



February 1, 2021

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

Dear Mr. Jensen:

Group Dental Service is pleased to present the 2020 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 2020 utilization report enclosed. An overview of the highlights of this report includes:

- * 4,365 total visits
- * An average enrollment of 4,080 including participants and dependents
- * Cost of Care is 50.3%

We have enclosed the following reports for your review.

1. The 2020 Summary Report and Relative Value Exhibit
2. The 2020 Cost of Care Report
3. The 2020 Group Utilization Analysis
4. The 2020 Group Profile Analysis
5. The 2020 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



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

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

2020 UTILIZATION REPORT

**PRESENTED BY:
GROUP DENTAL SERVICE**

February 2021

**GROUP DENTAL SERVICE, INC.
2020 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**

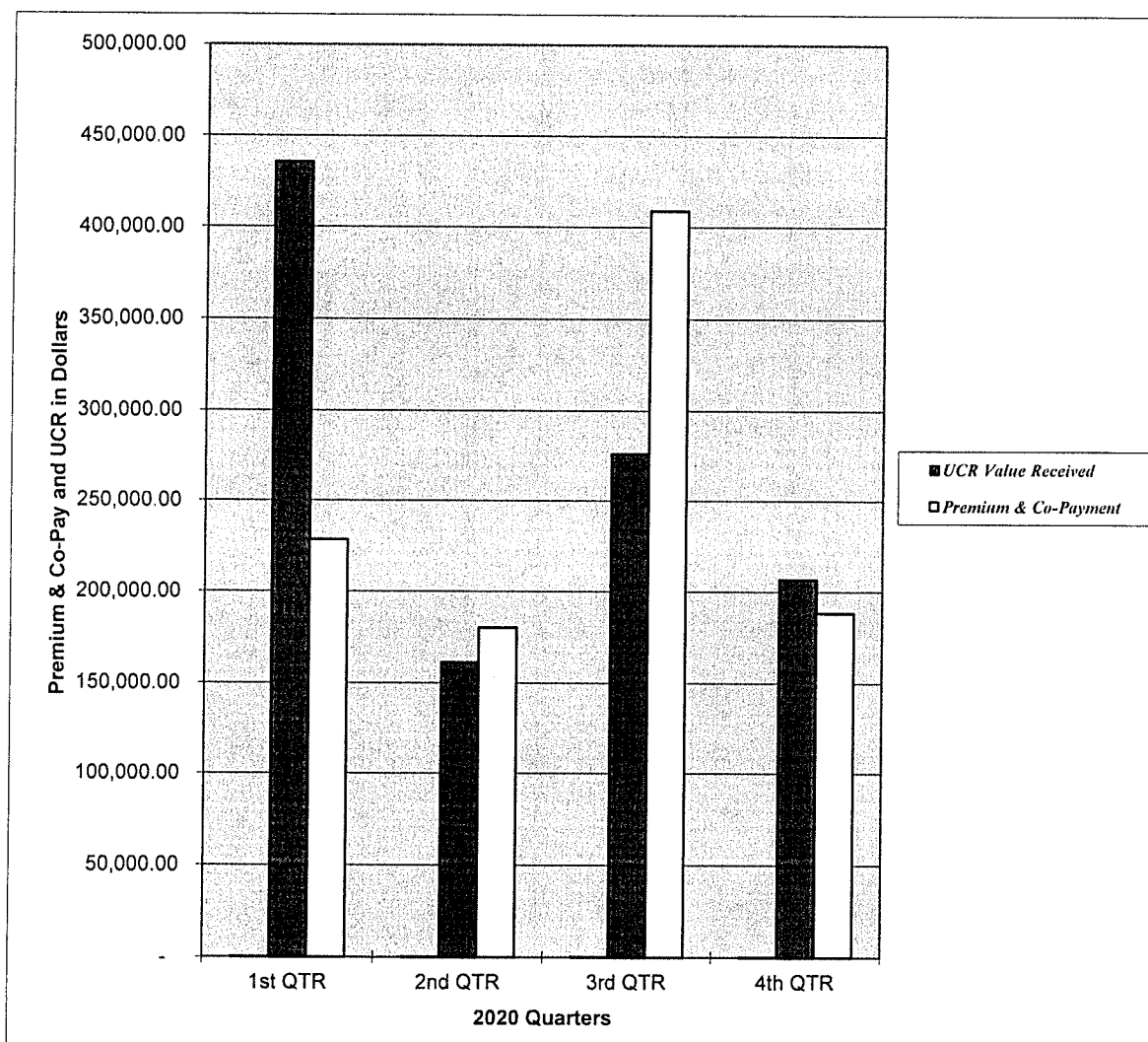
UNITED FOOD & COMMERCIAL WORKERS
& PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

