

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

Dental PPO (DPPO)

Bid Analysis – Proposals Effective January 1, 2018

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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 DPPO benefits for the active members, retirees, and their covered dependents.
- The Fund currently offers a DHMO that is 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 from GDS are structured with a member copay based on type of service performed.
- Some out-of-network access is provided for members residing 20 miles or more from a general dentist.
- Segal requested proposals for a self-funded DPPO for the enrolled membership excluding the Kroger participants.
- This report focuses on the DPPO options for the current population. The DHMO options discussed at the most recent Trustees meeting remain in place.
- Delta's results are a combination of their DPPO and Premier networks.
- Segal has reviewed and analyzed each bidder's proposal based on the following major criteria:
 - Fees and multiple-year guarantees
 - Network Discounts
 - Provider Disruption
 - Provider Network Depth
 - Network Access
- To aid with the selection of a DPPO network, Segal has utilized a scoring methodology that assigns points to each bidder based on the major criteria outlined above. This methodology is described on the next page.

Introduction *continued*

- As discussed on the prior page, Segal has utilized a scoring methodology to evaluate the bidders. This methodology uses a point total of 100% distributed by each of the major categories listed:

Category	Maximum Points	Brief Description
Fees	10 points	Fees vendors charge for access to the network and to administer the plan
Network Discounts	60 points	Level of discounts provided for services. This will drive most of the cost of the plan
Provider Disruption	15 points	This measures the percentage of participants who can utilize their current dentist in the proposed network
Provider Network Depth	10 points	Measure of how many dentists are available to the participants
Network Access	5 points	Measure of how many dentists are located near the participants
Total Points	100	

- Under the scoring methodology, the bidder in each category with the best responses is awarded 100% of the points. All of the other bidders receive a portion of the points based on how close they are to the best offer in the category. For example, if the best discounts are 50% by bidder A, bidder A would get 60 points. If the bidder B had discount that was 10% less, or 45%, bidder B would get the maximum points less 10% or 54 points. We are prepared to work with the Trustee to adjust the maximum points awarded for each category to align with the Trustees preferences. We have set the points with more weight towards price (discounts plus fees are 70 points) and we have put the remaining 30 points on access. This means that if two bidders are close on price, but one has better access the bidder with better access would score higher.

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	ASO Proposal DPPO
Aetna	◆
CareFirst BlueCross BlueShield (CareFirst)	◆
Cigna	◆
Delta Dental (Delta)	◆
Dominion Dental (Dominion)	◆
Guardian	◆
MetLife	◆
United Healthcare (UHC)	◆

Executive Summary

- Administrative Fees
 - Cigna provided the most competitive proposal with first year fees of \$83,045.
 - Dominion provided the second most competitive proposal with first year fees of \$91,104.
 - Aetna's and UHC's proposals were third with first year fees of \$93,907.
- Network Discounts
 - MetLife reported the highest composite discount at (45.9%).
 - UHC reported the second highest composite discount at (43.6%).
- Provider Disruption
 - Delta has the highest dental provider match (92.9%).
 - MetLife has the second highest dental provider match (89.6%).
- Provider Network Depth
 - MetLife reported the largest number of general dentists (6,663 unique providers), specialist dentists (1,967 unique providers).
 - Delta reported the largest number of orthodontists (694 unique providers).
- Network Access
 - CareFirst reported the highest match percentage for 2 general dentists within 8 miles (98.9%) and 1 specialist dentist within 8 miles (97.0%).
 - MetLife reported the highest match percentage for 1 orthodontist within 8 miles (95.8%).
- Utilization
 - With an increase in network depth, we anticipate an increase in plan utilization in the first year.

Administration Fees

	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Monthly Administration Fee	\$2.68	\$3.47	\$2.37	\$3.25	\$2.60	\$2.77	\$3.06	\$2.68
Total Annual Administration Fee	\$93,907	\$121,589	\$83,045	\$113,880	\$91,104	\$97,061	\$107,222	\$93,907
Fee Guarantee	Guaranteed 1 Year, 3% increase in Years 2 and 3	Guaranteed 2 Years, 3% increase in Year 3	Guaranteed 3 Years	Guaranteed 3 Years	Guaranteed 2 Years, 8.1% increase in Year 3	Guaranteed 2 Years	Guaranteed 3 Years	Guaranteed 2 Years
Total 3 Year Annual Fee	\$290,131	\$368,414	\$249,134	\$341,640	\$280,670	\$296,035	\$321,667	\$285,478

Lowest Fee	\$249,134							
Lowest Bidder	Cigna							
% Difference	16.5%	47.9%	0.0%	37.1%	12.7%	18.8%	29.1%	14.6%

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Administration Cost	10	8.35	5.21	10.00	6.29	8.73	8.16	7.09	8.54
Rank		4	8	1	7	2	5	6	3

- Fees are based on 2,920 participants.
- Cigna provided the lowest administration fee and Cigna was awarded 10 points for the lowest fee.
- CareFirst's fee was the highest with fees 47.9% higher than Cigna, and was awarded 4.79 less points or 5.21 points.

