



February 21, 2019

Mr. William Jensen
President
Associated Administrators, LLC
8400 Corporate Dr. Suite 430
Landover, MD 20785-2361

Dear Mr. Jensen:

Group Dental Service is pleased to present the 2018 Year End Utilization Report for UFCW Unions and Participating Employer Health and Welfare Fund. We appreciate the opportunity to be your dental insurance provider. Please let us know if there are any comments, questions, or concerns.

Please find your 2018 utilization report enclosed. An overview of the highlights of this report includes:

- * 4,980 total visits
- * An average enrollment of 4,122 including participants and dependents
- * Cost of Care is 74%

We have enclosed the following reports for your review.

1. The 2018 Summary Report and Relative Value Exhibit
2. The 2018 Cost of Care Report
3. The 2018 Group Utilization Analysis
4. The 2018 Group Profile Analysis
5. The 2018 Group Benefit Analysis

GDS greatly appreciates the opportunity of working with the Board and providing managed dental care for Fund participants. We hope the Trustees are pleased with our service and delivery of care.

Sincerely,

Jeffrey Young
Director of Specialty Accounts Management
Group Dental Service



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

**UNITED FOOD & COMMERCIAL WORKERS AND
PARTICIPATING EMPLOYERS**

2018 UTILIZATION REPORT

PRESENTED BY:

GROUP DENTAL SERVICE

February 2019

**GROUP DENTAL SERVICE, INC.
2018 ANNUAL UTILIZATION REPORT**

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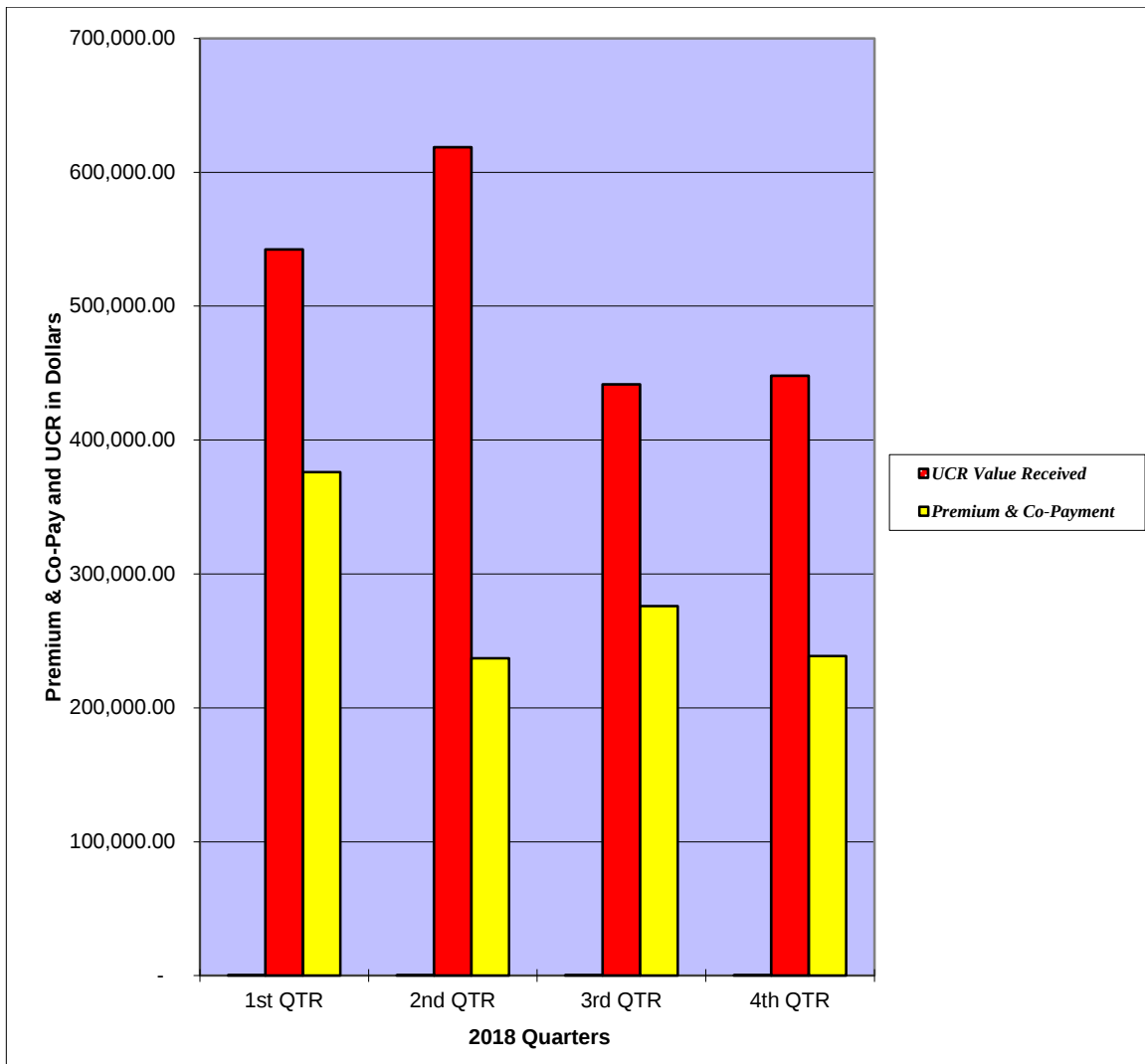
UNITED FOOD & COMMERCIAL WORKERS
& PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

