350	SILVER SPRING	MD	20910		◆	◆		◆	◆
ARTHUR GOLDBVARG	1003 NORTH POINT BOULEVARD, SUITE 601	BALTIMORE	MD	21224					◆	
CRAIG SMITH	7201 HANOVER PKWY., SUITE A	GREENBELT	MD	20770					◆	

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EDWARD LONGWE	24805 PINEBROOK ROAD, SUITE 100	CHANTILLY	VA	20152						◆
THOMAS GALLAHER	1618 W MAIN ST	SALEM	VA	24153						
SEAN ESCHENBACH	6027 PETERS CREEK RD	ROANOKE	VA	24019						
SAID KHALEFA	4600B PINECREST OFFICE PARK DRIVE, SUITE B	ALEXANDRIA	VA	22312	◆	◆	◆	◆	◆	◆
RONALD GASPER	7715 MIDDAY LANE	ALEXANDRIA	VA	22306					◆	
DENNIS VAUGHAN	600 2ND STREET	RADFORD	VA	24141						
MOHAMMAD ELKHATEEB	13623 GEORGEA AVENUE, SUITE H 1	SILVER SPRING	MD	20906		◆	◆	◆	◆	◆
KEECHUN HONG	1003 FOURTH STREET	LAUREL	MD	20707	◆		◆		◆	
WILLIE HILL	131 A-B DORMAN CENTER DRIVE	SPARTANBURG	SC	29301		◆				
STUART SCOTT	12132 CENTRAL AVENUE	MITCHELLVILLE	MD	20721				◆	◆	◆
KATHLEEN ADAMS	502 N. COALTER ST	STAUNTON	VA	24401					◆	
CARLOS JONES	2715 PENNSYLVANIA AVE SE	WASHINGTON	DC	20020					◆	
TUAN PHAM	3450 OLD WASHINGTON ROAD, SUITE 204	WALDORF	MD	20602				◆	◆	◆
ROLIN HENRY	7900 ANDRUS ROAD, SUITE 2	ALEXANDRIA	VA	22306			◆	◆	◆	◆
PETER LUCAS	515 E JOPPA ROAD #106	TOWSON	MD	21286				◆	◆	◆
SHAHRAM MODARRES	5822 HUBBARD DRIVE	ROCKVILLE	MD	20852			◆		◆	
TIMOTHY NICHOLS	32 STAYMAN DR	ROMNEY	WV	26757					◆	
KALPANA TRIVEDI	11166 FAIRFAX BOULEVARD, SUITE 400	FAIRFAX	VA	22030			◆		◆	
F RANDOLPH DICKEY	1510 FRANKLIN ROAD SOUTHWEST	ROANOKE	VA	24016						
JAMES DABBS	26550 POINT LOOKOUT ROAD	LEONARDTOWN	MD	20650					◆	
CHARLES PALMER	15587 KINGS HWY	MONTROSS	VA	22520					◆	
JAMES JAMES III	5020 GRANDIN ROAD EXT	ROANOKE	VA	24018						
DAVID JONES	25 CLEVELAND AVENUE, STE A	MARTINSVILLE	VA	24112						
RAJ PATEL	2757 JEFFERSON DAVIS HIGHWAY, SUITE 119	STAFFORD	VA	22554					◆	
NASSER NAZEMZADEH	11125 ROCKVILLE PIKE, SUITE G2	ROCKVILLE	MD	20852			◆		◆	