DPPO Discounts

	Aetna	CareFirst	CIGNA	Delta ⁽¹⁾	Dominion	Guardian	MetLife	UHC
General Dentists	35.7%	37.9%	42.0%	38.0%	35.1%	42.5%	45.9%	43.6%
Endodontists	35.7%	28.0%	42.0%	38.0%	21.6%	32.5%	45.9%	43.6%
Oral Surgeons	35.7%	36.5%	42.0%	38.0%	37.0%	38.7%	45.9%	43.6%
Orthodontists	35.7%	Not Tracked	42.0%	38.0%	41.3%	Not Tracked	45.9%	43.6%
Pediatric Dentist	35.7%	38.0%	42.0%	38.0%	35.4%	43.0%	45.9%	43.6%
Periodontists	35.7%	37.1%	42.0%	38.0%	36.7%	38.3%	45.9%	43.6%
Estimated Composite ⁽²⁾	35.7%	37.1%	42.0%	38.0%	34.8%	41.4%	45.9%	43.6%

Best Discounts:	45.9%							
Bidder:	MetLife							
% Difference	22.2%	19.1%	8.5%	17.2%	24.3%	9.7%	0.0%	5.0%

(1) Blended average of DPPO and Premier networks.

(2) Based on average of Top 50 utilized dental procedures.

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Network Discounts	60	46.67	48.55	54.88	49.67	45.44	54.16	60.00	56.99
Rank		7	6	3	5	8	4	1	2

- The financial evaluation of proposals and projected claims cost is based on the general dentist discounts.
- Network Discount information is based on bidder provided discounts reported by three-digit zip code.
- The three-digit zip code data represents 95% of participants in the Fund's population.
- The reported discounts were weighted by population to provide a weighted average discount.
- MetLife provided the highest composite discount (45.9%), followed by UHC (43.6%) and Guardian (41.4%).
- Aetna, Cigna, Delta, MetLife, and UHC provided blended discounts for general dentists and specialists.

Provider Disruption DPPO

	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
DPPO Network Penetration	83.5%	76.9%	83.0%	92.9%	73.6%	78.6%	89.6%	45.6%

Best Provider Disruption:	92.9%							
Bidder:	Delta							
% Difference	10.1%	17.2%	10.7%	0.0%	20.7%	15.4%	3.6%	50.9%

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Provider Disruption	15	13.49	12.43	13.40	15.00	11.89	12.69	14.47	7.37
Rank		3	6	4	1	7	5	2	8

- The DPPO provider disruption results are based on DHMO providers that were utilized by the membership through June 30, 2017.
- As percentages get closer to 100%, they indicate more matched utilized providers in a bidder's network. Lower percentages will indicate less matched utilized providers and more disruption to the membership.
- Providers used by only Kroger membership were removed from the evaluation.
- Delta's combined DPPO and Premier network penetration is the highest of the quoting vendors, followed by MetLife and Cigna.
- Please see Appendix B for the provider lists.

Provider Network Depth DPPO

	DPPO - General Dentist								
	GDS	Aetna	CareFirst	Cigna	Delta	Dominion	Guardian	MetLife	UHC
Unique Providers	290	3,308	6,308	5,405	6,149	3,299	5,824	6,663	4,998

Most Providers:	6,663								
Bidder:	MetLife								
% Difference	N/A	50.4%	5.3%	18.9%	7.7%	50.5%	12.6%	0.0%	25.0%

	DPPO - Specialist Dentist								
	GDS	Aetna	CareFirst	Cigna	Delta	Dominion	Guardian	MetLife	UHC
Unique Providers	219	1,009	1,817	1,505	1,916	937	1,615	1,967	1,012

Most Providers:	1,967								
Bidder:	MetLife								
% Difference	N/A	48.7%	7.6%	23.5%	2.6%	52.4%	17.9%	0.0%	48.6%

	DPPO – Orthodontist								
	GDS	Aetna	CareFirst	Cigna	Delta	Dominion	Guardian	MetLife	UHC
Unique Providers	68	247	540	524	694	229	557	642	411

Most Providers:	694								
Bidder:	Delta								
% Difference	N/A	64.4%	22.2%	24.5%	0.0%	67.0%	19.7%	7.5%	40.8%

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Provider Network Depth	10	4.92	9.04	7.82	9.59	4.55	8.39	9.85	6.24
Rank		7	3	5	2	8	4	1	6

- 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 Providers – Distinctive number of dental licenses in an office.
- GDS' provider counts illustrate their current DHMO network.

