

our report

on LAKE HAVASU UNIFIED SCHOOL DISTRICT

Presented by
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12/12/2016



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LAKE HAVASU UNIFIED SCHOOL DISTRICT

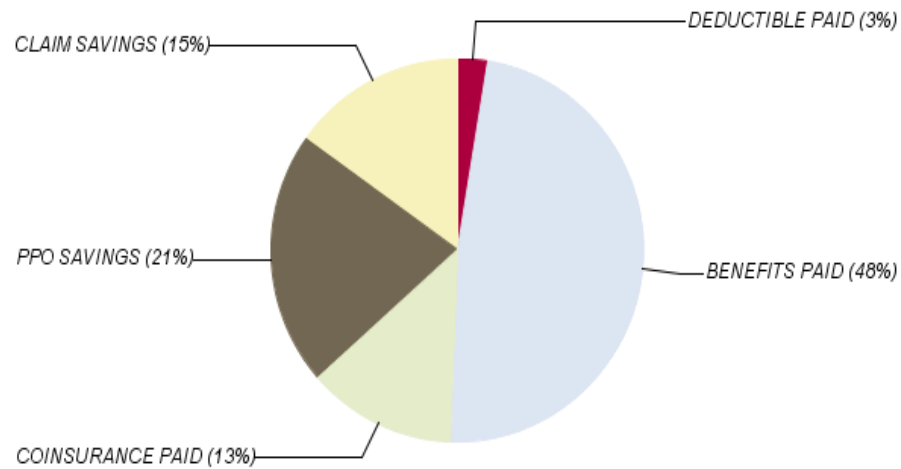
Claim Payment Summary



Policy #: 301248 12/01/2015 through 11/30/2016

<u>Procedure Count</u>	<u>Total Claims</u>	<u>PPO Savings</u>	<u>Claim Savings</u>	<u>Remaining Eligible Charge</u>	<u>Total Deductible Paid by Member</u>	<u>Total Coinsurance Paid by Member</u>	<u>Total Claims Paid</u>
3,710	\$478,247	\$102,618	\$72,168	\$303,462	\$12,400	\$61,463	\$229,599

Claim Payment Summary



LAKE HAVASU UNIFIED SCHOOL DISTRICT

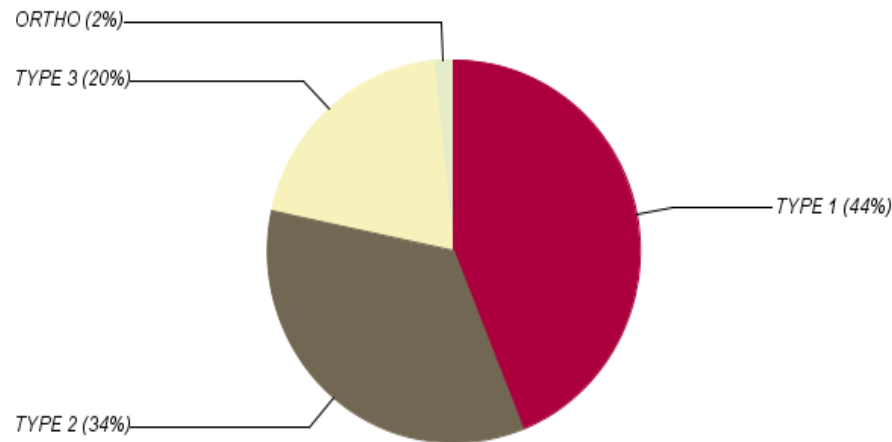
Claim Payment Breakdown by Procedure Type



Policy #: 301248 12/01/2015 through 11/30/2016

Dental Procedure Type	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
TYPE 1	2,674	\$144,825	\$35,182	\$7,942	\$101,701	\$200	\$245	\$101,256	44.1%
TYPE 2	756	\$163,143	\$39,207	\$24,523	\$99,413	\$10,250	\$9,857	\$79,306	34.5%
TYPE 3	213	\$151,021	\$26,852	\$29,248	\$94,921	\$1,950	\$47,099	\$45,872	20.0%
ORTHO	23	\$8,332	\$0	\$107	\$8,225	\$0	\$4,263	\$3,962	1.7%
NONCLASSIFIED	39	\$10,927	\$1,377	\$9,550	\$0	\$0	\$0	\$0	.0%
CREDITS	5	\$0	\$0	\$798	-\$798	\$0	\$0	-\$798	-.4%
TOTAL	3,710	\$478,248	\$102,618	\$72,168	\$303,462	\$12,400	\$61,464	\$229,598	100.0%

Claim Payment Breakdown by Procedure Type



LAKE HAVASU UNIFIED SCHOOL DISTRICT

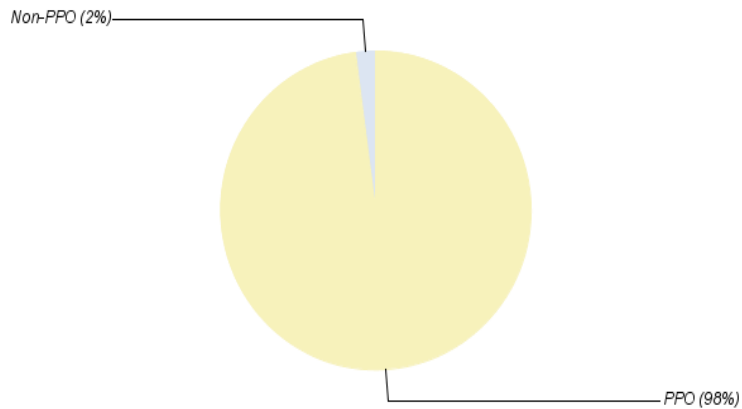
Claim Summary - PPO vs. Non-PPO



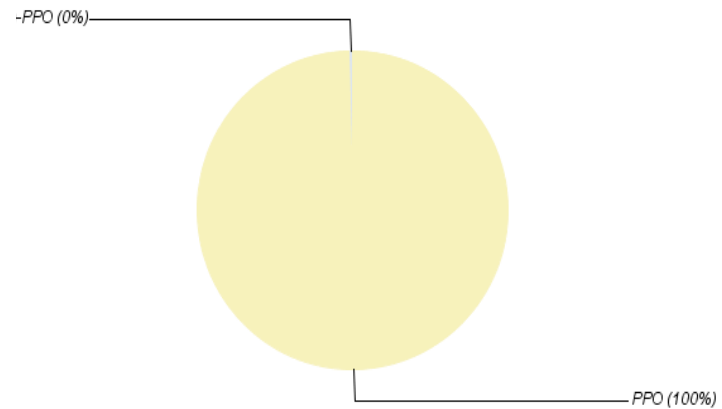
Policy #: 301248 12/01/2015 through 11/30/2016

