



A DENTAL PRESENTATION FOR

Board of Trustees
UNITE HERE Local 25 and
Hotel Association of Washington, D.C.
Health and Welfare Fund

DECEMBER 17, 2020

A man and a woman are sitting at a desk, looking at a tablet together. The man is on the left, wearing a blue shirt and tie, holding a pencil to his ear. The woman is on the right, wearing a striped shirt, smiling. A glass of water is on the desk in the foreground.

DENTEGRA

DENTAL PLAN COSTS & RENEWAL

MEASURING SERVICE

Service from Dentegra and GVS Account Management

99%

same day call
resolution

99.8%

claims payment
accuracy

15

seconds average call
answered

2.6

calendar days
average claims
turnaround

NETWORK STRATEGY

The right dentists – in the right place

Dentegra's Local 25 Dentist Network - Yearly Growth

Type	2017	2018	2019	2020	Total
Endodontist	21	13	12	2	48
General Dentist	154	35	54	25	268
Oral Surgeon	58	11	7	1	77
Orthodontist	67	12	5	2	86
Pediatric	11	8	8	4	31
Periodontist	11	10	4		25
Prosthodontist	4	2	3		9
Grand Total	326	91	93	34	544

TOTAL PLAN COSTS

2017-2020

Date	Premium	Claims	Admin	Total Plan Costs	COC	Contribution
2017	\$2,856,620	\$2,991,568	\$565,611	\$3,557,179	105%	125%
2018	\$3,836,588	\$3,707,222	\$759,648	\$4,466,869	97%	116%
2019	\$3,915,538	\$4,076,954	\$775,280	\$4,852,234	104%	124%
2020*	\$1,184,969	\$1,799,768	\$234,605	\$2,034,373	152%	172%
Total	\$11,793,715	\$12,575,512	\$2,335,144	\$14,910,656	107%	126%

*2020 numbers are annualized including estimates for 4th quarter 2020

TOTAL PLAN COSTS - PEPM

2017-2020

Date	Primary Enrollees-Annual	Premium (PEPM)	Claims (PEPM)	Admin (PEPM)	Total Plan Costs (PEPM)
2017	64,204	\$44.49	\$46.59	\$8.81	\$55.40
2018	84,779	\$45.25	\$43.73	\$8.96	\$52.69
2019	81,752	\$47.90	\$49.87	\$9.48	\$59.35
2020	43,172	\$27.45	\$41.69	\$5.43	\$47.12
Total	273,907	\$43.06	\$45.91	\$8.53	\$54.44

RATE RENEWAL

2021

Effective Date	January 1, 2021	
Contract Term	January 1, 2021 - December 31, 2021	
	Current	Renewal
% Change		25% (revised from 32%)
Super Composite (cents/hour)	\$0.342	\$0.428