SUMMARY REPORT
FULL YEAR 2018

Participants	2,816
Dependents	<u>1,306</u>
Total Enrollment	4,122
Participant Visits	3,143
Dependent Visits	<u>1,837</u>
Total Visits	4,980
Procedures	10,897
UCR Value	2,050,296
Premiums Paid	1,041,466
Co-payments Received	<u>86,425</u>
Total Income	\$ 1,127,891
Total Income	1,127,891
UCR Value	2,050,296
Relative Value	1.82

2018 RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2018, demonstrates the impressive leveraging of the Fund's premium dollars for the 2018 experience through the fourth quarter. The table at the bottom of the exhibit shows by calendar quarter, the actual dollars paid in premiums and patient co-payments, the value of services received as priced at usual and customary rates (UCR), and the Relative Value ratio. During the period from January 2018 through December 2018, the Fund received \$2,050,296.00 in dental care value while expending \$1,127,891.00 in premium and patient co-payments. This represents an average relative value of 1.82, indicating that \$1.82 in dental care value was received for each \$1.00 expended during this period.



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

Full Year 2018

PREMIUM PAID:	\$	1,041,466
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COST OF CARE:

INCURRED CLAIMS	\$	780,179
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TOTAL COST OF CARE		74%
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GDS GROUP UTILIZATION ANALYSIS

FROM: 1/1/2018 TO: 12/31/2018

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

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS	UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
TOTAL CONTRACTS UTILIZED	500	1305	2089	NO OF SUBSCRIBER VISITS	653	3143	5405
PERCENT CONTRACTS UTILIZED	21.36	46.34	39.74	NO VISITS/UTILIZING SUB	1.61	2.8	2.85
AVERAGE NO PATIENT/CONTRACT	1.46	1.46	1.43	NO PROCS/UTILIZING SUB	4.48	7.73	7.51
TOTAL NO PATIENT UTILIZING	633	1802	2864	NO PROCS/SUB VISIT	2.78	2.76	2.63
PERCENT PATIENT UTILIZING	18.42	27.95	38.1	NUMBER OF SPOUSE VISITS	0	0	0
AVERAGE NO OF SUBS ENROLLED	2341	2816	5257	NO VISITS/UTILIZING SPOUSE	0	0	0
TOTAL NO SUBS UTILIZING	406	1123	1896	NO PROC/UTILIZING SPOUSE	0	0	0
PERCENT SUBS UTILIZING	17.34	25.13	36.04	NO PROC/SPOUSE VISIT	0	0	0
AVG NO OF SPOUSE ENROLLED	0	0	0	NO OF DEPENDENT VISITS	391	1837	2792
TOTAL NO SPOUSE UTILIZING	0	0	0	NO VISITS/UTILIZING DEPENDENT	1.71	2.69	2.87
PERCENT SPOUSE UTILIZING	0	0	0	NO PROC/UTILIZING DEPENDENT	4.54	7.44	7.72
AVG NO OF DEPENDENT ENROLLED	1084	1306	2287	NO PROC/DEPENDENT VISIT	2.65	2.77	2.69
TOTAL NO OF DEPENDENT UTILIZING	228	683	972				
PERCENT DEPENDENT UTILIZING	20.96	34.46	43.03				