	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
Yes	3,644	\$468,042	\$102,618	\$65,055	\$300,370	\$12,150	\$59,454	\$228,766	99.6%
No	66	\$10,205	\$0	\$7,113	\$3,092	\$250	\$2,009	\$833	.4%
Total	3,710	\$478,247	\$102,618	\$72,168	\$303,462	\$12,400	\$61,463	\$229,599	100.0%

Actual Submitted Claims - PPO vs. Non-PPO



Total Benefits Paid - PPO vs. Non-PPO



LAKE HAVASU UNIFIED SCHOOL DISTRICT

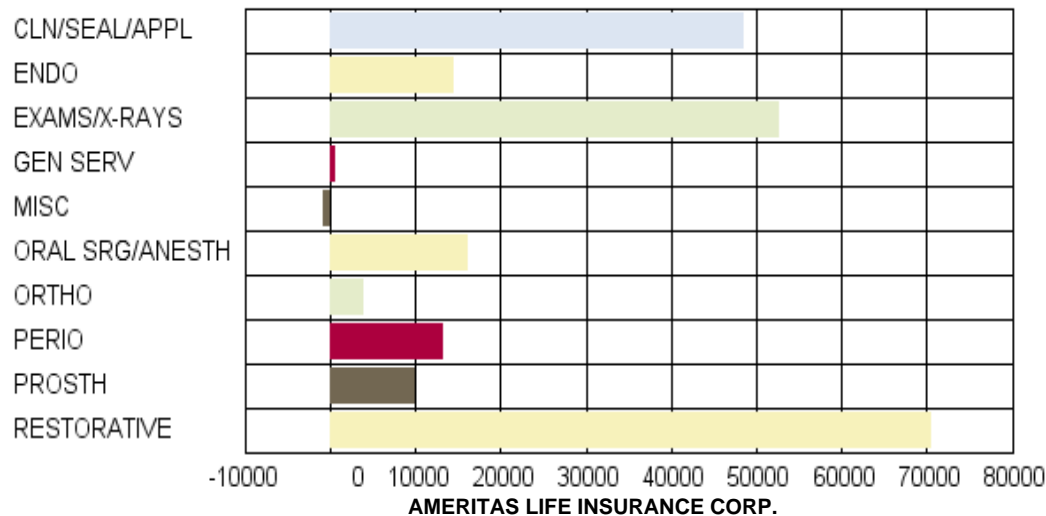
Claim Payment Analysis by Procedure Group



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Group	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
EXAMS/X-RAYS	1,740	\$77,901	\$19,079	\$5,674	\$53,148	\$235	\$208	\$52,706	23.0%
CLN/SEAL/APPL	951	\$67,997	\$16,290	\$3,097	\$48,610	\$15	\$38	\$48,556	21.2%
RESTORATIVE	572	\$186,516	\$35,762	\$31,423	\$119,331	\$7,743	\$41,022	\$70,566	30.7%
ENDO	34	\$23,505	\$4,990	\$1,077	\$17,438	\$679	\$2,344	\$14,415	6.3%
PERIO	158	\$29,636	\$4,770	\$7,650	\$17,216	\$1,742	\$2,292	\$13,182	5.7%
PROSTH	48	\$44,751	\$10,705	\$14,152	\$19,894	\$200	\$9,654	\$10,040	4.4%
ORAL SRG/ANESTH	149	\$37,118	\$10,898	\$6,819	\$19,401	\$1,614	\$1,584	\$16,204	7.1%
GEN SERV	11	\$1,734	\$119	\$678	\$937	\$172	\$58	\$707	.3%
MISC	24	\$758	\$5	\$1,491	-\$738	\$0	\$0	-\$738	-.3%
ORTHO	23	\$8,332	\$0	\$107	\$8,225	\$0	\$4,263	\$3,962	1.7%
TOTAL	3,710	\$478,247	\$102,618	\$72,168	\$303,462	\$12,400	\$61,463	\$229,599	100.0%

