

April 15, 2022



FELRA and UFCW VEBA Fund Dental Plan Review

UTILIZATION REVIEW

June 1, 2021-December 31, 2021



FINANCIAL SUMMARY

Paid and Incurred Period: 06/1/2021 - 12/31/2021		
<i>Premium</i>	\$2,988,512	100.0%
<i>Administration</i>	\$384,086	12.9%
<i>Incurred Claims*</i>	\$2,070,194	69.3%
<i>Total Plan Costs</i>	\$2,454,280	82.1%
<i>(Trend and Margin not included)</i>		
<i>Exposure**</i>	94,146	
<i>Avg. Exposure</i>	13,449	
<i>Avg. Member Count</i>	17,647	

* Includes estimate for incurred but unreported (IBUR).

** Exposure = Total primary enrollee months during the period.

DISTRIBUTION OF SERVICES

By Approved Amount by Network-excluding orthodontics

Period: June 1, 2021 - December 31, 2021

		Collective Bargaining contracted provider		Out of Area		Total	
Type of Service	Approved Amount Procedure Codes						
D&P	Diagnostic (D0100 - D0999)	\$377,770	15.4%	\$86,468	19.4%	\$464,238	16.0%
	Preventive (D1000 - D1999)	\$251,033	10.2%	\$41,485	9.3%	\$292,518	10.1%
	Subtotal	\$628,803	25.6%	\$127,953	28.7%	\$756,756	26.1%
Basic	Restorative (D2000 - D2499)	\$310,977	12.6%	\$50,438	11.3%	\$361,415	12.4%
	Endodontics (D3000 - D3999)	\$161,730	6.6%	\$26,097	5.9%	\$187,827	6.5%
	Periodontics (D4000 - D4999)	\$121,561	4.9%	\$15,412	3.5%	\$136,972	4.7%
	Oral Surgery (D7000 - D7999)	\$181,465	7.4%	\$53,213	12.0%	\$234,678	8.1%
	Miscellaneous (D9000 - D9999)*	\$48,614	2.0%	\$18,102	4.1%	\$66,715	2.3%
	Subtotal	\$824,347	33.5%	\$163,262	36.7%	\$987,607	34.0%
Major	Crowns & Inlays/Onlays (D2500 - D2999)	\$544,738	22.2%	\$83,924	18.9%	\$628,662	21.6%
	Removable Prosthodontics (D5000 - D5999)	\$226,917	9.2%	\$36,389	8.2%	\$263,306	9.1%
	Implant Services (D6000 - D6199)	\$29,737	1.2%	\$26,785	6.0%	\$56,522	1.9%
	Fixed Prosthodontics (D6200 - D6999)	\$204,401	8.3%	\$6,894	1.5%	\$211,295	7.3%
	Subtotal	\$1,005,793	40.9%	\$153,992	34.6%	\$1,159,786	39.9%
Total		\$2,458,943	100.0%	\$445,207	100.0%	\$2,904,149	100.0%

* Includes Anesthesia, Drugs and Adjunctive General Services

COST SAVINGS

Excludes Orthodontics

Paid Period: June 1, 2021 - December 31, 2021

		Collective Bargaining contracted provider		Out of Area		Total	
1)	Total Submitted	\$4,782,960	100.0%	\$520,304	100.0%	\$5,303,264	100.0%
2)	Provider Discounts*	\$2,027,448	42.4%	\$15,180	2.9%	\$2,042,669	38.5%
	Other Savings**	\$271,613	5.7%	\$21,499	4.1%	\$293,111	5.5%
	Total Savings	\$2,299,101	48.1%	\$36,679	7.0%	\$2,335,780	44.0%
3)	Plan Pays	\$1,784,385	37.3%	\$26,964	5.2%	\$1,811,349	34.2%
4)	Patient Liability ***	\$699,474	14.6%	\$456,661	87.8%	\$1,156,135	21.8%

* Provider Discounts includes reduction to fees and non-billable procedures for Dentegra providers.

** Other Savings includes services not payable due to duplicate submissions and missing or invalid information.

*** Patient Liability includes non-covered and optional savings, coinsurance and non-contracted provider fees.

DOLLAR-BANDED UTILIZATION

Paid Period: June 1, 2021 - December 31, 2021

Banded Range	Utilizers	
<= \$399.99	3,851	78.0%
\$400 to \$799.99	468	9.5%
\$800 to \$1,199.99	241	4.9%
\$1,200 to \$1,599.99	134	2.7%
\$1,600 to \$1,999.99	100	2.0%
>= \$2,000	142	2.9%
Total	4,936	100.0%

NETWORK ACCESS

Location	Access Standard by Member Zip Code	Overall Access
Urban-GD	2 providers in 10 miles	99.8%
Urban-SP	2 providers in 10 miles	99.8%
Suburban-GD	2 providers in 15 miles	99.7%
Suburban-SP	2 providers in 15 miles	99.3%
Rural-GD	1 provider in 35 miles	97.3%
Rural-SP	1 provider in 35 miles	96.7%

Note:

GD=General Dentist

SP=Specialist



THANK YOU FOR
YOUR TIME

We're pleased to take your questions...