



August 2014

Board of Trustees
United Food and Commercial Workers Union
and Participating Employers Health and Welfare Fund
Associated Administrators, Inc.
Attn: Bill Jensen
4301 Garden City Drive
Landover, Maryland 20785

Dear Trustees:

Group Dental Service, Inc. ("GDS") is pleased to present the utilization report for year-end 2013. An overview of the highlights of this report includes:

- * More than 10,806 total visits
- * An average enrollment of 8,807 including participants and dependents.
- * Value-to-cost ratio is 1.49
- * Cost of Care is 71%

We have enclosed the following reports for your review:

1. The 2013 Annual Summary Report
2. The 2013 Annual Relative Value Exhibit
3. The 2013 Annual Cost of Care Report
4. The 2013 Utilization by Code Group Report
5. The 2013 Top Procedures by Paid Amount Report

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

Sincerely,

Dwight D. Hyman
Union, Labor Account Manager
Group Dental Service, Inc.



**Group Dental Service of Maryland, Inc.
111 Rockville Pike, Suite 700
Rockville, Maryland 20850**

**UNITED FOOD AND COMMERCIAL WORKERS UNION
AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND**

2013 ANNUAL UTILIZATION REPORT

Presented by:

GROUP DENTAL SERVICE, INC.

August 2014

**GROUP DENTAL SERVICE, INC.
2013 YEAR-END UTILIZATION REPORT**

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- 5. Annual Top Procedures by Paid Amount**