Total Benefits Paid by Procedure Group



LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Group	Procedure Category	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid	
EXAMS/X-RAYS	ROUTINE EXAMS	611	\$27,562	\$5,571	\$1,271	\$20,720	\$29	\$56	\$20,635	9.0%	
	LTD ORAL EXAMS	86	\$5,598	\$1,577	\$1,744	\$2,277	\$131	\$29	\$2,117	.9%	
	BITEWING XRAYS	445	\$22,128	\$5,784	\$761	\$15,583	\$19	\$34	\$15,530	6.8%	
	FMX/PANO XRAYS	110	\$11,528	\$2,919	\$1,197	\$7,412	\$21	\$53	\$7,338	3.2%	
	OTHER XRAYS	481	\$10,650	\$3,143	\$351	\$7,156	\$35	\$36	\$7,086	3.1%	
	PRE-DIAGNOSTIC	7	\$435	\$85	\$350	\$0	\$0	\$0	\$0	.0%	
CLN/SEAL/APPL	PROPHYS/FLUOR	900	\$65,793	\$15,652	\$2,808	\$47,333	\$15	\$38	\$47,279	20.6%	
	SEALANTS	51	\$2,204	\$638	\$289	\$1,277	\$0	\$0	\$1,277	.6%	
RESTORATIVE	AMALGAM RESTORE	23	\$2,835	\$313	\$0	\$2,522	\$331	\$435	\$1,757	.8%	
	RESIN RESTORE	355	\$67,976	\$17,894	\$11,102	\$38,980	\$5,199	\$3,133	\$30,648	13.3%	
	SS CROWNS	12	\$2,975	\$641	\$634	\$1,700	\$109	\$75	\$1,517	.7%	
	SEDATIVE FILLNG	1	\$80	\$27	\$0	\$53	\$0	\$11	\$42	.0%	
	INLAYS	2	\$1,367	\$72	\$1,069	\$226	\$55	\$34	\$137	.1%	
	ONLAYS	2	\$1,530	\$274	\$1	\$1,255	\$50	\$603	\$603	.3%	
	CROWNS	107	\$97,168	\$14,235	\$16,252	\$66,681	\$1,656	\$32,919	\$32,107	14.0%	
	TEMPORARY CROWN	1	\$162	\$0	\$162	\$0	\$0	\$0	\$0	.0%	
	CORE BUILD-UP	55	\$10,662	\$1,837	\$2,093	\$6,732	\$94	\$3,403	\$3,235	1.4%	
	POST AND CORE	3	\$756	\$208	\$0	\$548	\$0	\$274	\$274	.1%	
	CRN/PARTDEN REP	2	\$246	\$0	\$0	\$246	\$0	\$123	\$123	.1%	
	RECEMENT	9	\$759	\$261	\$111	\$387	\$250	\$14	\$123	.1%	
	ENDO	ROOT CANALS	25	\$22,436	\$4,916	\$775	\$16,745	\$650	\$2,285	\$13,811	6.0%
		OTHER ENDO	7	\$963	\$74	\$196	\$693	\$29	\$60	\$604	.3%
PULP CAP		2	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%	
PERIO	PERIO MAINT	76	\$8,954	\$1,752	\$1,503	\$5,699	\$1,299	\$195	\$4,204	1.8%	
	NON-SURG PERIO	70	\$12,636	\$1,685	\$3,292	\$7,659	\$393	\$1,377	\$5,889	2.6%	
	SURG PERIO	12	\$8,046	\$1,333	\$2,855	\$3,858	\$50	\$720	\$3,089	1.3%	
PROSTH	DENTURE RELINES	3	\$1,094	\$412	\$0	\$682	\$50	\$35	\$597	.3%	
	DENTURE REPAIR	1	\$118	\$0	\$0	\$118	\$0	\$24	\$94	.0%	
	PROSTH-REMOVABL	10	\$11,536	\$1,842	\$4,735	\$4,959	\$0	\$2,578	\$2,381	1.0%	