Network Access - DPPO

DPPO Network										
Percentage of Participants with Access to:	Within:	GDS	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
2 General Dentists	8 miles	88.8%	97.5%	98.9%	98.1%	97.9%	97.1%	97.9%	98.3%	97.0%
1 Specialist Dentists	8 miles	89.6%	95.5%	97.0%	95.4%	94.6%	96.4%	95.6%	96.4%	95.2%
1 Orthodontists	8 miles	87.4%	93.5%	94.5%	94.9%	94.0%	93.7%	95.2%	95.8%	94.0%

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Network Access	5	4.92	4.99	4.94	4.91	4.93	4.94	4.98	4.91
Rank		6	1	4	7	5	3	2	8

- The 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 is based on 2,920 employees.
- All bidders are utilizing their own DPPO network.
- GDS' provider access illustrates their current DHMO network.
- Percentage differences between all of the bidders were small with all bidder's capturing nearly all maximum points. Note the points were awarded with a maximum of 2 for general dentist, 2 for specialist dentist and 1 point for orthodontist.

Bidder Scoring Summary

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Administration	10	8.35	5.21	10.00	6.29	8.73	8.12	7.09	8.54
Network Discounts	60	46.67	48.55	54.88	49.67	45.44	54.16	60.00	56.99
Provider Disruption	15	13.49	12.43	13.40	15.00	11.89	12.69	14.47	7.37
Provider Network Depth	10	4.92	9.04	7.82	9.59	4.55	8.39	9.85	6.24
Network Access	5	4.92	4.99	4.94	4.91	4.93	4.94	4.98	4.91
Total - All Categories	100	78.34	80.21	91.03	85.46	75.54	88.30	96.38	84.05
Rank		7	6	2	4	8	3	1	5

- Each bidder has been assigned points such that the most competitive in each criteria is awarded 100% of the points and all other bidders are rewarded a proportion of the points based on the ratio of the criteria.
- In the above table, the maximum points selected puts more weight on costs (70%) versus the network (30%). The chart below illustrates an alternative if the points were flipped so that costs represents 30% and the network represents 70%. MetLife still retains the most points, although second place changes from CIGNA to Delta when Network Access has more weight.

Assessment Criteria	Maximum Points	Aetna	CareFirst	CIGNA	Delta	Dominion	Guardian	MetLife	UHC
Administration	5	4.18	2.61	5.00	3.14	4.37	4.06	3.54	4.27
Network Discounts	25	19.44	20.23	22.86	20.70	18.93	22.57	25.00	23.75
Provider Disruption	35	31.48	28.99	31.27	35.00	27.75	29.62	33.76	17.19
Provider Network Depth	25	12.29	22.60	19.54	23.97	11.36	20.96	24.63	15.61
Network Access	10	9.83	9.97	9.88	9.82	9.86	9.89	9.95	9.81
Total - All Categories	100	77.22	84.40	88.56	92.63	72.28	87.10	96.88	70.63
Rank		6	5	3	2	7	4	1	8

- A model will be brought to the next meeting so that the Trustees may see the effect of the weights based on their own criteria preference.

Plan Design Development

- The appendix includes a summary of the current GDS copay plan design.
- Under the current dental plan, a member is charged a copay to access care. There are no limits on the copays or plan maximums. However, not all services are covered.
- Given the current design, developing an actuarial equivalent design is a challenge.
- To develop the actuarial equivalent plan design we have used the following key data elements from historical GDS utilization reports:
 - Approximate copay as a percent of discounted charges: 10%
 - Approximate GDS discount as a percent of UCR: 48%
 - Approximate GDS utilization of services per 1,000 members: 2,781
 - Approximate standard utilization of services per 1,000 members: 3,657
 - Approximate loss ratio for GDS: 70%
 - Approximate GDS administrative fee per employee per month: \$10.00
 - Approximate standard administrative fee per employee per month: \$3.00
 - Under the current design, participants in general do not have a copay for Preventive or Basic Services. The average copay for Major Services is roughly \$60 to \$70, or roughly 20% of discounted charges.
 - PPO plans typically cover services at 100% / 80% / 50%. Given the level of benefits currently in place, we have modeled a plan that is 100% / 90% / 80%.