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H BYRON MFON UMOREN	PO BOX 1045 202 S WALKER ST 7411 RIGGS ROAD, SUITE 326	PRINCETON ADELPHI STUARTS	WV MD	24740 20783					◆	
JAMES HUTCHENS	2780 STUARTS DRAFT HWY., SUITE 102	DRAFT CHARLOTTESVILLE	VA	24477					◆	
BENEGAL PAIGE BEHNAZ SHAKOORI CAROLINE LAROSILIERE CAROLINE LAROSILIERE	408 EAST MARKET ST 7600 HANOVER PARKWAY, SUITE 200 9811 GREENBELT RD, STE 208	GREENBELT LANHAM DISTRICT HEIGHTS	VA MD MD	22902 20770 20706			◆ ◆ ◆		◆ ◆ ◆	
STEPHEN BEECROFT HUONG TRUONG TIFFANIE WINFREY DANDRIDGE ALLEN LUONG HUNG LE JOHN BUYER JR THI NGUYEN PAUL VIDZIUNAS MARIA MARANTO	239 GARRISONVILLE ROAD, SUITE 101 6201 LEESBURG PIKE #401 13900 LAUREL LAKES AVENUE, SUITE 200 100 CHALMERS COURT 14637 LEE HWY, STE 104 2612 SHEFFIELD DR 21165 WHITFIELD PL STE 104 2100 EASTERN BLVD. 300 EAST JOPPA ROAD, SUITE 316	STAFFORD FALLS CHURCH LAUREL BERRYVILLE CENTREVILLE BLACKSBURG STERLING BALTIMORE TOWSON CAPITOL HEIGHTS	VA VA MD VA VA VA VA MD MD MD VA	22554 22044 20707 22611 20121 24060 20165 21220 21286 20743	◆		◆	◆ ◆ ◆	◆ ◆ ◆	◆ ◆ ◆
NEVILLE MCKEN NAJIB ADI YOONCHUL ROH ROBERT BIELAWSKI LINDA TILL THIEN LE CHINH LE GERARD OTT MICHELE MILLS	9171 CENTRAL AVENUE, SUITE 301 7502 IRON BAR LANE 7700 OLD BRANCH AVE, # E102 6232 PETERS CREEK ROAD NW 3090 ELECTRIC ROAD 5105 BACKLICK ROAD, SUITE C 18220 CONTOUR ROAD 1 PITTS STREET 3533 KEAGY RD	GAINESVILLE CLINTON ROANOKE ROANOKE ANNANDALE GAITHERSBURG BERLIN SALEM	VA MD VA VA VA MD MD VA	20155 29735 24019 24018 22003 20877 21811 24153			◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆	◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆	◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆	◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆

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RONALD HOUSEHOLDER	125 BEN BOLT AVENUE, P O BOX 542	TAZEWELL	VA	24651						
SHAZAAD ALLY	8501 COLESVILLE RD, STE 20	SILVER SPRING	MD	20910			◆		◆	
FRANK MERENDINO	300 CLINCHFIELD ST, STE 260	KINGSPORT	TN	37660						
RONALD TAYLOR	9889 BREWERS CT	LAUREL	MD	20723			◆	◆	◆	◆
MICHELLE TOLBERT	6545 CRAIN HWY.	LA PLATA	MD	20646					◆	
RICKY MAY	7051 WILLIAMSON ROAD	ROANOKE	VA	24019						
TREVANN LYN	7544 BELAIR RD	NOTTINGHAM	MD	21236		◆		◆	◆	◆
MARK SMITH	816 W MAIN ST	DANVILLE	VA	24541					◆	
MARK CLOTH	500 N COALTER ST	STAUNTON	VA	24401					◆	
JEFFREY MILLER	606 FREDERICK ROAD, 2ND FLOOR	CATONSVILLE	MD	21228		◆	◆	◆	◆	◆
JAMES GATES	1128 NORTH MAIN ST, SUITE A	MARION	VA	24354						
GEORGE STERMER	5 DUDLEY STREET	MARTINSVILLE	VA	24115					◆	
CHARLES MICHELSON	1708 JOAN AVE	BALTIMORE	MD	21234					◆	
JOHN KIM	8301 CHERRY LANE	LAUREL	MD	20707			◆	◆	◆	◆
AICHA LYAZIDI	105 N VIRGINIA AVE, SUITE 105	FALLS CHURCH	VA	22046			◆	◆	◆	
CYNTHIA BURNS	7556 TEAGUE RD, STE 460	HANOVER	MD	21076					◆	
ROBERT EGERT	6395 DOBBIN ROAD SUITE 208, FIRST COLUMBIA BUILDING	COLUMBIA	MD	21045						
NAVID ASGARI	1001 NORTH FAIRFAX STREET, SUITE 100	ALEXANDRIA	VA	22314			◆	◆	◆	◆
EDWARD AMRHEIN	244 HYDRAULIC RIDGE RD	CHARLOTTESVILLE	VA	22901					◆	
NHIEN PHUONG LU	6116 ROLLING ROAD, SUITE 108	SPRINGFIELD	VA	22152				◆	◆	
ETHEL MILES	315 GARRISONVILLE ROAD, SUITE 105B	STAFFORD	VA	22534					◆	
NAGALATHA GOLLAPALLI	4147 PLANK ROAD	FREDERICKSBURG	VA	22407					◆	
HOMAYOUN VAZAN	7209 B HANOVER PKWY.	GREENBELT	MD	20770			◆		◆	
JACQUES EXPOSITO	1404 CRAIN HIGHWAY SOUTH, SUITE 110	GLEN BURNIE	MD	21061	◆	◆		◆	◆	◆
STEPHEN ALOUF	1616 APPERSON DRIVE	SALEM	VA	24153						