SUMMARY REPORT
FULL YEAR 2020

Participants	2,766
Dependents	<u>1,314</u>
Total Enrollment	4,080
Participant Visits	2,898
Dependent Visits	<u>1,467</u>
Total Visits	4,365
Procedures	5,142
UCR Value	1,080,041
Premiums Paid	684,066
Co-payments Received	<u>41,314</u>
Total Income	\$ 725,380
Total Income	725,380
UCR Value	1,080,041
Relative Value	1.48

2020 RELATIVE VALUE EXHIBIT

The following graph, Premium & Patient Co-payments and UCR Values 2020, demonstrates the impressive leveraging of the Fund's premium dollars for the 2020 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 2020 through December 2020, the Fund received \$1,080,041.00 in dental care value while expending \$725,380.00 in premium and patient co-payments. This represents an average relative value of 1.48, indicating that \$1.48 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 2020

PREMIUM PAID: \$ 684,066

COST OF CARE:

INCURRED CLAIMS \$ 344,086

TOTAL COST OF CARE 50.3%

GDS GROUP UTILIZATION ANALYSIS

FROM: 1/1/2020 TO: 12/31/2020

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	264	975	698	NO OF SUBSCRIBER VISITS	336	2898	1580
PERCENT CONTRACTS UTILIZED	16.48	35.25	37.25	NO VISITS/UTILIZING SUB	1.57	3.28	2.58
AVERAGE NO PATIENT/CONTRACT	1.38	1.47	1.41	NO PROCS/UTILIZING SUB	4.85	9.06	7.62
TOTAL NO PATIENT UTILIZING	317	1360	927	NO PROCS/SUB VISIT	3.09	2.76	2.95
PERCENT PATIENT UTILIZING	14.27	38.47	29.73	NUMBER OF SPOUSE VISITS	0	0	0
AVERAGE NO OF SUBS ENROLLED	1602	2766	1874	NO VISITS/UTILIZING SPOUSE	0	0	0
TOTAL NO SUBS UTILIZING	214	884	612	NO PROC/UTILIZING SPOUSE	0	0	0
PERCENT SUBS UTILIZING	13.38	36.71	28.24	NO PROC/SPOUSE VISIT	0	0	0
AVG NO OF SPOUSE ENROLLED	0	0	0	NO OF DEPENDENT VISITS	155	1467	792
TOTAL NO SPOUSE UTILIZING	0	0	0	NO VISITS/UTILIZING DEPENDENT	1.46	3.05	2.46
PERCENT SPOUSE UTILIZING	0	0	0	NO PROC/UTILIZING DEPENDENT	4.56	8.67	7.66
AVG NO OF DEPENDENT ENROLLED	613	1314	772	NO PROC/DEPENDENT VISIT	3.12	2.84	3.11
TOTAL NO OF DEPENDENT UTILIZING	106	481	322				
PERCENT DEPENDENT UTILIZING	17.21	42.91	34.04				

GDS GROUP PROFILE ANALYSIS
GROUP DENTAL SERVICE OF MARYLAND, INC

1/14/2021

FROM: 1/1/2020 TO: 12/31/2020

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	PCT	NO	PCT	NO	PCT	NO	PCT	NO	PCT	NO	PCT
PREVENTIVE	181	17.78	885	17.21	1672	18.20	0.85		1.45		1.89		0.57		0.95		1.23	
EXAMS	232	22.79	1128	21.94	2020	21.99	1.08		1.84		2.29		0.73		1.22		1.49	
XRAYS	274	26.92	1262	24.54	2099	22.85	1.28		2.06		2.37		0.86		1.36		1.54	
MIONR RESTORE	139	13.65	741	14.41	1320	14.37	0.65		1.21		1.49		0.44		0.80		0.97	
MAJOR RESTORE	28	2.75	184	3.58	345	3.76	0.13		0.30		0.39		0.09		0.20		0.25	
FIXED PROSTH	12	1.18	31	0.60	29	0.32	0.06		0.05		0.03		0.04		0.03		0.02	
DENTURES	25	2.46	111	2.16	182	1.98	0.12		0.18		0.21		0.08		0.12		0.13	
ENDO	16	1.57	56	1.09	98	1.07	0.07		0.09		0.11		0.05		0.06		0.07	
PERIO	29	2.85	152	2.96	286	3.11	0.14		0.25		0.32		0.09		0.16		0.21	
SIMPLE EXT	16	1.57	100	1.94	256	2.79	0.07		0.16		0.29		0.05		0.11		0.19	
ORAL SRG	20	1.96	192	3.73	274	2.98	0.09		0.31		0.31		0.06		0.21		0.20	
ORTHO	15	1.47	121	2.35	266	2.90	0.07		0.20		0.30		0.05		0.13		0.20	
OTHER	31	3.05	179	3.48	338	3.68	0.14		0.29		0.38		0.10		0.19		0.25	
TOTALS	1018	100.00	5142	100.00	9185	100.00	4.76		8.40		10.39		3.20		5.55		6.75	

