March 9, 2020

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 2019 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 2019 utilization report enclosed. An overview of the highlights of this report includes:

* 4,372 total visits
* An average enrollment of 3,285 including participants and dependents
* Cost of Care is 68%

We have enclosed the following reports for your review.

1. The 2019 Summary Report and Relative Value Exhibit
2. The 2019 Cost of Care Report
3. The 2019 Group Utilization Analysis
4. The 2019 Group Profile Analysis
5. The 2019 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,

Jackie Depolo
Senior Account Director
Group Dental Service

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

UNITED FOOD & COMMERCIAL WORKERS AND PARTICIPATING EMPLOYERS

2019 UTILIZATION REPORT

PRESENTED BY:

GROUP DENTAL SERVICE

March 2020

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GROUP DENTAL SERVICE, INC.
2019 ANNUAL UTILIZATION REPORT

TABLE OF CONTENTS

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

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

SUMMARY REPORT
FULL YEAR 2019

Participants		2,250
Dependents		1,035
Total Enrollment		3,285
Participant Visits		2,907
Dependent Visits		1,465
Total Visits		4,372
Procedures		9,209
UCR Value		1,857,407
Premiums Paid		907,305
Co-payments Received		72,980
Total Income	$	980,285
Total Income		980,285
UCR Value		1,857,407
Relative Value		1.89

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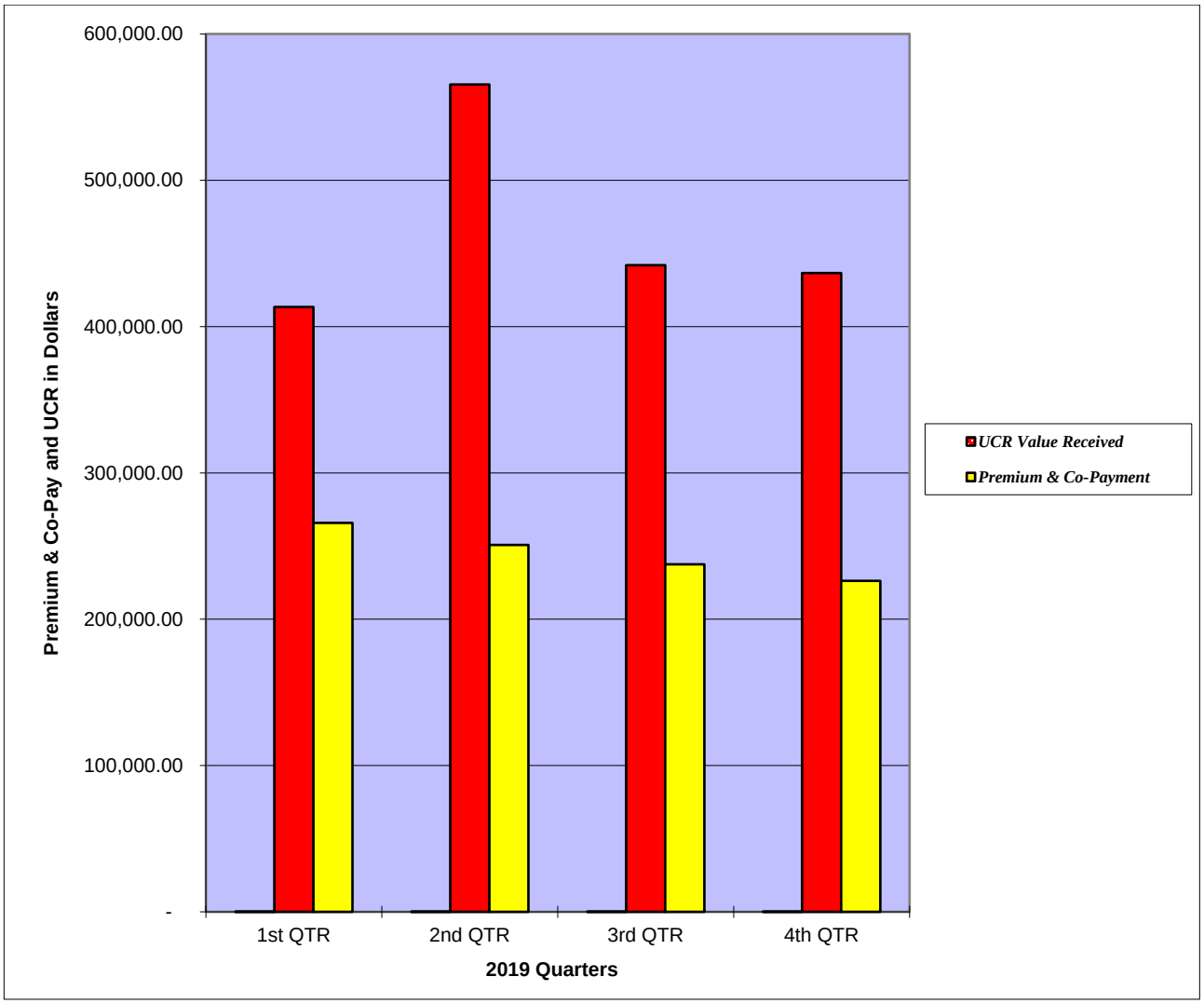
2019 RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2019, demonstrates the impressive leveraging of the Fund's premium dollars for the 2019 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 2019 through December 2019, the Fund received $1,857,407.00 in dental care value while expending $980,285.00 in premium and patient co-payments. This represents an average relative value of 1.89, indicating that $1.89 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 2019