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

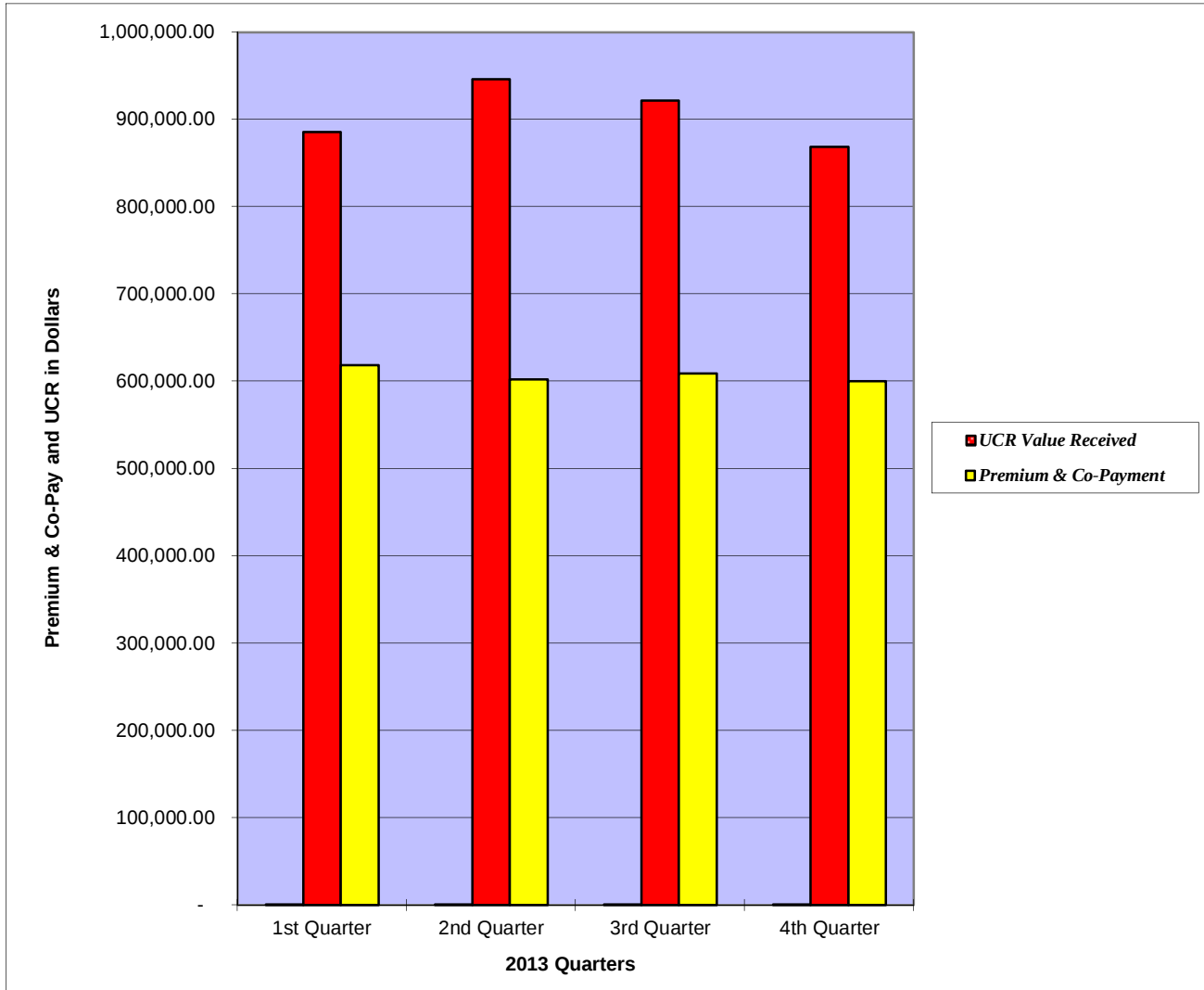
SUMMARY REPORT
JANUARY - DECEMBER 2013

Average Participants	5,559
Average Dependents	3,248
Average Total Enrollment	8,807
Participant Visits	6,946
Dependent Visits	3,860
Total Visits	10,806
Procedures	22,957
UCR Value	3,622,472
Premiums Paid	2,270,080
Co-payments Received	159,970
Total Income	\$ 2,430,050
Total Income	\$ 2,430,050
UCR Value	3,622,472
Relative Value	1.49

2013 ANNUAL RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2013, demonstrates the impressive leveraging of the Fund's premium dollars for the four quarters of the 2013 experience. 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 2013 through December 2013, the Fund received \$3,622,472.00 in dental care value while expending \$2,430,050.00 in premium and patient co-payments. This represents an average relative value of 1.49, indicating that \$1.49 in dental care value was received for each \$1.00 expended during this period. Within the dental insurance industry, plans that deliver a relative value of 1.00 are considered to be excellent.

**United Food & Commercial Workers
& Participating Employers
Health and Welfare Fund
2013 Relative Value by Calendar Quarter**



	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
UCR Value Received	\$ 885,886	\$ 946,026	\$ 921,837	\$ 868,721
Premium & Co-Payment	\$ 618,700	\$ 602,478	\$ 608,779	\$ 600,094
Relative Value	1.43	1.57	1.51	1.45

	2013 Annual
UCR Value Received	\$ 3,622,471
Premium & Co-Payment	\$ 2,430,051
Relative Value	1.49

ANNUAL

UFCW & PARTICIPATING EMPLOYERS EXPERIENCE/
ANNUAL COST OF CARE REPORT

JAN-DEC 2013

PREMIUM PAID:	\$	2,270,080	
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COST OF CARE:

CLAIMS PAID	\$	1,615,878	71%
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TOTAL COST OF CARE	\$	1,615,878	71%
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Utilization by Code Group

Payor : UFCW UNIONS AND PARTICIPATING

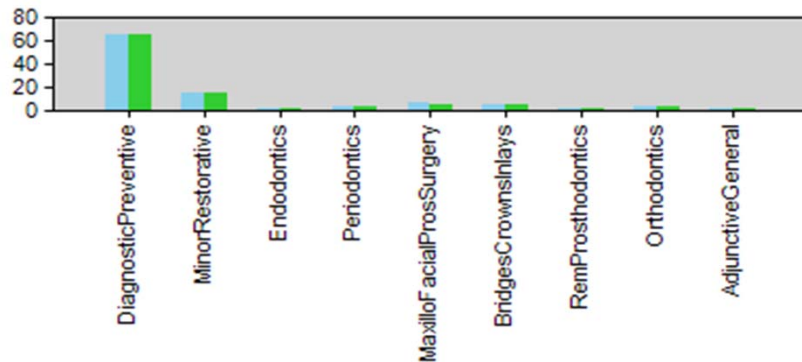
Group : <ALL GROUP>

Claims Paid From : 1/1/2013

To : 12/31/2013

Code Groups	Group # of Services	Group % Services	Book of Business % Services
DiagnosticPreventive	14,000	64.41%	64.34%
MinorRestorative	3,317	15.26%	14.67%
Endodontics	139	0.64%	1.29%
Periodontics	545	2.51%	3.27%
MaxilloFacialProsSurgery	1,493	6.87%	5.06%
BridgesCrownsInlays	893	4.11%	4.84%
RemProsthodontics	335	1.54%	1.56%
Orthodontics	699	3.22%	3.33%
AdjunctiveGeneral	315	1.45%	1.64%
Total	21,736	100.00%	100.00%