GROUP DENTAL SERVICE OF MARYLAND, INC

GDS GROUP BENEFIT ANALYSIS

FROM: 1/1/2020 TO: 12/31/2020

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	146	0.00	10159.00	764	0.00	52754.00	1333	0.00	90444.00
D0140	53	0.00	5381.00	252	0.00	25726.00	416	0.00	41725.00
D0150	27	0.00	3124.00	98	0.00	11199.00	257	0.00	28127.00
D0170	2	0.00	201.00	2	0.00	201.00	1	0.00	93.00
D0180	4	0.00	566.00	12	0.00	1847.00	13	0.00	1835.00
D0210	14	0.00	2743.00	50	0.00	9655.00	122	0.00	23120.00
D0220	100	0.00	3896.00	487	0.00	18823.00	736	0.00	27609.00
D0230	40	0.00	1332.00	185	0.00	6163.00	275	0.00	8929.00
D0240	0	0.00	0.00	2	0.00	92.00	4	0.00	215.00
D0270	1	0.00	38.00	7	0.00	276.00	5	0.00	198.00
D0272	8	0.00	511.00	32	0.00	1920.00	76	0.00	4529.00
D0273	0	0.00	0.00	1	0.00	70.00	4	0.00	348.00
D0274	82	0.00	6879.00	357	0.00	29772.00	612	0.00	50071.00
D0277	3	0.00	378.00	4	0.00	484.00	0	0.00	0.00
D0330	26	0.00	3925.00	137	0.00	20697.00	265	0.00	39385.00
D0460	0	0.00	0.00	1	0.00	65.00	6	0.00	395.00
D1110	153	0.00	18033.00	755	0.00	88448.00	1334	0.00	153395.00
D1120	11	0.00	1016.00	55	0.00	4940.00	130	0.00	11417.00
D1208	3	0.00	141.00	24	0.00	1188.00	77	0.00	3774.00
D1510	0	0.00	0.00	0	0.00	0.00	1	10.00	402.00
D1516	0	0.00	0.00	0	0.00	0.00	1	20.00	550.00
D1517	0	0.00	0.00	0	0.00	0.00	1	20.00	550.00
D2140	31	0.00	5757.00	177	0.00	33677.00	288	0.00	54362.00
D2150	40	0.00	8823.00	164	0.00	35653.00	306	0.00	66532.00
D2160	13	0.00	3464.00	65	0.00	17175.00	136	0.00	35058.00
D2161	3	0.00	1075.00	14	0.00	4644.00	17	0.00	5111.00
D2330	11	0.00	2292.00	73	0.00	15507.00	101	0.00	20779.00
D2331	10	0.00	2580.00	47	0.00	12118.00	66	0.00	16614.00
D2332	9	0.00	2853.00	54	0.00	16852.00	116	0.00	35288.00
D2335	2	0.00	771.00	13	0.00	5106.00	31	0.00	11758.00
D2391	0	0.00	0.00	0	0.00	0.00	12	0.00	2759.00
D2392	0	0.00	0.00	0	0.00	0.00	8	0.00	2280.00

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2020 TO: 12/31/2020

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
D2740	7	875.00	10964.00	61	7625.00	93856.00	125	15625.00	189425.00
D2750	8	1000.00	11483.00	32	4000.00	45312.00	44	5500.00	61720.00
D2751	0	0.00	0.00	9	1125.00	11921.00	6	750.00	7297.00
D2752	1	125.00	1400.00	17	2125.00	22727.00	32	4000.00	41320.00
D2791	0	0.00	0.00	1	125.00	2000.00	0	0.00	0.00
D2920	2	0.00	262.00	9	0.00	1243.00	22	0.00	2997.00
D2930	1	30.00	340.00	1	30.00	340.00	4	120.00	1352.00
D2940	1	0.00	169.00	4	0.00	637.00	6	0.00	919.00
D2950	5	0.00	1815.00	42	0.00	14889.00	85	0.00	29573.00
D2952	1	0.00	475.00	1	0.00	475.00	2	0.00	970.00
D2954	4	0.00	1705.00	12	0.00	5046.00	28	0.00	11596.00
D2980	0	0.00	0.00	0	0.00	0.00	1	0.00	327.00
D3120	2	0.00	225.00	2	0.00	225.00	6	0.00	610.00
D3310	5	825.00	6168.00	18	2950.00	21537.00	27	3975.00	32175.00
D3320	6	1050.00	8256.00	22	3550.00	29835.00	24	3600.00	31082.00
D3330	3	950.00	5330.00	14	4200.00	23342.00	41	13250.00	64545.00
D4212	0	0.00	0.00	1	19.00	349.00	0	0.00	0.00
D4341	6	420.00	1821.00	59	4130.00	19004.00	112	7840.00	35839.00
D4342	2	70.00	473.00	15	525.00	3677.00	31	1085.00	7580.00
D4355	2	0.00	438.00	11	0.00	2497.00	24	0.00	5296.00
D4910	19	665.00	3498.00	66	2310.00	12225.00	119	4165.00	21551.00
D5110	3	90.00	7130.00	10	300.00	22039.00	26	780.00	50576.00
D5120	1	30.00	2120.00	5	150.00	11274.00	13	390.00	26439.00
D5130	0	0.00	0.00	1	30.00	2505.00	9	270.00	20245.00
D5140	0	0.00	0.00	1	30.00	2523.00	6	180.00	13597.00
D5211	0	0.00	0.00	3	90.00	5070.00	3	90.00	4575.00
D5212	1	30.00	1631.00	4	120.00	6929.00	10	300.00	14096.00
D5213	2	60.00	4400.00	20	600.00	42066.00	24	720.00	49894.00
D5214	5	150.00	11492.00	21	630.00	45890.00	31	930.00	62945.00
D5221	0	0.00	0.00	0	0.00	0.00	2	60.00	2725.00
D5222	1	30.00	1631.00	4	120.00	6929.00	10	300.00	14096.00