PREMIUM PAID:	$	907,305
COST OF CARE:		
INCURRED CLAIMS	$	618,598
TOTAL COST OF CARE		68%

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GROUP DENTAL SERVICE OF MARYLAND, INC

3/3/2020

GDS GROUP UTILIZATION ANALYSIS

FROM: 1/1/2019 TO: 12/31/2019

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

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
TOTAL CONTRACTS UTILIZED	509	975	1305
PERCENT CONTRACTS UTILIZED	23.7	43.33	26.84
AVERAGE NO PATIENT/CONTRACT	1.45	1.46	1.43
TOTAL NO PATIENT UTILIZING	643	1360	1802
PERCENT PATIENT UTILIZING	20.48	39.04	27.67
AVERAGE NO OF SUBS ENROLLED	2148	2250	4863
TOTAL NO SUBS UTILIZING	424	884	1123
PERCENT SUBS UTILIZING	19.68	37.38	24.87
AVG NO OF SPOUSE ENROLLED	0	0	0
TOTAL NO SPOUSE UTILIZING	0	0	0
PERCENT SPOUSE UTILIZING	0	0	0
AVG NO OF DEPENDENT ENROLLED	967	1035	2124
TOTAL NO OF DEPENDENT UTILIZING	219	479	684
PERCENT DEPENDENT UTILIZING	22.32	43	34.27

UTILIZATION	THIS QUARTER	LAST 12 MONTHS	PREV 12 MONTHS
NO OF SUBSCRIBER VISITS	744	2907	3137
NO VISITS/UTILIZING SUB	1.75	3.29	2.79
NO PROCS/UTILIZING SUB	4.99	9.11	7.72
NO PROCS/SUB VISIT	2.84	2.77	2.76
NUMBER OF SPOUSE VISITS	0	0	0
NO VISITS/UTILIZING SPOUSE	0	0	0
NO PROC/UTILIZING SPOUSE	0	0	0
NO PROC/SPOUSE VISIT	0	0	0
NO OF DEPENDENT VISITS	371	1465	1832
NO VISITS/UTILIZING DEPENDENT	1.69	3.06	2.68
NO PROC/UTILIZING DEPENDENT	4.81	8.71	7.39
NO PROC/DEPENDENT VISIT	2.84	2.85	2.76