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Group	Procedure Category	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PROSTH	PROSTH-FIXED	30	\$28,647	\$8,451	\$6,061	\$14,135	\$150	\$7,018	\$6,968	3.0%
	ADD TOOTH/CLASP	1	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%
	IMPLANTS	3	\$3,250	\$0	\$3,250	\$0	\$0	\$0	\$0	.0%
ORAL SRG/ANESTH	NON-SURG EXTRAC	43	\$6,034	\$2,108	\$73	\$3,853	\$702	\$446	\$2,705	1.2%
	SURG EXTRACT	71	\$19,692	\$5,417	\$1,660	\$12,615	\$829	\$952	\$10,835	4.7%
	OTHER ORAL SURG	4	\$775	\$111	\$116	\$548	\$16	\$92	\$440	.2%
	TISSUE BIOPSY	1	\$219	\$30	\$0	\$189	\$0	\$0	\$189	.1%
	ANESTH-GEN/IV	20	\$5,206	\$1,945	\$1,065	\$2,196	\$67	\$94	\$2,035	.9%
	ANESTH-LOC/NITR	4	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
	BONAUGMENTATION	6	\$5,082	\$1,287	\$3,795	\$0	\$0	\$0	\$0	.0%
GEN SERV	PALLIATIVE	2	\$215	\$53	\$59	\$103	\$50	\$0	\$53	.0%
	OCCLUSAL ADJUST	3	\$300	\$0	\$0	\$300	\$22	\$28	\$250	.1%
	OCCLUSAL GUARD	2	\$619	\$0	\$619	\$0	\$0	\$0	\$0	.0%
	PROF SERVICES	4	\$600	\$66	\$0	\$534	\$100	\$31	\$403	.2%
MISC	MISC (DENY)	1	\$77	\$0	\$77	\$0	\$0	\$0	\$0	.0%
	MISC PREV	3	\$195	\$1	\$194	\$0	\$0	\$0	\$0	.0%
	MISC BASIC	10	\$270	\$0	\$210	\$60	\$0	\$0	\$60	.0%
	MISC(TAX & OTH)	5	\$0	\$0	\$798	-\$798	\$0	\$0	-\$798	-.3%
	RARELY COVERED	5	\$216	\$4	\$212	\$0	\$0	\$0	\$0	.0%
ORTHO	ORTHO	23	\$8,332	\$0	\$107	\$8,225	\$0	\$4,263	\$3,962	1.7%
TOTAL		3,710	\$478,247	\$102,618	\$72,168	\$303,462	\$12,400	\$61,463	\$229,599	100.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ROUTINE EXAMS	D0120	486	\$19,577	\$3,383	\$925	\$15,269	\$15	\$22	\$15,232	6.6%
	D0150	111	\$7,197	\$1,996	\$346	\$4,855	\$14	\$34	\$4,807	2.1%
	D0180	14	\$788	\$192	\$0	\$596	\$0	\$0	\$596	.3%
Totals		611	\$27,562	\$5,571	\$1,271	\$20,720	\$29	\$56	\$20,635	9.0%
LTD ORAL EXAMS	D0140	85	\$5,574	\$1,577	\$1,744	\$2,253	\$131	\$29	\$2,093	.9%
	D0170	1	\$24	\$0	\$0	\$24	\$0	\$0	\$24	.0%
Totals		86	\$5,598	\$1,577	\$1,744	\$2,277	\$131	\$29	\$2,117	.9%
BITEWING XRAYS	D0270	15	\$270	\$75	\$51	\$144	\$0	\$7	\$138	.1%
	D0272	90	\$3,188	\$818	\$94	\$2,276	\$0	\$0	\$2,276	1.0%
	D0273	1	\$62	\$16	\$0	\$46	\$0	\$0	\$46	.0%
	D0274	339	\$18,608	\$4,875	\$616	\$13,117	\$19	\$28	\$13,071	5.7%
Totals		445	\$22,128	\$5,784	\$761	\$15,583	\$19	\$34	\$15,530	6.8%
FMX/PANO XRAYS	D0210	71	\$7,760	\$1,756	\$633	\$5,371	\$21	\$53	\$5,297	2.3%
	D0330	39	\$3,768	\$1,163	\$564	\$2,041	\$0	\$0	\$2,041	.9%
Totals		110	\$11,528	\$2,919	\$1,197	\$7,412	\$21	\$53	\$7,338	3.2%
OTHER XRAYS	D0220	270	\$6,628	\$2,095	\$237	\$4,296	\$28	\$26	\$4,242	1.8%
	D0230	206	\$3,882	\$1,003	\$114	\$2,765	\$7	\$10	\$2,749	1.2%
	D0240	5	\$140	\$45	\$0	\$95	\$0	\$0	\$95	.0%
Totals		481	\$10,650	\$3,143	\$351	\$7,156	\$35	\$36	\$7,086	3.1%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PRE-DIAGNOSTIC	D0431	7	\$435	\$85	\$350	\$0	\$0	\$0	\$0	.0%
Totals		7	\$435	\$85	\$350	\$0	\$0	\$0	\$0	.0%
PROPHYS/FLUOR	D1110	675	\$56,214	\$13,425	\$1,428	\$41,361	\$15	\$38	\$41,307	18.0%
	D1120	106	\$6,035	\$1,384	\$91	\$4,560	\$0	\$0	\$4,560	2.0%
	D1206	44	\$1,579	\$353	\$855	\$371	\$0	\$0	\$371	.2%
	D1208	75	\$1,965	\$490	\$434	\$1,041	\$0	\$0	\$1,041	.5%
Totals		900	\$65,793	\$15,652	\$2,808	\$47,333	\$15	\$38	\$47,279	20.6%
SEALANTS	D1351	50	\$2,158	\$638	\$243	\$1,277	\$0	\$0	\$1,277	.6%
	D1352	1	\$46	\$0	\$46	\$0	\$0	\$0	\$0	.0%
Totals		51	\$2,204	\$638	\$289	\$1,277	\$0	\$0	\$1,277	.6%
AMALGAM RESTORE	D2140	4	\$373	\$0	\$0	\$373	\$72	\$108	\$194	.1%
	D2150	18	\$2,304	\$267	\$0	\$2,037	\$245	\$308	\$1,485	.6%
	D2160	1	\$158	\$46	\$0	\$112	\$14	\$20	\$78	.0%
Totals		23	\$2,835	\$313	\$0	\$2,522	\$331	\$435	\$1,757	.8%
RESIN RESTORE	D2330	18	\$2,631	\$793	\$229	\$1,609	\$253	\$87	\$1,269	.6%
	D2331	50	\$8,418	\$1,790	\$1,090	\$5,538	\$529	\$652	\$4,357	1.9%
	D2332	13	\$2,734	\$783	\$7	\$1,944	\$152	\$103	\$1,688	.7%
	D2335	15	\$3,492	\$909	\$506	\$2,077	\$343	\$270	\$1,464	.6%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
RESIN RESTORE	D2391	99	\$15,965	\$4,764	\$2,215	\$8,986	\$1,458	\$691	\$6,837	3.0%