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2020 TO: 12/31/2020

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	0.00	0.00	0	0.00	0.00	3	0.00	365.00
D5411	3	0.00	373.00	3	0.00	373.00	2	0.00	207.00
D5421	0	0.00	0.00	0	0.00	0.00	2	0.00	220.00
D5422	0	0.00	0.00	2	0.00	192.00	8	0.00	1030.00
D5512	0	0.00	0.00	2	0.00	470.00	0	0.00	0.00
D5520	0	0.00	0.00	0	0.00	0.00	1	0.00	227.00
D5611	0	0.00	0.00	3	0.00	893.00	0	0.00	0.00
D5612	2	0.00	499.00	3	0.00	749.00	0	0.00	0.00
D5621	0	0.00	0.00	1	0.00	320.00	0	0.00	0.00
D5630	0	0.00	0.00	1	0.00	300.00	0	0.00	0.00
D5640	0	0.00	0.00	1	0.00	222.00	1	0.00	354.00
D5650	0	0.00	0.00	5	0.00	1211.00	3	0.00	693.00
D5660	6	0.00	1761.00	13	0.00	3800.00	19	0.00	5150.00
D5730	2	0.00	623.00	3	0.00	890.00	3	0.00	918.00
D5731	0	0.00	0.00	1	0.00	506.00	1	0.00	438.00
D5740	0	0.00	0.00	1	0.00	495.00	1	0.00	394.00
D5741	0	0.00	0.00	0	0.00	0.00	3	0.00	1047.00
D5750	0	0.00	0.00	1	0.00	394.00	3	0.00	867.00
D5751	0	0.00	0.00	3	0.00	1780.00	3	0.00	1753.00
D5760	0	0.00	0.00	1	0.00	462.00	1	0.00	566.00
D5761	0	0.00	0.00	1	0.00	641.00	1	0.00	641.00
D6240	0	0.00	0.00	1	0.00	450.00	3	0.00	1350.00
D6241	4	500.00	5890.00	7	875.00	10330.00	4	500.00	5346.00
D6242	0	0.00	0.00	0	0.00	0.00	2	250.00	2375.00
D6245	0	0.00	0.00	1	125.00	1255.00	0	0.00	0.00
D6740	0	0.00	0.00	3	375.00	4420.00	3	375.00	4619.00
D6750	0	0.00	0.00	4	500.00	6080.00	7	875.00	10697.00
D6751	8	1000.00	11952.00	14	1750.00	21134.00	8	1000.00	10954.00
D6752	0	0.00	0.00	0	0.00	0.00	4	500.00	4866.00
D6930	0	0.00	0.00	0	0.00	0.00	1	0.00	196.00
D7111	0	0.00	0.00	0	0.00	0.00	1	0.00	164.00

GROUP DENTAL SERVICE OF MARYLAND, INC
GDS GROUP BENEFIT ANALYSIS
FROM: 1/1/2020 TO: 12/31/2020

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	16	0.00	3749.00	100	0.00	23877.00	255	0.00	58904.00
D7210	17	0.00	6465.00	145	0.00	53867.00	202	0.00	72100.00
D7220	0	0.00	0.00	0	0.00	0.00	1	0.00	400.00
D7230	2	0.00	1262.00	9	0.00	4754.00	11	0.00	6155.00
D7240	0	0.00	0.00	15	0.00	8230.00	27	0.00	16350.00
D7241	0	0.00	0.00	3	0.00	2100.00	3	0.00	1925.00
D7250	1	0.00	430.00	14	0.00	5615.00	24	0.00	9919.00
D7310	0	0.00	0.00	4	0.00	1875.00	3	0.00	1275.00
D7510	0	0.00	0.00	2	0.00	838.00	3	0.00	872.00
D8080	0	0.00	0.00	2	1850.00	6000.00	4	3700.00	12000.00
D8090	0	0.00	0.00	1	925.00	3000.00	2	1850.00	6000.00
D8670	15	0.00	2850.00	118	0.00	22420.00	260	0.00	49398.00
D9110	3	0.00	474.00	28	0.00	4560.00	37	0.00	5703.00
D9222	3	0.00	1027.00	18	0.00	5779.00	22	0.00	6454.00
D9223	3	0.00	800.00	21	0.00	6040.00	28	0.00	7764.00
D9230	1	0.00	167.00	5	0.00	681.00	15	0.00	1799.00
D9239	0	0.00	0.00	0	0.00	0.00	1	0.00	250.00
D9243	0	0.00	0.00	0	0.00	0.00	1	0.00	200.00
D9310	5	0.00	927.00	30	0.00	5642.00	55	0.00	10065.00
D9613	0	0.00	0.00	1	0.00	170.00	1	0.00	170.00
D9932	0	0.00	0.00	0	0.00	0.00	2	0.00	60.00
D9933	0	0.00	0.00	1	0.00	40.00	0	0.00	0.00
D9934	2	0.00	102.00	4	0.00	172.00	3	0.00	105.00
D9935	0	0.00	0.00	2	0.00	75.00	5	0.00	225.00
		7870.00	206884.00		41314.00	1080041.00		72730.00	1852448.00