Plan Design Development (Continued)

- Orthodontia benefits are currently provided to roughly 85% of the participants and with a \$925 copay. (Plan H, I, J and Y20 do not cover orthodontia).
- We are modeling a standard orthodontia benefit at 50% coinsurance for a variety of limits.
- The attached plan designs are a starting point to discuss plan design pricing options.
- Most multi-employer plan sponsors have only one plan design for dental, but given that a small percentage of the participants do not currently receive orthodontia coverage, the Fund may consider adopting a two plan structure. One plan could be offered with a lower limit and no orthodontia and a second plan could be offered with orthodontia and a higher limit.
- The chart on the following page illustrates three plans that all have the same coinsurance, which is roughly equivalent to the current plan. The plans differ by the annual and lifetime limits for dental/orthodontia.
- The annual limits shown are \$750, \$1,000 and \$1,250. It is estimated that 10% of participants would reach a \$750 limit, 7.5% would reach a \$1,000 limit and 5.5% would reach a \$1,250 limit.

DPPO Plan Design Comparison

	Plan 1		Plan 2		Plan 3	
Benefits	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Annual Deductible - Individual	None	\$100	None	\$100	None	\$100
Annual Deductible - Family	None	\$200	None	\$200	None	\$200
Annual Plan Maximum	\$1,000	\$1,000	\$1,250	\$1,250	\$750	\$750
Orthodontic Lifetime Maximum	\$1,000	\$1,000	\$1,250	\$1,250	\$750	\$750
U&C Percentile	N/A	80th percentile	N/A	80th percentile	N/A	80th percentile
Preventive Services	100%	50%	100%	50%	100%	50%
Oral Examinations	Included	Included	Included	Included	Included	Included
Cleanings Adult / Child	Included	Included	Included	Included	Included	Included
Fluoride	Included	Included	Included	Included	Included	Included
Sealants	Included	Included	Included	Included	Included	Included
X-Rays - Bitewing	Included	Included	Included	Included	Included	Included
X-Rays - Full Mouth Series	Included	Included	Included	Included	Included	Included
Basic Services	90%	50%	90%	50%	90%	50%
Oral Surgery	Included	Included	Included	Included	Included	Included
Extractions	Included	Included	Included	Included	Included	Included
Restorative Dentistry	Included	Included	Included	Included	Included	Included
Amalgam Restorations	Included	Included	Included	Included	Included	Included
Major Services	80%	50%	80%	50%	80%	50%
Endodontics	Included	Included	Included	Included	Included	Included
Periodontics	Included	Included	Included	Included	Included	Included
Inlays / Onlays	Included	Included	Included	Included	Included	Included
Crowns	Included	Included	Included	Included	Included	Included
Bridges	Included	Included	Included	Included	Included	Included
Dentures	Included	Included	Included	Included	Included	Included
Implants	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included
Orthodontia Services	50%	50%	50%	50%	50%	50%
Adult and Child	Adult & Child Ortho	Adult & Child Ortho	Adult & Child Ortho	Adult & Child Ortho	Adult & Child Ortho	Adult & Child Ortho

- All three plans have an in-network coinsurance of 100%/90%/80%/50%. The following page illustrates estimated costs for each plans and each bidder.
- Plan 1, with a \$1,000 annual limit and a \$1,000 orthodontia lifetime limit is expected to cost roughly the same amount as the current GDS plan using the MetLife discounts.
- Members covered under plans H, I, J and Y20 currently do not receive orthodontia coverage. Based on current enrollment, most of these members are enrolled in single-only coverage. The cost to add orthodontia for these individuals would be minimal since many do not have dependent coverage.

DPPO Self-Funded Costs Projections

	1st Year Costs						
	Plan 1 Estimated Cost (\$1,000 Limit) / \$ Change From Current		Plan 2 Estimated Cost (\$1,250 limit) / \$ Change From Current		Plan 3 Estimated Cost (\$750 limit) / \$ Change From Current		Rank
GDS ⁽¹⁾	\$1,219,019	\$0	\$1,219,019	\$0	\$1,219,019	\$0	
Aetna	\$1,401,128	\$182,109	\$1,448,879	\$229,860	\$1,316,025	\$97,007	8
CareFirst	\$1,381,559	\$162,540	\$1,427,584	\$208,565	\$1,299,532	\$80,514	5
CIGNA	\$1,280,707	\$61,689	\$1,324,456	\$105,438	\$1,202,737	(\$16,282)	3
Delta	\$1,394,374	\$175,355	\$1,441,149	\$222,130	\$1,311,011	\$91,993	7
Dominion	\$1,389,162	\$170,143	\$1,436,578	\$217,560	\$1,304,656	\$85,637	6
Guardian	\$1,283,258	\$64,239	\$1,326,588	\$107,569	\$1,206,034	(\$12,985)	4
MetLife	\$1,236,275	\$17,256	\$1,277,518	\$58,499	\$1,162,771	(\$56,247)	1
UHC	\$1,253,135	\$34,116	\$1,295,480	\$76,461	\$1,177,667	(\$41,352)	2

⁽¹⁾ Represents DHMO Premium

- First Year Costs include administration fees and projected claims from Segal.
- Fees and claim costs are based on 2,920 participants.