GROUP DENTAL SERVICE OF MARYLAND, INC

FROM: 1/1/2018 TO: 12/31/2018

CASE: UFCW UNIONS AND PARTICIPATING - 01GDS01 ALL PLANS

	Number of Procedure Reported						Procedure Rptd per Subscriber			Procedure Rptd Util Member		
	This Quarter		Last 12 Months		Prev 12 Months		QTR	LST 12	PRV 12	QTR	LST 12	PRV 12
	NO	PCT	NO	PCT	NO	PCT	NO	NO	NO	NO	NO	NO
PREVENTIVE	434	19.10	2041	18.73	3578	20.00	1.07	1.82	1.89	0.69	1.13	1.25
EXAMS	506	22.27	2407	22.09	4061	22.70	1.25	2.14	2.14	0.80	1.34	1.42
XRAYS	515	22.67	2445	22.44	3896	21.78	1.27	2.18	2.05	0.81	1.36	1.36
MIONR RESTORE	284	12.50	1540	14.13	2564	14.33	0.70	1.37	1.35	0.45	0.85	0.90
MAJOR RESTORE	88	3.87	419	3.85	616	3.44	0.22	0.37	0.32	0.14	0.23	0.22
FIXED PROSTH	9	0.40	32	0.29	76	0.42	0.02	0.03	0.04	0.01	0.02	0.03
DENTURES	36	1.58	157	1.44	336	1.88	0.09	0.14	0.18	0.06	0.09	0.12
ENDO	32	1.41	114	1.05	101	0.56	0.08	0.10	0.05	0.05	0.06	0.04
PERIO	64	2.82	317	2.91	470	2.63	0.16	0.28	0.25	0.10	0.18	0.16
SIMPLE EXT	67	2.95	291	2.67	621	3.47	0.17	0.26	0.33	0.11	0.16	0.22
ORAL SRG	70	3.08	338	3.10	443	2.48	0.17	0.30	0.23	0.11	0.19	0.15
ORTHO	89	3.92	410	3.76	513	2.87	0.22	0.37	0.27	0.14	0.23	0.18
OTHER	78	3.43	386	3.54	615	3.44	0.19	0.34	0.32	0.12	0.21	0.21
TOTALS	2272	100.00	10897	100.00	17890	100.00	5.60	9.70	9.44	3.59	6.05	6.25

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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

---THIS QUARTER---

---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D0120	365	0	24571	1712	0	110376	2951	0	166868
D0140	91	0	9109	454	0	44606	661	0	60005
D0150	42	0	4584	225	0	23961	424	0	40145
D0170	0	0	0	1	0	103	0	0	0
D0180	8	0	1094	15	0	2030	25	0	3303
D0210	17	0	3207	98	0	18110	214	0	34967
D0220	187	0	7019	861	0	31625	1300	0	44433
D0230	67	0	2168	327	0	10701	453	0	14597
D0240	1	0	47	1	0	47	3	0	122
D0270	1	0	37	10	0	391	11	0	382
D0272	25	0	1483	140	0	7956	271	0	13845
D0273	1	0	66	2	0	131	4	0	249
D0274	158	0	12864	731	0	57768	1191	0	85039
D0277	0	0	0	1	0	96	2	0	190
D0330	58	0	8481	274	0	39328	447	0	58441
D0460	1	0	75	4	0	324	6	0	436
D1110	357	0	40615	1640	0	180270	2882	0	280605
D1120	40	0	3447	190	0	15586	316	0	23328
D1208	19	0	943	109	0	5083	160	0	6994
D2140	45	0	8459	312	0	57805	559	0	89394
D2150	58	0	12785	322	0	70783	505	0	94207
D2160	30	0	7811	180	0	48402	221	0	49993
D2161	4	0	1455	30	0	9627	49	0	13071
D2330	37	0	7424	118	0	23360	226	0	38751
D2331	23	0	5801	130	0	31716	220	0	47317
D2332	16	0	4940	91	0	26797	218	0	58838
D2335	9	0	3311	40	0	14054	51	0	16092
D2391	0	0	0	2	0	397	31	0	5412
D2392	0	0	0	5	0	1349	33	0	7826
D2393	0	0	0	3	0	986	8	0	2177
D2394	0	0	0	0	0	0	1	0	316
D2740	31	3875	46864	125	15625	184330	192	24000	245694