FELRA
CLAIMS BY SPECIALTY
Netlease
01/01/2020 - 12/31/2020

<u>SPECIALTY</u>	<u># OF CLAIMS</u>	<u>BILLED AMOUNT</u>	<u>ALLOWED AMOUNT</u>	<u>SAVINGS</u>	<u>SAVINGS %</u>	<u>AVERAGE ALLOWED PER CLAIM</u>
INDEPENDENT LABORATORY	14,961	\$6,624,293.13	\$1,266,366.05	\$5,357,927.08	80.88%	\$84.64
INTERNAL MEDICINE	14,703	\$4,273,991.69	\$2,169,235.13	\$2,104,756.56	49.25%	\$147.54
UNSPECIFIED	4,349	\$3,189,978.44	\$1,016,750.42	\$2,173,228.02	68.13%	\$233.79
ANESTHESIOLOGY	1,743	\$2,853,070.43	\$1,036,203.26	\$1,816,867.17	63.68%	\$594.49
RADIOLOGY	5,635	\$2,716,421.70	\$1,093,069.91	\$1,623,351.79	59.76%	\$193.98
EMERGENCY MEDICINE	3,137	\$2,502,837.07	\$699,351.43	\$1,803,485.64	72.06%	\$222.94
ORTHOPEDIC SURGERY	3,300	\$2,448,965.93	\$1,091,263.35	\$1,357,702.58	55.44%	\$330.69
FAMILY PRACTICE	7,741	\$1,923,144.47	\$1,061,764.80	\$861,379.67	44.79%	\$137.16
PHYSICAL THERAPIST	5,766	\$1,863,611.42	\$709,737.25	\$1,153,874.17	61.92%	\$123.09
DIAGNOSTIC RADIOLOGY	3,322	\$1,828,999.64	\$797,822.05	\$1,031,177.59	56.38%	\$240.16
ONCOLOGY	1,243	\$1,815,441.28	\$782,744.69	\$1,032,696.59	56.88%	\$629.72
DME SUPPLIER (PROF)	2,317	\$1,675,842.11	\$764,497.56	\$911,344.55	54.38%	\$329.95
CARDIOVASCULAR DISEASE	4,335	\$1,634,283.65	\$839,061.39	\$795,222.26	48.66%	\$193.56
OPHTHALMOLOGY	2,047	\$1,606,378.71	\$748,839.75	\$857,538.96	53.38%	\$365.82
OB-GYNECOLOGY	2,629	\$1,447,696.29	\$699,180.17	\$748,516.12	51.70%	\$265.95
HOME INFUSION THERAPY SI	333	\$1,310,763.75	\$4,902,938.82	-\$3,592,175.07	-274.05%	\$14,723.54
GENERAL SURGERY	1,214	\$1,219,562.10	\$573,345.11	\$646,216.99	52.99%	\$472.28
HEMATOLOGY	708	\$1,160,920.82	\$431,534.61	\$729,386.21	62.83%	\$609.51
RHEUMATOLOGY	718	\$1,133,029.84	\$553,705.66	\$579,324.18	51.13%	\$771.18
GASTROENTEROLOGY	1,335	\$1,093,770.88	\$492,611.45	\$601,159.43	54.96%	\$369.00
PODIATRY	2,601	\$1,026,931.14	\$473,014.37	\$553,916.77	53.94%	\$181.86
PEDIATRICS	2,899	\$988,967.75	\$544,384.67	\$444,583.08	44.95%	\$187.78
RADIATION ONCOLOGY	597	\$763,191.63	\$340,181.91	\$423,009.72	55.43%	\$569.82
NEUROLOGY	1,094	\$728,858.35	\$316,258.73	\$412,599.62	56.61%	\$289.08
NURSE ANESTHETIST	487	\$675,185.92	\$222,851.22	\$452,334.70	66.99%	\$457.60
UROLOGY	1,032	\$630,475.27	\$270,902.21	\$359,573.06	57.03%	\$262.50