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Next Steps

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



✓ **Appendices**

Appendix A - Financial Ratings

	GDS	CareFirst	Cigna	Delta	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"

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.

Appendix B - Dental Provider Listing – Utilized Providers DPPO Network

PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	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	7501 LITTLE RIVER TURNPIKE, SUITE 105	ANNANDALE	VA	22003	◆	◆	◆		◆	◆	◆	◆	◆
VILLAVICENCIO	555 GROVE STREET, SUITE 108	HERNDON	VA	20170	◆	◆	◆	◆	◆	◆	◆	◆	◆
ELHAM SAFARI	2970 PRINCE WILLIAM PARKWAY	WOODBIDGE	VA	22192	◆	◆	◆	◆	◆	◆	◆	◆	◆
SAMEER KWATRA													
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	◆	◆	◆	◆	◆	◆	◆	◆	◆
AMANJOT KHARA	6372 MECHANICSVILLE TURNPIKE, SUITE 106	MECHANICSVILLE	VA	23111	◆	◆	◆	◆	◆	◆	◆	◆	◆
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		◆		◆	◆				
RAYMOND HASTON	560 CELEBRATE VIRGINIA PKWY, STE 107	FREDERICKSBURG	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		◆							
JANICE BLOUGH													
LABUDA	444 NATIONAL HWY	LAVALE	MD	21502				◆	◆	◆		◆	◆

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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 AT WOODBROOK, SUITE 3	BALTIMORE	MD	21212	◆		◆	◆	◆	◆	◆	◆	
M ELLIS	2806 WEST MARKET ST	JOHNSON CITY	TN	37604		◆	◆	◆	◆			◆	
HAROLD SEIGEL	7641 LEESBURG PIKE	FALLS CHURCH	VA	22043	◆	◆	◆	◆	◆	◆	◆	◆	
FREDERICK STERN	2200 OPITZ BOULEVARD, SUITE 370	WOODBIDGE	VA	22191	◆	◆		◆	◆	◆	◆	◆	
FREDERICK STERN	2200 OPITZ BOULEVARD, SUITE 370	WOODBIDGE	VA	22191	◆	◆		◆	◆	◆	◆	◆	
BRIAN ROBINSON	14955 SHADY GROVE ROAD, SUITE 330	ROCKVILLE	MD	20850	◆	◆	◆	◆	◆	◆	◆	◆	
FARANAK KHASRAGHI	4008 GENESEE PLACE, SUITE 205	WOODBIDGE	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	HARRISONBURG	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	◆	◆	◆	◆	◆	◆	◆	◆	
ELIZABETH ROBLES	19847 CENTURY BOULEVARD, SUITE 215	GERMANTOWN	MD	20874	◆		◆	◆	◆	◆	◆	◆	

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ALLAN SCHULMAN	1720 CRAIN HIGHWAY SOUTH, SUITE 103	GLEN BURNIE	MD	21061	◆	◆	◆	◆	◆	◆	◆	◆	
MARSHA PLATER PATRICK	2553 NORTH SOLOMON ISLAND ROAD	HUNTINGTOWN UPPER	MD	20639	◆	◆	◆	◆	◆	◆	◆	◆	
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	◆	◆	◆	◆	◆	◆	◆	◆	
DEZRIE SMITH	4814 SILVER HILL ROAD	SUITLAND	MD	20746	◆		◆	◆	◆	◆		◆	

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JONG BUM SEO	9944 LIBERTY ROAD	RANDALLSTOWN	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	44121 HARRY BYRD HIGHWAY, SUITE												
NIKPOURFARD	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,												
OLENA LAMBERT	SUITE 200	APOPKA	FL	32703	◆	◆	◆	◆	◆	◆	◆	◆	
	537 MAIN ST	BLAND	VA	24315					◆			◆	

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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	◆	◆	◆		◆			◆	◆
TERRY													
SLAUGHTER	1401 MAIN ST	CLIFTON FORGE	VA	24422	◆	◆			◆				