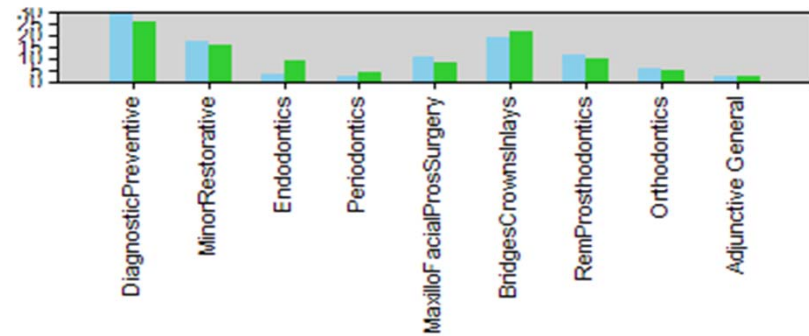
% of Services



Group % Services
Book of Business % Services

Code Groups	Group Amount Paid	Group % Amount Paid	Book of Business % Amount Paid
DiagnosticPreventive	\$466,004	28.84%	25.79%
MinorRestorative	\$284,485	17.61%	15.71%
Endodontics	\$47,912	2.97%	8.96%
Periodontics	\$33,300	2.06%	3.82%
MaxilloFacialProsSurgery	\$173,272	10.72%	8.03%
BridgesCrownsInlays	\$306,702	18.98%	21.50%
RemProsthodontics	\$182,664	11.30%	9.94%
Orthodontics	\$90,342	5.59%	4.44%
Adjunctive General	\$31,197	1.93%	1.82%
Total	\$1,615,878	100.00%	100.00%

% Amount Paid



Group % Amount Paid
Book of Business % Amount Paid



Utilization Summary

Top Procedures by Paid Amount

Payor : UFCW UNIONS AND PARTICIPATING

Group: <ALL GROUP>

Claims Paid From : 1/1/2013

To : 12/31/2013

Procedure Code	Procedure Description	Paid Amount	% Overall Paid	Number of Services	Overall % Services
D1110	prophy-adult	\$181,708	11.25%	3,545	16.31%
D2750	crown-porc fused to high noble	\$95,196	5.89%	191	0.88%
D0120	periodic oral exam	\$84,737	5.24%	3,559	16.37%
D2150	Amalgam - two surfaces, primary or permanent	\$79,967	4.95%	912	4.20%
D7140	extraction - erupted or exposed root	\$79,967	4.95%	885	4.07%
D8670	periodic ortho exam/contracted	\$79,749	4.94%	664	3.05%
D2140	Amalgam - one surface, primary or permanent	\$68,134	4.22%	949	4.37%
D5214	mandibular part denture-mtl	\$56,247	3.48%	70	0.32%
D2740	crown-porcen/ceramic substrate	\$51,759	3.20%	89	0.41%
D7210	surgical removal erupted tooth	\$48,277	2.99%	379	1.74%
D2751	crown-porcelain fused to metal	\$45,960	2.84%	90	0.41%
D0274	four bitewings	\$42,180	2.61%	1,322	6.08%
D5213	maxillary part denture-cst mtl	\$35,940	2.22%	52	0.24%
D2752	crown-porce fused noble metal	\$34,865	2.16%	81	0.37%
D2160	Amalgam - three surface, primary or permanent	\$34,487	2.13%	352	1.62%
D0330	panoramic x-ray	\$33,885	2.10%	640	2.94%
D5110	complete denture - maxillary	\$27,380	1.69%	39	0.18%
D2332	resin-3 surfaces, anterior	\$24,825	1.54%	258	1.19%
D2331	resin-2 surfaces, anterior	\$23,095	1.43%	242	1.11%
D5130	immediate denture - maxillary	\$22,331	1.38%	26	0.12%
D0150	comprehensive oral exam	\$22,283	1.38%	726	3.34%
D3330	root canal, molar	\$21,817	1.35%	50	0.23%
D0140	limited oral exam	\$21,596	1.34%	733	3.37%
D2950	core buildup, including pins	\$20,478	1.27%	184	0.85%
D2330	resin-1 surface, anterior	\$19,858	1.23%	275	1.27%
D0210	complete series	\$19,492	1.21%	259	1.19%
D0220	1st periapical	\$18,380	1.14%	1,435	6.60%
D7240	remove impact tooth-comp bony	\$18,001	1.11%	66	0.30%
D1120	prophy-child	\$17,301	1.07%	435	2.00%
D3320	root canal, bicuspid	\$17,085	1.06%	46	0.21%
	All Other Procedures	\$268,899	16.63%	3,182	14.64%
	Totals:	\$1,615,878	100%	21,736	100%