FELRA
CLAIMS BY SPECIALTY
Netlease
01/01/2020 - 12/31/2020

<u>SPECIALTY</u>	<u># OF CLAIMS</u>	<u>BILLED AMOUNT</u>	<u>ALLOWED AMOUNT</u>	<u>SAVINGS</u>	<u>SAVINGS %</u>	<u>AVERAGE ALLOWED PER CLAIM</u>
PATHOLOGY	1,377	\$625,385.87	\$240,559.14	\$384,826.73	61.53%	\$174.70
LICENSED NURSE PRACTITION	1,881	\$618,625.88	\$261,576.04	\$357,049.84	57.72%	\$139.06
PHYSICAL MEDICINE AND REI	1,258	\$612,308.48	\$206,569.95	\$405,738.53	66.26%	\$164.21
VASCULAR SURGERY	391	\$561,656.81	\$313,516.73	\$248,140.08	44.18%	\$801.83
DERMATOLOGY	1,600	\$527,788.13	\$295,700.59	\$232,087.54	43.97%	\$184.81
NEUROLOGICAL SURGERY	254	\$504,013.42	\$183,529.89	\$320,483.53	63.59%	\$722.56
ANESTHESIOLOGY PAIN MAN	851	\$458,664.19	\$120,690.85	\$337,973.34	73.69%	\$141.82
CHIROPRACTOR, LICENSED (E	2,357	\$435,375.01	\$192,178.38	\$243,196.63	55.86%	\$81.54
NURSE PRACTITIONER - FAMI	1,716	\$395,462.84	\$204,570.74	\$190,892.10	48.27%	\$119.21
PLASTIC SURGERY	142	\$377,828.18	\$104,400.85	\$273,427.33	72.37%	\$735.22
OTOLOGY, LARYNGOLOGY, RI	816	\$341,012.76	\$165,605.34	\$175,407.42	51.44%	\$202.95
PULMONARY DISEASES	752	\$323,776.11	\$157,346.81	\$166,429.30	51.40%	\$209.24
AMBULANCE SERVICE	291	\$305,316.53	\$177,675.28	\$127,641.25	41.81%	\$610.57
THORACIC SURGERY	151	\$260,753.19	\$145,293.29	\$115,459.90	44.28%	\$962.21
NEPHROLOGY	601	\$238,485.50	\$127,277.58	\$111,207.92	46.63%	\$211.78
ENDOCRINOLOGY	764	\$196,503.46	\$101,406.04	\$95,097.42	48.39%	\$132.73
ALLERGY IMMUNOLOGY	958	\$166,079.58	\$81,866.01	\$84,213.57	50.71%	\$85.46
OCCUPATIONAL THERAPIST	470	\$124,419.35	\$57,462.31	\$66,957.04	53.82%	\$122.26
MATERNAL AND FETAL MEDI	81	\$101,901.00	\$28,582.39	\$73,318.61	71.95%	\$352.87
INFECTIOUS DISEASES	289	\$100,838.36	\$53,401.21	\$47,437.15	47.04%	\$184.78
NURSE PRACTITIONER - ADUI	371	\$96,518.01	\$44,679.70	\$51,838.31	53.71%	\$120.43
OPTOMETRIST	375	\$96,029.94	\$45,599.32	\$50,430.62	52.52%	\$121.60
ANATOMIC PATHOLOGY	146	\$84,048.73	\$38,054.42	\$45,994.31	54.72%	\$260.65
GYNECOLOGY	156	\$81,553.17	\$42,767.45	\$38,785.72	47.56%	\$274.15
NEONATOLOGY	67	\$80,222.71	\$38,473.75	\$41,748.96	52.04%	\$574.24
INTERNAL MEDICINE CRITICA	105	\$64,553.01	\$44,230.60	\$20,322.41	31.48%	\$421.24