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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		◆		◆	◆				
WILLIAM ARTHUR	551 BECKER DR	ROANOKE	NC	27870	◆		◆		◆		◆		◆
DAVID FITZGERALD	6220 PETERS CREEK RD NW	RAPIDS	VA	24019					◆				
THOMAS HONAKER	1717 JEFFERSON STREET	ROANOKE	WV	24701	◆				◆		◆		
GERARDO LINARUCCI	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-ALEXANDER	8000 INDIAN HEAD HWY.	FORT 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	◆	◆	◆	◆	◆		◆	◆	◆
EDWARD LONGWE	24805 PINEBROOK ROAD, SUITE 100	CHANTILLY	VA	20152		◆	◆					◆	◆

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Appendix B - Dental Provider Listing – Utilized Providers DPPO Network

PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	UHC
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	◆	◆	◆	◆	◆	◆	◆	◆	◆
H BYRON	PO BOX 1045 202 S WALKER ST	PRINCETON	WV	24740									

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Appendix B - Dental Provider Listing – Utilized Providers DPPO Network

PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	UHC
MFON UMOREN	7411 RIGGS ROAD, SUITE 326	ADELPHI	MD	20783	◆	◆	◆			◆	◆	◆	◆
JAMES HUTCHENS	2780 STUARTS DRAFT HWY., SUITE 102	STUARTS DRAFT	VA	24477	◆	◆	◆	◆	◆		◆	◆	
BENEGAL PAIGE	408 EAST MARKET ST	CHARLOTTESVILLE	VA	22902		◆	◆		◆			◆	
BEHNAZ SHAKOORI	7600 HANOVER PARKWAY, SUITE 200	GREENBELT	MD	20770	◆	◆	◆	◆	◆	◆	◆	◆	◆
CAROLINE LAROSILIERE	9811 GREENBELT RD, STE 208	LANHAM	MD	20706	◆	◆	◆	◆	◆		◆	◆	◆
CAROLINE LAROSILIERE	5805 SILVER HILL RD, STE G	DISTRICT HEIGHTS	MD	20747	◆	◆	◆	◆	◆		◆	◆	◆
STEPHEN BEECROFT	239 GARRISONVILLE ROAD, SUITE 101	STAFFORD	VA	22554	◆	◆	◆	◆	◆	◆	◆	◆	◆
HUONG TRUONG	6201 LEESBURG PIKE #401	FALLS CHURCH	VA	22044		◆		◆	◆	◆	◆	◆	◆
TIFFANIE WINFREY	13900 LAUREL LAKES AVENUE, SUITE 200	LAUREL	MD	20707	◆	◆	◆	◆	◆	◆	◆	◆	◆
DANDRIDGE ALLEN	100 CHALMERS COURT	BERRYVILLE	VA	22611	◆	◆	◆	◆	◆	◆	◆	◆	◆
LUONG HUNG LE	14637 LEE HWY, STE 104	CENTREVILLE	VA	20121	◆		◆	◆	◆	◆	◆	◆	◆
JOHN BUYER JR	2612 SHEFFIELD DR	BLACKSBURG	VA	24060				◆	◆				
THI NGUYEN	21165 WHITFIELD PL STE 104	STERLING	VA	20165	◆		◆	◆	◆	◆	◆	◆	◆
PAUL VIDZIUNAS	2100 EASTERN BLVD.	BALTIMORE	MD	21220	◆	◆	◆	◆	◆	◆	◆	◆	◆
MARIA MARANTO	300 EAST JOPPA ROAD, SUITE 316	TOWSON	MD	21286	◆	◆	◆	◆	◆		◆	◆	◆
NEVILLE MCKEN	9171 CENTRAL AVENUE, SUITE 301	CAPITOL HEIGHTS	MD	20743	◆		◆	◆	◆	◆	◆	◆	◆
NAJIB ADI	7502 IRON BAR LANE	GAINESVILLE	VA	20155	◆		◆	◆	◆	◆	◆	◆	◆
YOONCHUL ROH	7700 OLD BRANCH AVE, # E102	CLINTON	MD	29735	◆	◆	◆				◆	◆	◆
ROBERT BIELAWSKI	6232 PETERS CREEK ROAD NW	ROANOKE	VA	24019					◆				
LINDA TILL	3090 ELECTRIC ROAD	ROANOKE	VA	24018									
THIEN LE	5105 BACKLICK ROAD, SUITE C	ANNANDALE	VA	22003	◆	◆	◆	◆	◆	◆	◆	◆	◆
CHINH LE	18220 CONTOUR ROAD	GAITHERSBURG	MD	20877	◆	◆	◆	◆	◆	◆	◆	◆	◆
GERARD OTT	1 PITTS STREET	BERLIN	MD	21811									
MICHELE MILLS	3533 KEAGY RD	SALEM	VA	24153					◆				
RONALD HOUSEHOLDER	125 BEN BOLT AVENUE, P O BOX 542	TAZEWELL	VA	24651	◆	◆	◆		◆				