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HANI AL-SALEH	28 STREET OF DREAM	MARTINSBURG	WV	25403					◆	
A SCOTT ANDERSON	3650 COLONIAL AVE SW	ROANOKE	VA	24018						
SHELLI BOUCHER	3709 OLD FOREST ROAD	LYNCHBURG	VA	24501					◆	
		HARRISONBURG								
STEPHEN BROWN	2015 RESERVOIR ST #C	G	VA	22801					◆	◆
ROBERT CARLISH	140 PINEY FOREST RD	DANVILLE	VA	24540						
JUSTIN DAMMANN	5879 HWY 707 , PO BOX 30309	MYRTLE BEACH	SC	29588						
G WAYNE DAVIS	356 EAST VIRGINIA AVENUE	VINTON	VA	24179						
JOHN DAVIS	6112 PETERS CREEK RD	ROANOKE	VA	24019						
JOHN EBY	3150 BRAMBLETON AVENUE, S.W.	ROANOKE	VA	24018						
PAUL GILLEY	104 VINE STREET	PRINCETON	WV	24740						
KEVIN GREENWAY	614 E WASHINGTON AVE	VINTON	VA	24179						
JAMES HOLT	1409 WEST MARKET STREET, SUITE 101	JOHNSON CITY	TN	37604						
W. LUKE JOHNSON JR.	3608 W. FRIENDLY AVE	GREENSBORO	NC	27410						
JAMES JULIAN	904 BROOKDALE STREET UPP	MARTINSVILLE	VA	24112						
PENNY LAMPROS	2114 COLONIAL AVENUE SW	ROANOKE	VA	24015						
CHARLES LANE	5233 ATHENS ROAD	ATHENS	WV	24712						
GARY LAWSON	212 NORTH STREET	BLUEFIELD	WV	24701						
THOMAS LITTRELL	209 PAINTER ST	GALAX	VA	24333						
SCOTT MILLER	P.O. BOX 187, 5511 LEE HWY	TROUTVILLE	VA	24175						
RANDALL										
MONTGOMERY	2975 FORT HENRY DR	KINGSPORT	TN	37664						
RANDY NORBO	1414 FRANKLIN RD #3	ROANOKE	VA	24016						
NORMAN PRILLAMAN	306 BROOK PARK PLACE	FOREST	VA	24551						
A WHARTON RAMSEY	3501 FRANKLIN RD	ROANOKE	VA	24014						
ANGEL RAY	100 CHICUREL LANE	WAYNESBORO	VA	22980						
DAVID RITCHIE	1022 EAST STUART DR	GALAX	VA	24333						

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JOHN ROLLER	1420 13TH ST	WAYNESBORO	VA	22980						
H PATRICK RUSSELL	4736 STARKEY RD SW	ROANOKE	VA	24014						
CRAIG RYAN	2945 PETERS CREEK RD SUITE A	ROANOKE	VA	24019						
CALEB SIZEMORE	1029 MAIN ST EAST, PO BOX 399	WHITE SULPHUR SPRINGS	WV	24986						
MICHAEL SPRAKER	PO BOX 377	RURAL RETREAT	VA	24368						
JOHN TANNER	2701 BLOOMINGDALE RD.	KINGSPORT	TN	37660						
CAROLINE WALLACE	103 S COLORADO STREET	SALEM	VA	24153						
MARK WEBB	523 HOLSTON AVE., #3	BRISTOL	TN	37620						
DANIEL WHITING	115 OAKWOOD DR	BRIDGEWATER	VA	22812						
LAURA WILLIAMS	201 LOCUST STREET	PRINCETON	WV	24740						
LAURIE WISE	622 S MAIN ST	RED LION	PA	17356						
GREGORY WRIGHT	4736 STARKEY RD SW	ROANOKE	VA	24014						
Total					17	30	60	43	167	48

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