FELRA
CLAIMS BY SPECIALTY
Netlease
01/01/2020 - 12/31/2020

<u>SPECIALTY</u>	<u># OF CLAIMS</u>	<u>BILLED AMOUNT</u>	<u>ALLOWED AMOUNT</u>	<u>SAVINGS</u>	<u>SAVINGS %</u>	<u>AVERAGE ALLOWED PER CLAIM</u>
ANESTHESIOLOGY CRITICAL C	27	\$61,995.43	\$23,506.39	\$38,489.04	62.08%	\$870.61
CARDIOVASCULAR SURGERY	13	\$59,866.81	\$43,112.05	\$16,754.76	27.99%	\$3,316.31
PSYCHIATRY	257	\$58,995.36	\$37,867.82	\$21,127.54	35.81%	\$147.35
GYNECOLOGIC ONCOLOGY	55	\$58,649.50	\$30,643.39	\$28,006.11	47.75%	\$557.15
CARDIAC ELECTROPHYSIOLOG	94	\$58,162.16	\$35,428.73	\$22,733.43	39.09%	\$376.90
PEDIATRIC CRITICAL CARE ME	64	\$57,707.56	\$45,773.14	\$11,934.42	20.68%	\$715.21
GENERAL PRACTICE	256	\$56,137.61	\$32,801.39	\$23,336.22	41.57%	\$128.13
NURSE PRACTITIONER - PEDI	195	\$55,049.66	\$27,903.36	\$27,146.30	49.31%	\$143.09
NURSE PRACTITIONER - PRIM	233	\$54,688.15	\$29,000.67	\$25,687.48	46.97%	\$124.47
REPRODUCTIVE ENDOCRINOI	78	\$52,956.00	\$15,941.77	\$37,014.23	69.90%	\$204.38
PROCTOLOGY	74	\$51,528.24	\$23,634.37	\$27,893.87	54.13%	\$319.38
PEDIATRIC CARDIOLOGY	58	\$49,426.00	\$16,643.02	\$32,782.98	66.33%	\$286.95
NUCLEAR MEDICINE	56	\$47,928.98	\$23,027.41	\$24,901.57	51.96%	\$411.20
LICENSED PROFESSIONAL CO	179	\$44,244.78	\$23,545.88	\$20,698.90	46.78%	\$131.54
PSYCHIATRIC SOCIAL WORKE	182	\$42,513.79	\$24,645.60	\$17,868.19	42.03%	\$135.42
NURSE MIDWIFE	114	\$42,158.20	\$20,258.29	\$21,899.91	51.95%	\$177.70
ORAL SURGERY (MEDICAL ON	46	\$39,390.00	\$15,493.59	\$23,896.41	60.67%	\$336.82
PSYCHOLOGIST	84	\$38,527.26	\$23,937.01	\$14,590.25	37.87%	\$284.96
AMBULATORY SURGICAL CEN	12	\$38,139.02	\$6,100.40	\$32,038.62	84.00%	\$508.37
NURSE PRACTITIONER - PSYC	194	\$35,709.28	\$17,788.78	\$17,920.50	50.18%	\$91.69
HAND SURGERY	16	\$34,657.40	\$22,477.91	\$12,179.49	35.14%	\$1,404.87
NURSE PRACTITIONER - OBST	111	\$34,213.77	\$18,251.38	\$15,962.39	46.65%	\$164.43
PEDIATRIC PULMONOLOGY	83	\$26,230.00	\$19,809.44	\$6,420.56	24.48%	\$238.67
FAMILY PRACTICE SPORTS MI	102	\$25,533.54	\$10,782.04	\$14,751.50	57.77%	\$105.71
PEDIATRIC EMERGENCY MED	42	\$25,284.00	\$18,915.20	\$6,368.80	25.19%	\$450.36
NURSE PRACTITIONER - ACUT	66	\$21,186.88	\$7,572.23	\$13,614.65	64.26%	\$114.73

FELRA
CLAIMS BY SPECIALTY
Netlease
01/01/2020 - 12/31/2020

<u>SPECIALTY</u>	<u># OF CLAIMS</u>	<u>BILLED AMOUNT</u>	<u>ALLOWED AMOUNT</u>	<u>SAVINGS</u>	<u>SAVINGS %</u>	<u>AVERAGE ALLOWED PER CLAIM</u>
DERMATOLOGY DERMATOLOGY	84	\$20,839.25	\$11,300.00	\$9,539.25	45.78%	\$134.52
AUDIOLOGIST	65	\$19,574.06	\$11,886.28	\$7,687.78	39.28%	\$182.87
SPEECH THERAPIST	107	\$17,363.60	\$9,128.55	\$8,235.05	47.43%	\$85.31
INTERNAL SPORTS MEDICINE	46	\$15,120.55	\$8,683.21	\$6,437.34	42.57%	\$188.77
NUCLEAR RADIOLOGY	65	\$14,329.28	\$6,067.67	\$8,261.61	57.66%	\$93.35
Convenience Care Center	202	\$13,570.00	\$6,706.01	\$6,863.99	50.58%	\$33.20
PLASTIC SURGERY HAND SUR	6	\$13,068.00	\$5,431.45	\$7,636.55	58.44%	\$905.24
REGISTERED DIETICIAN	94	\$12,038.55	\$4,622.18	\$7,416.37	61.61%	\$49.17
ALLERGY	107	\$11,937.04	\$5,558.80	\$6,378.24	53.43%	\$51.95
PEDIATRIC HEMATOLOGY-ON	38	\$11,132.31	\$7,602.22	\$3,530.09	31.71%	\$200.06
PEDIATRIC ENDOCRINOLOGY	39	\$10,384.00	\$6,323.78	\$4,060.22	39.10%	\$162.15
PHARMACY/DME SUPPLIER	11	\$10,156.37	\$9,656.01	\$500.36	4.93%	\$877.82
PEDIATRIC SURGERY	14	\$9,656.00	\$4,420.75	\$5,235.25	54.22%	\$315.77
PEDIATRIC GASTROENTEROL	20	\$8,447.00	\$5,262.75	\$3,184.25	37.70%	\$263.14
SURGICAL CRITICAL CARE	21	\$8,104.29	\$5,728.85	\$2,375.44	29.31%	\$272.80
PEDIATRIC INFECTIOUS DISEA	27	\$7,853.00	\$6,302.00	\$1,551.00	19.75%	\$233.41
NEUROLOGY WITH SPECIAL C	19	\$7,573.00	\$3,919.71	\$3,653.29	48.24%	\$206.30
ORTHOPAEDIC HAND SURGEI	8	\$6,514.82	\$1,636.68	\$4,878.14	74.88%	\$204.59
OBSTETRICS AND GYNECOLO	15	\$5,114.00	\$2,079.61	\$3,034.39	59.33%	\$138.64
CHILD PSYCHIATRY	12	\$5,040.00	\$3,909.96	\$1,130.04	22.42%	\$325.83
ACUPUNCTURIST	27	\$4,720.00	\$2,685.10	\$2,034.90	43.11%	\$99.45
PATHOLOGIC ANATOMY, CLIF	10	\$4,560.00	\$2,508.39	\$2,051.61	44.99%	\$250.84
NURSE PRACTITIONER - GERC	21	\$4,185.00	\$2,195.04	\$1,989.96	47.55%	\$104.53
MISCELLANEOUS	1	\$3,419.92	\$2,880.00	\$539.92	15.79%	\$2,880.00
GERIATRICS	18	\$3,412.81	\$1,841.59	\$1,571.22	46.04%	\$102.31
CLINICAL PATHOLOGY	9	\$3,324.70	\$1,142.44	\$2,182.26	65.64%	\$126.94