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Appendix B - Dental Provider Listing – Utilized Providers DPPO Network

PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	UHC
SHAZAAD ALLY FRANK	8501 COLESVILLE RD, STE 20	SILVER SPRING	MD	20910	◆	◆	◆	◆	◆	◆	◆	◆	◆
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									
HANI AL-SALEH	28 STREET OF DREAM	MARTINSBURG	WV	25403	◆		◆		◆		◆	◆	

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PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	UHC
A SCOTT ANDERSON	3650 COLONIAL AVE SW	ROANOKE	VA	24018									
SHELLI BOUCHER	3709 OLD FOREST ROAD	LYNCHBURG	VA	24501	◆	◆			◆				
STEPHEN BROWN	2015 RESERVOIR ST #C	HARRISONBURG	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 LITRELL	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		◆			◆				
JOHN ROLLER	1420 13TH ST	WAYNESBORO	VA	22980		◆	◆		◆			◆	

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PROVIDER	Address	CITY	STATE	ZIP	Aetna	CareFirst	Cigna	Delta PPO	Delta Premier	Dominion	Guardian	MetLife	UHC
H PATRICK	4736 STARKEY RD SW	ROANOKE	VA	24014			◆						
RUSSELL	2945 PETERS CREEK RD SUITE A	ROANOKE	VA	24019			◆		◆				
CRAIG RYAN		WHITE SULPHUR											
CALEB SIZEMORE	1029 MAIN ST EAST, PO BOX 399	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					169	171	183	176	228	140	157	190	92

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Appendix C - Top 50 Utilized Procedure Copay Schedule

Procedure Code	Description	GDS Current Plans						
		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
140	Limited Oral Evaluation - Problem Focused	\$0	\$0	\$0	\$0	\$0	\$0	\$0
150	Comprehensive Oral Evaluation- New or Established Patient	\$0	\$0	\$0	\$0	\$0	\$0	\$0
180	Comprehensive Periodontal Evaluation	\$0	\$0	\$0	\$0	\$0	\$0	\$0
210	Intraoral Complete Series (including Bitewings)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
220	Intraoral - Periapical First Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0
230	Intraoral - Periapical Each Additional Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0
272	Bitewings - 2 Films	\$0	\$0	\$0	\$0	\$0	\$0	\$0
274	Bitewings - 4 Films	\$0	\$0	\$0	\$0	\$0	\$0	\$0
330	Panoramic Film	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1110	Prophylaxis - Adult and Child 14 or Older	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1120	Prophylaxis - Child up to Age 14	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1208	Top Application of Fluoride - Excluding Varnish	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2140	Amalgam - 1 Surface, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Appendix C - Top 50 Utilized Procedure Copay Schedule *continued*

Procedure Code	Description	GDS Current Plans						
		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
2160	Amalgam - 3 Surfaces, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2161	Amalgam- 4+ Surfaces, Primary/ Permanent	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2330	Resin - 1 Surface, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2331	Resin - 2 Surfaces, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2332	Resin - 3 Surfaces, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2335	Resin-4+ Surfaces/Invol Incisal Angle, Anterior	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2391	Resin - 1 Surface, Posterior	**	**	**	*	*	Not Covered	*
2740	Crown - Porcelain/Ceramic Substrate	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125
2750	Crown-Porcelain Fused/High Noble Metal	\$125 + gold	\$125 + gold	\$125 + gold	\$125 + gold	\$125 + gold	Not Covered	\$125 + gold
2751	Crown-Porcelain Fused/Predominately Base Metal	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125
2752	Crown-Porcelain Fused/Noble Metal	\$125	\$125	\$125	\$125	\$125	Not Covered	\$125
2920	Recement Crown	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
2940	Sedative Filling	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