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2018 TO: 12/31/2018

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

---THIS QUARTER---

---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D2750	14	1750	18733	62	7750	85018	76	9500	99804
D2751	6	750	7744	26	3250	32811	62	7750	71610
D2752	3	375	4075	31	3875	39048	42	5250	51652
D2920	4	0	550	40	0	5355	37	0	4568
D2930	0	0	0	5	150	1589	2	60	558
D2940	4	0	624	18	0	2664	31	0	4392
D2950	26	0	8928	100	0	33528	167	0	51622
D2952	1	0	495	2	0	970	3	0	1485
D2954	3	0	1194	33	0	13096	37	0	14237
D3110	0	0	0	1	0	85	1	0	75
D3120	7	0	714	17	0	1691	6	0	496
D3310	1	125	988	15	2275	17408	21	2625	22709
D3320	8	1000	10351	39	5475	50479	35	5175	42683
D3330	16	4900	24800	42	12800	65753	38	11800	57076
D4260	0	0	0	0	0	0	4	1300	6000
D4261	0	0	0	1	100	1336	2	200	2149
D4341	31	2170	9828	121	8470	37809	177	12390	51579
D4342	10	350	2425	45	1575	10893	46	1610	10086
D4355	3	0	651	20	0	4300	26	0	5170
D4910	20	700	3635	130	4550	22935	215	7525	34869
D5110	5	150	9838	19	570	37340	36	1080	63089
D5120	3	90	6455	11	330	21664	25	750	45302
D5130	2	60	3859	7	210	13756	16	480	26595
D5140	1	30	2208	4	120	7666	9	270	14994
D5211	0	0	0	2	60	3108	7	210	7785
D5212	1	30	1575	1	30	1575	9	270	10876
D5213	4	120	8457	25	750	50242	63	1890	112833
D5214	7	210	14423	27	810	54435	55	1650	99331
D5221	0	0	0	2	60	2400	0	0	0
D5222	0	0	0	3	90	3659	1	30	1600
D5223	0	0	0	0	0	0	1	30	1600
D5410	0	0	0	0	0	0	2	0	173
D5411	0	0	0	0	0	0	1	0	74

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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

---THIS QUARTER---

---LAST 12 MONTHS---

---PRIOR 12 MONTHS---

PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D5421	4	0	395	4	0	395	4	0	401
D5422	0	0	0	4	0	462	5	0	555
D5510	0	0	0	0	0	0	5	0	1142
D5511	1	0	230	2	0	430	0	0	0
D5512	1	0	165	2	0	386	0	0	0
D5520	0	0	0	1	0	236	7	0	1291
D5610	0	0	0	1	0	253	10	0	2410
D5611	0	0	0	1	0	219	0	0	0
D5612	0	0	0	2	0	445	0	0	0
D5620	0	0	0	0	0	0	2	0	530
D5630	0	0	0	1	0	295	0	0	0
D5640	0	0	0	1	0	303	11	0	2295
D5650	3	0	787	15	0	3792	40	0	9397
D5660	1	0	365	5	0	1557	6	0	1536
D5730	1	0	438	1	0	438	6	0	2321
D5731	1	0	429	3	0	1241	3	0	1266
D5740	1	0	431	1	0	431	1	0	388
D5741	0	0	0	0	0	0	1	0	357
D5750	0	0	0	5	0	2459	3	0	1473
D5751	0	0	0	3	0	1490	3	0	1235
D5760	0	0	0	1	0	427	4	0	1772
D5761	0	0	0	3	0	1440	0	0	0
D6240	2	250	2725	6	750	7932	10	1250	12743
D6241	0	0	0	1	125	1000	2	250	2293
D6242	1	125	1263	1	125	1263	3	375	3566
D6245	0	0	0	2	250	2944	8	1000	10612
D6740	0	0	0	4	500	5942	19	2375	25953
D6750	4	500	5588	11	1375	14448	14	1750	17480
D6751	0	0	0	0	0	0	4	500	5046
D6752	2	250	2584	4	500	5074	8	1000	9652
D6930	0	0	0	3	0	604	8	0	1348
D7111	0	0	0	1	0	140	6	0	976
D7140	67	0	15486	290	0	61013	615	0	109838
D7210	60	0	21586	230	0	80369	316	0	102736

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2018 TO: 12/31/2018

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

---THIS QUARTER---

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PROC CODE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE	NUMBER TIMES	PT COPAY	UCR VALUE
D7220	0	0	0	5	0	2034	3	0	1194
D7230	4	0	2039	29	0	14850	29	0	13667
D7240	0	0	0	37	0	20586	45	0	23666
D7241	0	0	0	3	0	1965	1	0	604
D7250	1	0	403	25	0	9397	40	0	13938
D7310	5	0	1925	8	0	3200	6	0	1911
D7510	0	0	0	1	0	495	3	0	912
D8080	1	925	3000	10	9250	31886.3	20	18500	97726
D8090	1	925	3000	5	4625	17127.4	5	4625	25637
D8670	87	0	16530	395	0	74945	488	0	92476
D9110	13	0	1890	49	0	7242	111	0	14275
D9222	4	0	1067	27	0	8365	0	0	0
D9223	4	0	885	34	0	8726	66	0	13961
D9230	1	0	100	10	0	1197	13	0	1428
D9243	0	0	0	0	0	0	5	0	963
D9248	1	0	427	1	0	427	1	0	114
D9310	14	0	2456	50	0	8636	61	0	9827
D9934	2	0	350	4	0	700	5	0	145
D9935	1	0	175	3	0	378	3	0	86
		19660	447929		86425	2050295.7		127470	3063251