	D2392	105	\$20,480	\$5,079	\$4,075	\$11,326	\$1,940	\$628	\$8,759	3.8%
	D2393	47	\$12,094	\$3,265	\$2,480	\$6,349	\$412	\$437	\$5,499	2.4%
	D2394	8	\$2,162	\$511	\$500	\$1,151	\$111	\$266	\$774	.3%
Totals		355	\$67,976	\$17,894	\$11,102	\$38,980	\$5,199	\$3,133	\$30,648	13.3%
SS CROWNS	D2930	12	\$2,975	\$641	\$634	\$1,700	\$109	\$75	\$1,517	.7%
Totals		12	\$2,975	\$641	\$634	\$1,700	\$109	\$75	\$1,517	.7%
SEDATIVE FILLNG	D2940	1	\$80	\$27	\$0	\$53	\$0	\$11	\$42	.0%
Totals		1	\$80	\$27	\$0	\$53	\$0	\$11	\$42	.0%
INLAYS	D2520	1	\$717	\$0	\$587	\$130	\$5	\$25	\$100	.0%
	D2620	1	\$650	\$72	\$482	\$96	\$50	\$9	\$37	.0%
Totals		2	\$1,367	\$72	\$1,069	\$226	\$55	\$34	\$137	.1%
ONLAYS	D2644	2	\$1,530	\$274	\$1	\$1,255	\$50	\$603	\$603	.3%
Totals		2	\$1,530	\$274	\$1	\$1,255	\$50	\$603	\$603	.3%
CROWNS	D2740	56	\$49,759	\$5,347	\$10,235	\$34,177	\$740	\$17,124	\$16,313	7.1%
	D2750	7	\$8,229	\$2,488	\$1,586	\$4,155	\$0	\$2,078	\$2,078	.9%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
CROWNS	D2751	16	\$12,064	\$637	\$2,342	\$9,085	\$350	\$4,368	\$4,368	1.9%
	D2752	27	\$26,205	\$5,520	\$2,089	\$18,596	\$516	\$9,040	\$9,040	3.9%
	D2792	1	\$911	\$243	\$0	\$668	\$50	\$309	\$309	.1%
Totals		107	\$97,168	\$14,235	\$16,252	\$66,681	\$1,656	\$32,919	\$32,107	14.0%
TEMPORARY CROWN	D2970	1	\$162	\$0	\$162	\$0	\$0	\$0	\$0	.0%
Totals		1	\$162	\$0	\$162	\$0	\$0	\$0	\$0	.0%
CORE BUILD-UP	D2950	55	\$10,662	\$1,837	\$2,093	\$6,732	\$94	\$3,403	\$3,235	1.4%
Totals		55	\$10,662	\$1,837	\$2,093	\$6,732	\$94	\$3,403	\$3,235	1.4%
POST AND CORE	D2954	3	\$756	\$208	\$0	\$548	\$0	\$274	\$274	.1%
Totals		3	\$756	\$208	\$0	\$548	\$0	\$274	\$274	.1%
CRN/PARTDEN REP	D2980	1	\$186	\$0	\$0	\$186	\$0	\$93	\$93	.0%
	D9120	1	\$60	\$0	\$0	\$60	\$0	\$30	\$30	.0%
Totals		2	\$246	\$0	\$0	\$246	\$0	\$123	\$123	.1%
RECEMENT	D2920	9	\$759	\$261	\$111	\$387	\$250	\$14	\$123	.1%
Totals		9	\$759	\$261	\$111	\$387	\$250	\$14	\$123	.1%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ROOT CANALS	D3310	3	\$2,269	\$689	\$0	\$1,580	\$150	\$152	\$1,278	.6%
	D3320	4	\$2,863	\$733	\$0	\$2,130	\$150	\$132	\$1,848	.8%
	D3330	15	\$15,398	\$3,045	\$649	\$11,704	\$350	\$2,000	\$9,354	4.1%
	D3332	2	\$356	\$0	\$126	\$230	\$0	\$0	\$230	.1%
	D3348	1	\$1,550	\$449	\$0	\$1,101	\$0	\$0	\$1,101	.5%
Totals		25	\$22,436	\$4,916	\$775	\$16,745	\$650	\$2,285	\$13,811	6.0%
OTHER ENDO	D3220	6	\$773	\$74	\$6	\$693	\$29	\$60	\$604	.3%
	D3221	1	\$190	\$0	\$190	\$0	\$0	\$0	\$0	.0%
Totals		7	\$963	\$74	\$196	\$693	\$29	\$60	\$604	.3%
PULP CAP	D3120	2	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%
Totals		2	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%
PERIO MAINT	D4910	76	\$8,954	\$1,752	\$1,503	\$5,699	\$1,299	\$195	\$4,204	1.8%
Totals		76	\$8,954	\$1,752	\$1,503	\$5,699	\$1,299	\$195	\$4,204	1.8%
NON-SURG PERIO	D4341	40	\$8,420	\$1,121	\$1,450	\$5,849	\$393	\$951	\$4,504	2.0%
	D4342	10	\$1,740	\$564	\$178	\$998	\$0	\$200	\$798	.3%
	D4381	20	\$2,476	\$0	\$1,664	\$812	\$0	\$226	\$586	.3%
Totals		70	\$12,636	\$1,685	\$3,292	\$7,659	\$393	\$1,377	\$5,889	2.6%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
SURG PERIO	D4261	1	\$800	\$280	\$356	\$164	\$0	\$52	\$112	.0%
	D4263	1	\$271	\$0	\$271	\$0	\$0	\$0	\$0	.0%
	D4265	3	\$710	\$255	\$455	\$0	\$0	\$0	\$0	.0%
	D4267	1	\$550	\$0	\$550	\$0	\$0	\$0	\$0	.0%
	D4273	5	\$4,615	\$278	\$826	\$3,511	\$50	\$610	\$2,851	1.2%
	D4275	1	\$1,100	\$520	\$397	\$183	\$0	\$58	\$125	.1%
Totals		12	\$8,046	\$1,333	\$2,855	\$3,858	\$50	\$720	\$3,089	1.3%
DENTURE RELINES	D5750	1	\$435	\$196	\$0	\$239	\$0	\$0	\$239	.1%
	D5761	2	\$659	\$216	\$0	\$443	\$50	\$35	\$358	.2%
Totals		3	\$1,094	\$412	\$0	\$682	\$50	\$35	\$597	.3%
DENTURE REPAIR	D5620	1	\$118	\$0	\$0	\$118	\$0	\$24	\$94	.0%
Totals		1	\$118	\$0	\$0	\$118	\$0	\$24	\$94	.0%
PROSTH-REMOVABL	D5130	5	\$6,635	\$1,330	\$3,461	\$1,844	\$0	\$1,061	\$783	.3%
	D5140	1	\$1,061	\$0	\$979	\$82	\$0	\$0	\$82	.0%
	D5213	1	\$1,544	\$0	\$0	\$1,544	\$0	\$772	\$772	.3%
	D5226	1	\$1,200	\$297	\$0	\$903	\$0	\$452	\$452	.2%