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

Appendix C - Top 50 Utilized Procedure Copay Schedule *continued*

Procedure Code	Description	GDS Current Plans						
		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
2954	Prefab Post & Core in Addition to Crown	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
3310	Endodontic Therapy - Anterior Tooth (Excl Final Rest)	Not Covered	Not Covered	\$125***	Not Covered	Not Covered	Not Covered	\$125***
3320	Endodontic Therapy - Bicuspid Tooth (Excl Final Rest)	Not Covered	Not Covered	\$125***	Not Covered	Not Covered	Not Covered	\$125***
3330	Endodontic Therapy - Molar (Excl Final Rest)	Not Covered	Not Covered	\$250***	Not Covered	Not Covered	Not Covered	\$250***
4341	Perio Scaling & Root Planing - 4+ Contiguous/ Bounded Teeth Spaces per Quad	Not Covered	\$70	\$70	\$70	\$70	Not Covered	\$70
4342	Perio Scaling & Root Planing - 1-3 Teeth per Quad	Not Covered	\$35	\$35	\$35	\$35	Not Covered	\$35
4910	Periodontal Maintenance Procedures	Not Covered	\$35	\$35	\$35	\$35	Not Covered	\$35
5110	Complete Upper Denture (Incl Adjustments)	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30
5120	Complete Lower Denture (Incl Adjustments)	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30
5213	Upper Partial-Cast Metal Frame w/Resin Base	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30
5214	Lower Partial-Cast Metal Frame w/Resin Base	\$30	\$30	\$30	\$30	\$30	Not Covered	\$30
5650	Add Tooth to Existing Partial Denture	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
7140	Extraction, Erupted Tooth or Exposed Root (Elevation/Forceps Removal)	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Appendix C - Top 50 Utilized Procedure Copay Schedule *continued*

Procedure Code	Description	GDS Current Plans						
		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
7230	Remove Impacted Tooth - Part Bony	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
7240	Remove Impacted Tooth - Complete Bony	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
7250	Surg. Removal of Residual Roots	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0
8670	Periodic Ortho Treatment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
9110	Palliative (Emergency) Care Dental Pain-Minor Proc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0
9223	deep sedation/general anesthesia — each 15 minute increment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
9310	Consultation (by non-treating Dentist)	\$0	\$0	\$0	\$0	\$0	Not Covered	\$0

Appendix D - Provider Network Depth DPPO

DPPO - General Dentist									
	GDS	Aetna	CareFirst	Cigna Total	Delta	Dominion	Guardian	MetLife	UHC
Unique Locations	231	2,592	3,372	2,670	3,507	2,317	N/A	3,259	3,154
Unique Providers	290	3,308	6,308	5,405	6,149	3,299	5,824	6,663	4,998
Access Points	332	6,271	9,056	6,526	8,078	5,659	8,509	9,339	9,234

DPPO - Specialist Dentist									
	GDS	Aetna	CareFirst	Cigna Total	Delta	Dominion	Guardian	MetLife	UHC
Unique Locations	145	809	946	824	1,385	782	N/A	1,450	703
Unique Providers	219	1,009	1,817	1,505	1,916	937	1,615	1,967	1,012
Access Points	335	2,822	2,521	1,909	2,655	2,073	2,408	2,752	2,280

DPPO - Orthodontist									
	GDS	Aetna	CareFirst	Cigna Total	Delta	Dominion	Guardian	MetLife	UHC
Unique Locations	77	264	485	472	614	276	N/A	617	424
Unique Providers	68	247	540	524	694	229	557	642	411
Access Points	99	667	750	666	950	546	757	912	870

- 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.
- Guardian does not track the number of unique locations for dentists, therefore the data is unavailable.

Appendix E – Current DHMO

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	\$770,465	-36.8%	(\$448,554)	\$353,590	\$96,219	(\$352,335)	9.3%
CIGNA	\$787,434	-35.4%	(\$431,584)	\$424,190	\$166,819	(\$264,766)	15.9%
Delta	\$1,067,661	-12.4%	(\$151,357)	\$257,372	\$0	(\$151,357)	32.4%
Dominion	\$896,405	-26.5%	(\$322,613)	\$530,728	\$273,357	(\$49,257)	23.1%
GDS	\$1,200,787	-1.5%	(\$18,232)	\$257,372	\$0	(\$18,232)	84.6%
UHC	\$896,405	-26.5%	(\$322,613)	\$592,477	\$335,106	\$12,492	25.8%

⁽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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Appendix E – Alternative DHMO Plan Option

	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	\$631,277	-48.2%	(\$587,742)	\$577,730	\$259,199	(\$328,544)	9.3%
CIGNA	\$753,607	-38.2%	(\$465,412)	\$424,190	\$105,659	(\$359,753)	15.9%
Delta	\$999,161	-18.0%	(\$219,858)	\$318,532	\$0	(\$219,858)	32.4%
Dominion	\$882,940	-27.6%	(\$336,079)	\$589,458	\$270,927	(\$65,152)	23.1%
GDS	\$1,152,653	-5.4%	(\$66,365)	\$318,532	\$0	(\$66,365)	84.6%

⁽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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