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GDS GROUP PROFILE ANALYSIS

GROUP DENTAL SERVICE OF MARYLAND, INC

FROM: 1/1/2019 TO: 12/31/2019

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	452	19.36	1675	18.19	2039	18.75	1.07	1.89	1.82	0.70	1.23	1.13
EXAMS	524	22.44	2023	21.97	2404	22.11	1.24	2.29	2.14	0.81	1.49	1.33
XRAYS	538	23.04	2105	22.86	2443	22.47	1.27	2.38	2.18	0.84	1.55	1.36
MIONR RESTORE	329	14.09	1326	14.40	1537	14.13	0.78	1.50	1.37	0.51	0.98	0.85
MAJOR RESTORE	96	4.11	348	3.78	416	3.83	0.23	0.39	0.37	0.15	0.26	0.23
FIXED PROSTH	4	0.17	29	0.31	32	0.29	0.01	0.03	0.03	0.01	0.02	0.02
DENTURES	38	1.63	182	1.98	157	1.44	0.09	0.21	0.14	0.06	0.13	0.09
ENDO	21	0.90	98	1.06	114	1.05	0.05	0.11	0.10	0.03	0.07	0.06
PERIO	68	2.91	286	3.11	317	2.92	0.16	0.32	0.28	0.11	0.21	0.18
SIMPLE EXT	53	2.27	256	2.78	291	2.68	0.13	0.29	0.26	0.08	0.19	0.16
ORAL SRG	66	2.83	275	2.99	337	3.10	0.16	0.31	0.30	0.10	0.20	0.19
ORTHO	52	2.23	266	2.89	405	3.72	0.12	0.30	0.36	0.08	0.20	0.22
OTHER	94	4.03	340	3.69	382	3.51	0.22	0.38	0.34	0.15	0.25	0.21
TOTALS	2335	100.00	9209	100.00	10874	100.00	5.51	10.42	9.68	3.63	6.77	6.03

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GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2019 TO: 12/31/2019

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	352	0	23875	1336	0	90623	1711	0	110308
D0140	101	0	10194	416	0	41725	453	0	44512
D0150	65	0	7105	257	0	28127	225	0	23961
D0170	0	0	0	1	0	93	1	0	103
D0180	6	0	820	13	0	1835	14	0	1885
D0210	28	0	5368	122	0	23120	98	0	18110
D0220	191	0	7181	740	0	27755	860	0	31589
D0230	69	0	2241	277	0	8990	327	0	10701
D0240	1	0	51	4	0	215	1	0	47
D0270	1	0	38	5	0	198	10	0	391
D0272	22	0	1317	76	0	4529	140	0	7956
D0273	2	0	216	4	0	348	2	0	131
D0274	152	0	12357	612	0	50071	730	0	57687
D0277	0	0	0	0	0	0	1	0	96
D0330	72	0	10804	265	0	39385	274	0	39328
D0460	3	0	215	6	0	395	4	0	324
D1110	359	0	41263	1337	0	153697	1638	0	180047
D1120	41	0	3595	130	0	11417	190	0	15586
D1208	21	0	1019	77	0	3774	109	0	5083
D1510	0	0	0	1	10	402	0	0	0
D1516	0	0	0	1	20	550	0	0	0
D1517	0	0	0	1	20	550	0	0	0
D2140	72	0	13572	289	0	54532	312	0	57805
D2150	65	0	14138	307	0	66749	322	0	70783
D2160	38	0	9786	136	0	35058	180	0	48402
D2161	4	0	1066	17	0	5111	30	0	9627
D2330	27	0	5470	102	0	20971	118	0	23360
D2331	14	0	3587	67	0	16864	130	0	31716
D2332	37	0	11197	116	0	35288	91	0	26797
D2335	9	0	3542	31	0	11758	40	0	14054
D2391	0	0	0	12	0	2759	2	0	397
D2392	3	0	821	8	0	2280	5	0	1349

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GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2019 TO: 12/31/2019

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
D2393	0	0	0	0	0	0	3	0	986
D2740	32	4000	47959	125	15625	189425	125	15625	184330
D2750	10	1250	13987	44	5500	61720	62	7750	85018
D2751	0	0	0	6	750	7297	26	3250	32811
D2752	9	1125	11593	34	4250	43926	31	3875	39048
D2920	6	0	814	22	0	2997	37	0	4932
D2930	2	60	674	4	120	1352	5	150	1589
D2940	1	0	140	6	0	919	18	0	2664
D2950	32	0	11090	86	0	29914	100	0	33528
D2952	0	0	0	2	0	970	2	0	970
D2954	7	0	2796	28	0	11596	33	0	13096
D2980	0	0	0	1	0	327	0	0	0
D3110	0	0	0	0	0	0	1	0	85
D3120	2	0	202	6	0	610	17	0	1691
D3310	4	500	4628	27	3975	32175	15	2275	17408
D3320	6	850	8099	24	3600	31082	39	5475	50479
D3330	9	2750	14696	41	13250	64545	42	12800	65753
D4261	0	0	0	0	0	0	1	100	1336
D4341	25	1750	8001	112	7840	35839	121	8470	37809
D4342	12	420	2974	31	1085	7580	45	1575	10893
D4355	6	0	1302	24	0	5296	20	0	4300
D4910	25	875	4659	119	4165	21551	130	4550	22935
D5110	4	120	8095	26	780	50576	19	570	37340
D5120	2	60	3309	13	390	26439	11	330	21664
D5130	1	30	2499	9	270	20245	7	210	13756
D5140	2	60	4657	6	180	13597	4	120	7666
D5211	1	30	1595	3	90	4575	2	60	3108
D5212	2	60	2870	10	300	14096	1	30	1575
D5213	5	150	10726	24	720	49894	25	750	50242
D5214	6	180	12250	31	930	62945	27	810	54435
D5221	0	0	0	0	0	0	2	60	2400
D5222	0	0	0	2	60	2725	3	90	3659