	D5820	2	\$1,096	\$215	\$295	\$586	\$0	\$293	\$293	.1%
Totals		10	\$11,536	\$1,842	\$4,735	\$4,959	\$0	\$2,578	\$2,381	1.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PROSTH-FIXED	D6058	1	\$1,000	\$0	\$0	\$1,000	\$0	\$500	\$500	.2%
	D6242	10	\$9,406	\$2,896	\$2,328	\$4,182	\$32	\$2,086	\$2,064	.9%
	D6245	1	\$1,057	\$395	\$0	\$662	\$0	\$331	\$331	.1%
	D6740	2	\$2,114	\$806	\$0	\$1,308	\$0	\$654	\$654	.3%
	D6752	16	\$15,070	\$4,354	\$3,733	\$6,983	\$118	\$3,446	\$3,419	1.5%
Totals		30	\$28,647	\$8,451	\$6,061	\$14,135	\$150	\$7,018	\$6,968	3.0%
ADD TOOTH/CLASP	D5650	1	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%
Totals		1	\$106	\$0	\$106	\$0	\$0	\$0	\$0	.0%
IMPLANTS	D6010	2	\$2,600	\$0	\$2,600	\$0	\$0	\$0	\$0	.0%
	D6057	1	\$650	\$0	\$650	\$0	\$0	\$0	\$0	.0%
Totals		3	\$3,250	\$0	\$3,250	\$0	\$0	\$0	\$0	.0%
NON-SURG EXTRAC	D7111	6	\$600	\$186	\$0	\$414	\$200	\$0	\$214	.1%
	D7140	37	\$5,434	\$1,922	\$73	\$3,439	\$502	\$446	\$2,491	1.1%
Totals		43	\$6,034	\$2,108	\$73	\$3,853	\$702	\$446	\$2,705	1.2%
SURG EXTRACT	D7210	46	\$9,677	\$2,542	\$810	\$6,325	\$625	\$712	\$4,988	2.2%
	D7220	4	\$1,300	\$444	\$0	\$856	\$20	\$20	\$815	.4%
	D7230	7	\$2,765	\$931	\$0	\$1,834	\$80	\$75	\$1,679	.7%
	D7240	14	\$5,950	\$1,500	\$850	\$3,600	\$103	\$145	\$3,352	1.5%
Totals		71	\$19,692	\$5,417	\$1,660	\$12,615	\$829	\$952	\$10,835	4.7%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
OTHER ORAL SURG	D7310	3	\$525	\$111	\$116	\$298	\$16	\$67	\$215	.1%
	D7321	1	\$250	\$0	\$0	\$250	\$0	\$25	\$225	.1%
Totals		4	\$775	\$111	\$116	\$548	\$16	\$92	\$440	.2%
TISSUE BIOPSY	D7286	1	\$219	\$30	\$0	\$189	\$0	\$0	\$189	.1%
Totals		1	\$219	\$30	\$0	\$189	\$0	\$0	\$189	.1%
ANESTH-GEN/IV	D9220	1	\$375	\$0	\$0	\$375	\$12	\$36	\$326	.1%
	D9221	2	\$200	\$0	\$0	\$200	\$7	\$19	\$174	.1%
	D9223	14	\$4,506	\$1,945	\$940	\$1,621	\$48	\$39	\$1,534	.7%
	D9248	3	\$125	\$0	\$125	\$0	\$0	\$0	\$0	.0%
Totals		20	\$5,206	\$1,945	\$1,065	\$2,196	\$67	\$94	\$2,035	.9%
ANESTH-LOC/NITR	D9230	4	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
Totals		4	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
BONAUGMENTATION	D7952	1	\$1,800	\$1,287	\$513	\$0	\$0	\$0	\$0	.0%
	D7953	5	\$3,282	\$0	\$3,282	\$0	\$0	\$0	\$0	.0%
Totals		6	\$5,082	\$1,287	\$3,795	\$0	\$0	\$0	\$0	.0%
PALLIATIVE	D9110	2	\$215	\$53	\$59	\$103	\$50	\$0	\$53	.0%
Totals		2	\$215	\$53	\$59	\$103	\$50	\$0	\$53	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
OCCLUSAL ADJUST	D9951	3	\$300	\$0	\$0	\$300	\$22	\$28	\$250	.1%
Totals		3	\$300	\$0	\$0	\$300	\$22	\$28	\$250	.1%
OCCLUSAL GUARD	D9940	2	\$619	\$0	\$619	\$0	\$0	\$0	\$0	.0%
Totals		2	\$619	\$0	\$619	\$0	\$0	\$0	\$0	.0%
PROF SERVICES	D9310	3	\$600	\$66	\$0	\$534	\$100	\$31	\$403	.2%
	D9430	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		4	\$600	\$66	\$0	\$534	\$100	\$31	\$403	.2%
MISC (DENY)	D1330	1	\$77	\$0	\$77	\$0	\$0	\$0	\$0	.0%
Totals		1	\$77	\$0	\$77	\$0	\$0	\$0	\$0	.0%
MISC PREV	D0350	2	\$160	\$0	\$160	\$0	\$0	\$0	\$0	.0%
	D0460	1	\$35	\$1	\$34	\$0	\$0	\$0	\$0	.0%
Totals		3	\$195	\$1	\$194	\$0	\$0	\$0	\$0	.0%
MISC BASIC	D9910	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D9911	9	\$270	\$0	\$210	\$60	\$0	\$0	\$60	.0%
Totals		10	\$270	\$0	\$210	\$60	\$0	\$0	\$60	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 12/01/2015 through 11/30/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
MISC(TAX & OTH)	D9999	5	\$0	\$0	\$798	-\$798	\$0	\$0	-\$798	-.3%
Totals		5	\$0	\$0	\$798	-\$798	\$0	\$0	-\$798	-.3%
RARELY COVERED	D2999	1	\$20	\$4	\$16	\$0	\$0	\$0	\$0	.0%
	D6999	4	\$196	\$0	\$196	\$0	\$0	\$0	\$0	.0%
Totals		5	\$216	\$4	\$212	\$0	\$0	\$0	\$0	.0%
ORTHO	D8020	1	\$510	\$0	\$0	\$510	\$0	\$255	\$255	.1%
	D8080	21	\$7,822	\$0	\$107	\$7,715	\$0	\$4,008	\$3,707	1.6%
	D8090	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		23	\$8,332	\$0	\$107	\$8,225	\$0	\$4,263	\$3,962	1.7%
TOTAL		3,710	\$478,247	\$102,618	\$72,168	\$303,462	\$12,400	\$61,463	\$229,599	100.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