FELRA
CLAIMS BY SPECIALTY
Netlease
01/01/2020 - 12/31/2020

<u>SPECIALTY</u>	<u># OF CLAIMS</u>	<u>BILLED AMOUNT</u>	<u>ALLOWED AMOUNT</u>	<u>SAVINGS</u>	<u>SAVINGS %</u>	<u>AVERAGE ALLOWED PER CLAIM</u>
NURSE PRACTITIONER - NEONATOLOGY	8	\$2,829.60	\$1,398.12	\$1,431.48	50.59%	\$174.77
PREVENTIVE MEDICINE	14	\$2,718.00	\$995.78	\$1,722.22	63.36%	\$71.13
CYTOPATHOLOGY	2	\$2,110.00	\$702.56	\$1,407.44	66.70%	\$351.28
NURSE PRACTITIONER - WOMEN'S HEALTH	7	\$1,969.00	\$1,164.79	\$804.21	40.84%	\$166.40
PEDIATRIC NEPHROLOGY	5	\$1,375.00	\$1,005.34	\$369.66	26.88%	\$201.07
PEDIATRIC OPHTHALMOLOGY	3	\$1,141.00	\$609.49	\$531.51	46.58%	\$203.16
NUTRITIONIST	7	\$1,100.00	\$421.52	\$678.48	61.68%	\$60.22
GENETICS (T)	2	\$1,074.00	\$456.17	\$617.83	57.53%	\$228.09
OBSTETRICS	1	\$1,025.00	\$476.17	\$548.83	53.54%	\$476.17
PEDIATRIC OTORHINOLARYNGOLOGY	1	\$967.00	\$370.13	\$596.87	61.72%	\$370.13
CLINICAL MOLECULAR GENETICS	6	\$898.00	\$399.76	\$498.24	55.48%	\$66.63
PEDIATRIC ALLERGY	2	\$840.00	\$480.17	\$359.83	42.84%	\$240.09
GENETICS SPECIALIST	2	\$746.00	\$602.14	\$143.86	19.28%	\$301.07
PEDIATRIC ORTHOPEDIC	3	\$680.00	\$308.70	\$371.30	54.60%	\$102.90
PEDIATRIC RHEUMATOLOGY	1	\$646.00	\$339.99	\$306.01	47.37%	\$339.99
PATHOLOGY DERMATOPATHOLOGY	2	\$634.50	\$321.92	\$312.58	49.26%	\$160.96
UNKNOWN	2	\$533.00	\$282.83	\$250.17	46.94%	\$141.42
OCCUPATIONAL MEDICINE	2	\$445.00	\$181.64	\$263.36	59.18%	\$90.82
PEDIATRIC SPORTS & FITNESS	1	\$297.00	\$168.56	\$128.44	43.25%	\$168.56
PEDIATRIC PATHOLOGY	1	\$220.00	\$159.04	\$60.96	27.71%	\$159.04
PSYCHIATRY & NEUROLOGY	1	\$161.00	\$114.94	\$46.06	28.61%	\$114.94
PEDIATRIC UROLOGY	1	\$160.00	\$108.12	\$51.88	32.43%	\$108.12
IMMUNOLOGY	1	\$160.00	\$96.25	\$63.75	39.84%	\$96.25
Total	112,318	\$58,360,779.66	\$28,136,135.05	\$30,224,644.61	51.79%	\$250.50