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GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2019 TO: 12/31/2019

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
D5410	0	0	0	3	0	365	0	0	0
D5411	0	0	0	2	0	207	0	0	0
D5421	1	0	100	2	0	220	4	0	395
D5422	2	0	245	8	0	1030	4	0	462
D5511	0	0	0	0	0	0	2	0	430
D5512	0	0	0	0	0	0	2	0	386
D5520	0	0	0	1	0	227	1	0	236
D5610	0	0	0	0	0	0	1	0	253
D5611	0	0	0	0	0	0	1	0	219
D5612	0	0	0	0	0	0	2	0	445
D5630	0	0	0	1	0	354	1	0	295
D5640	1	0	200	3	0	693	1	0	303
D5650	7	0	1754	19	0	5150	15	0	3792
D5660	2	0	608	3	0	918	5	0	1557
D5730	0	0	0	1	0	438	1	0	438
D5731	0	0	0	1	0	394	3	0	1241
D5740	0	0	0	3	0	1047	1	0	431
D5741	0	0	0	3	0	867	0	0	0
D5750	1	0	529	3	0	1753	5	0	2459
D5751	0	0	0	1	0	566	3	0	1490
D5760	0	0	0	1	0	641	1	0	427
D5761	1	0	450	3	0	1350	3	0	1440
D6240	0	0	0	4	500	5346	6	750	7932
D6241	0	0	0	2	250	2375	1	125	1000
D6242	0	0	0	0	0	0	1	125	1263
D6245	1	125	1523	3	375	4619	2	250	2944
D6740	3	375	4533	7	875	10697	4	500	5942
D6750	0	0	0	8	1000	10954	11	1375	14448
D6751	0	0	0	4	500	4866	0	0	0
D6752	0	0	0	0	0	0	4	500	5074
D6930	0	0	0	1	0	196	3	0	604
D7111	0	0	0	1	0	164	1	0	140

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GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2019 TO: 12/31/2019

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
D7140	53	0	12433	255	0	58904	290	0	61013
D7210	48	0	16884	203	0	72415	229	0	80029
D7220	0	0	0	1	0	400	5	0	2034
D7230	1	0	537	11	0	6155	29	0	14850
D7240	8	0	4696	27	0	16350	37	0	20586
D7241	0	0	0	3	0	1925	3	0	1965
D7250	8	0	3393	24	0	9919	25	0	9397
D7310	1	0	375	3	0	1275	8	0	3200
D7510	0	0	0	3	0	872	1	0	495
D8080	0	0	0	4	3700	12000	10	9250	31886.3
D8090	0	0	0	2	1850	6000	5	4625	17127.4
D8670	52	0	9880	260	0	49398	390	0	73997
D9110	10	0	1592	37	0	5703	49	0	7242
D9222	6	0	1581	22	0	6454	26	0	8055
D9223	9	0	2247	28	0	7764	34	0	8726
D9230	3	0	353	15	0	1799	10	0	1197
D9239	0	0	0	1	0	250	0	0	0
D9243	0	0	0	1	0	200	0	0	0
D9248	0	0	0	0	0	0	1	0	427
D9310	11	0	2062	56	0	10245	50	0	8636
D9613	0	0	0	1	0	170	0	0	0
D9932	0	0	0	2	0	60	0	0	0
D9934	2	0	70	3	0	105	4	0	700
D9935	2	0	90	5	0	225	3	0	378
		14770	436588		72980	1857407		86425	2047627.7

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