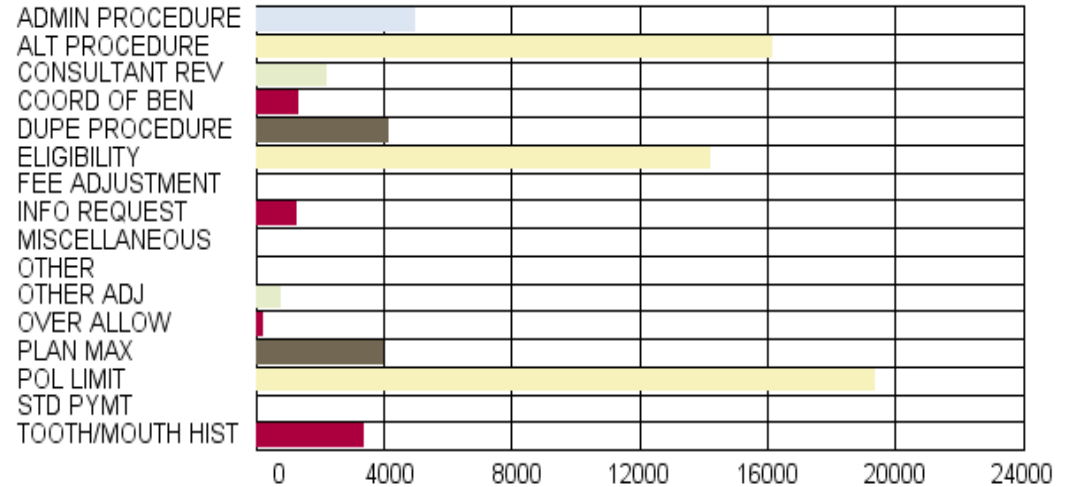
Claim Savings Categories



Policy #: 301248 12/01/2015 through 11/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$4,976	6.9%
ALTERNATE PROCEDURE	\$16,173	22.4%
CONSULTANT REVIEW	\$2,200	3.0%
COORDINATION OF BENEFITS	\$1,361	1.9%
DUPLICATE PROCEDURE	\$4,152	5.8%
ELIGIBILITY	\$14,252	19.7%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$1,266	1.8%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$798	1.1%
OVER ALLOWANCE	\$230	.3%
PLAN MAXIMUM	\$4,009	5.6%
POLICY LIMITATION	\$19,379	26.9%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$3,372	4.7%
TOTAL	\$72,168	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

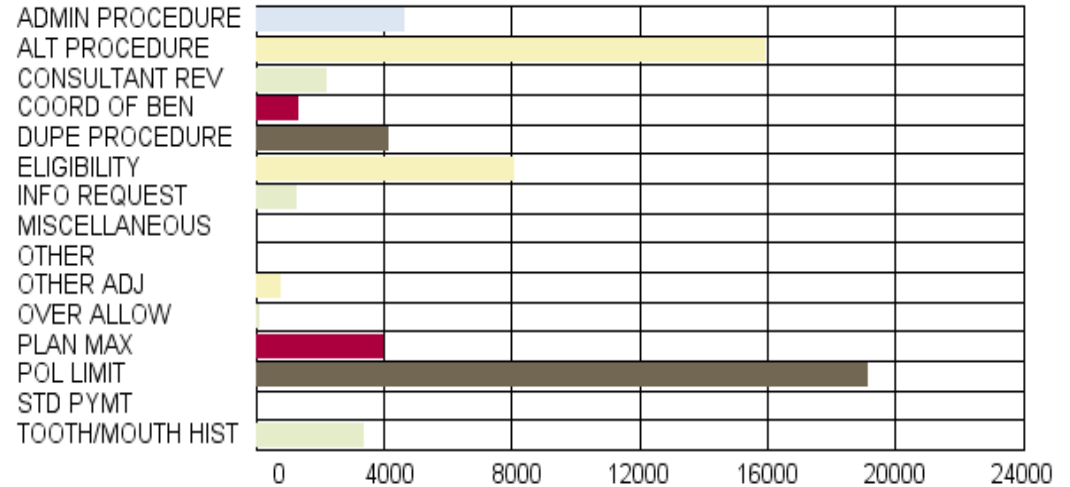
Claim Savings Categories - PPO



Policy #: 301248 12/01/2015 through 11/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$4,637	7.1%
ALTERNATE PROCEDURE	\$15,925	24.5%
CONSULTANT REVIEW	\$2,200	3.4%
COORDINATION OF BENEFITS	\$1,361	2.1%
DUPLICATE PROCEDURE	\$4,152	6.4%
ELIGIBILITY	\$8,083	12.4%
INFORMATION REQUEST	\$1,266	1.9%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$798	1.2%
OVER ALLOWANCE	\$100	.2%
PLAN MAXIMUM	\$4,009	6.2%
POLICY LIMITATION	\$19,152	29.4%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$3,372	5.2%
TOTAL	\$65,055	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

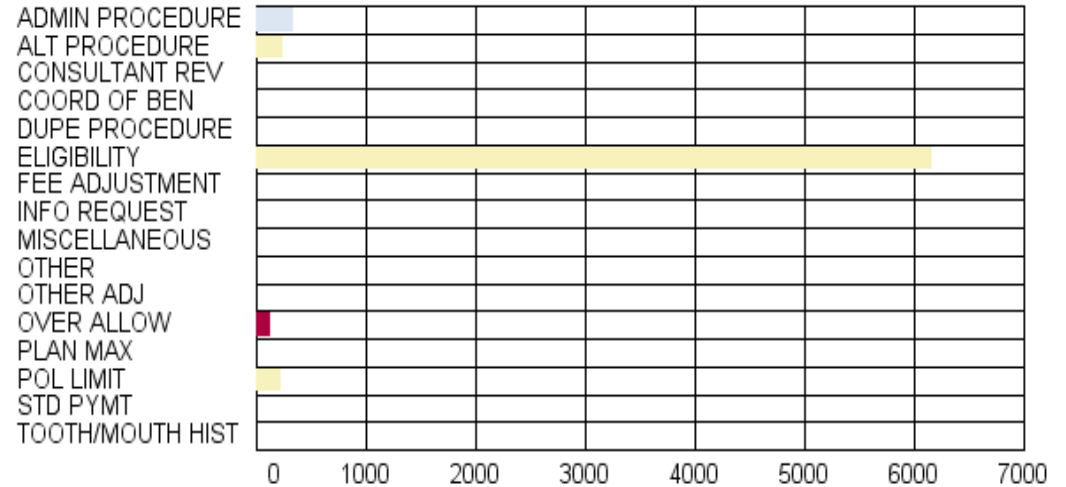
Claim Savings Categories - Non-PPO



Policy #: 301248 12/01/2015 through 11/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$339	4.8%
ALTERNATE PROCEDURE	\$248	3.5%
CONSULTANT REVIEW	\$0	.0%
COORDINATION OF BENEFITS	\$0	.0%
DUPLICATE PROCEDURE	\$0	.0%
ELIGIBILITY	\$6,169	86.7%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$0	.0%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$0	.0%
OVER ALLOWANCE	\$130	1.8%
PLAN MAXIMUM	\$0	.0%
POLICY LIMITATION	\$227	3.2%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$0	.0%
TOTAL	\$7,113	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

PPO Savings Illustration



Policy #: 301248 12/01/2015 through 11/30/2016

	Submitted Claims	PPO Savings	Percentage of Total PPO Savings
Actual Submitted Claims	\$478,247	\$102,618	21.5%
50th Percentile U & C	\$476,009	\$100,379	21.1%
90th Percentile U & C	\$561,596	\$185,966	33.1%

*PPO Savings is the difference between a provider's usual charge and the lesser charge a provider agrees to when becoming an Ameritas/First Ameritas PPO provider. Many providers submit claims using PPO charges rather than usual charges, causing actual PPO savings to be understated. To illustrate more accurate savings, Ameritas/First Ameritas has calculated savings based on the 50th and 90th percentile usual and customary charges in an area.

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Monthly Experience Summary



Policy #: 301248 12/01/2015 through 11/30/2016

<u>Month</u>	<u>Fees</u>	<u>Paid Claims \$</u>	<u>Paid L/R</u>	<u>EE Lives</u>	<u>Dep Units</u>
Nov 2016	\$1,537	\$17,651	1148%	505	0
Oct 2016	\$1,528	\$13,006	851%	486	0
Sep 2016	\$1,304	\$16,904	1296%	453	0
Aug 2016	\$1,106	\$18,581	1680%	456	0
Jul 2016	\$1,446	\$27,970	1935%	503	0
Jun 2016	\$1,525	\$25,258	1656%	519	0
May 2016	\$1,566	\$15,804	1009%	528	0
Apr 2016	\$1,534	\$15,295	997%	530	0
Mar 2016	\$1,555	\$18,938	1218%	535	0
Feb 2016	\$1,561	\$15,499	993%	536	0
Jan 2016	\$1,587	\$22,726	1432%	542	0
Dec 2015	\$1,617	\$21,967	1359%	547	0
TOTAL	\$17,865	\$229,599		6,140	0

Paid Claims : \$229,599 Change in Reserves: \$0 = Incurred Claims: \$229,599

** Incurred Claims = Paid Claims + Change in Reserves

Lake Havasu City Schools EBT

December, 2016

Reporting 3rd Quarter 2016

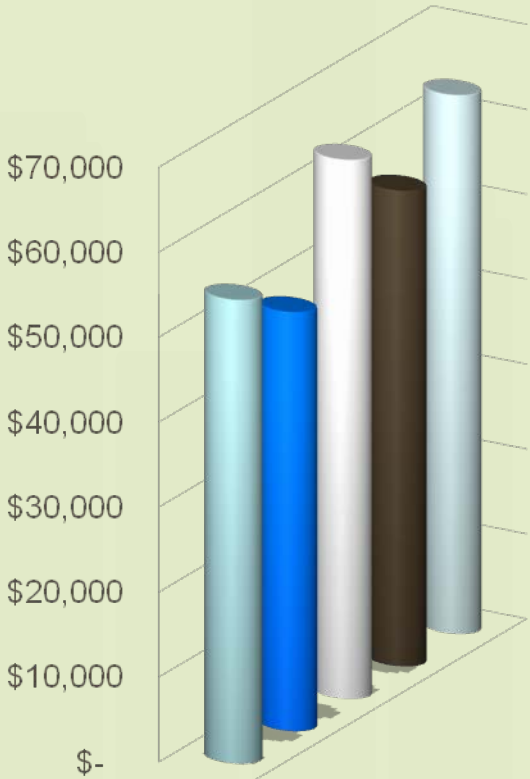


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Lake Havasu City Schools EBT

Claims Payments

Paid Claims



■ 2012
 ■ 2013
 ■ 2014
■ 2015
 ■ 2016

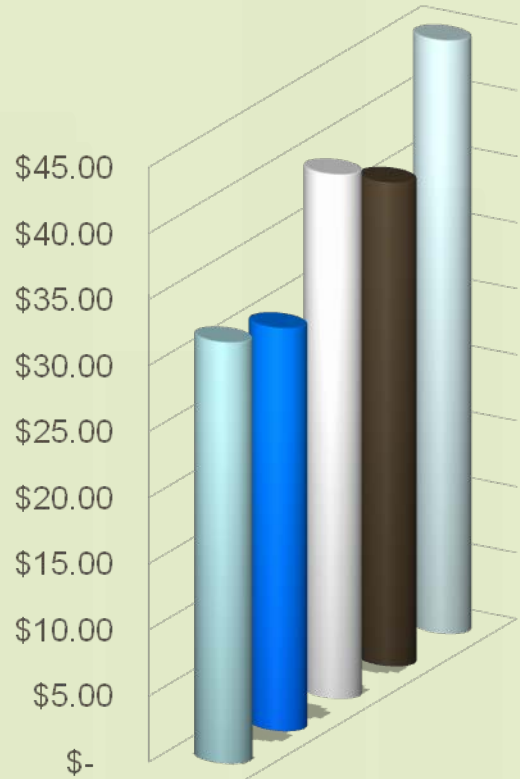
<u>3rd Quarter 2012</u>	<u>3rd Quarter 2013</u>	<u>3rd Quarter 2014</u>	<u>3rd Quarter 2015</u>	<u>3rd Quarter 2016</u>	<u>% Change</u>
2012	2013	2014	2015	2016	
\$54,589	\$49,325	\$63,442	\$56,008	\$63,455	+13.2%

<u>PEPY</u>					<u>% Change</u>
2012	2013	2014	2015	2016	
\$382.41	\$366.05	\$476.11	\$438.99	\$539.27	+22.8%

Lake Havasu City Schools EBT

Claim Payments By Month

PEPM



■ 2012
 ■ 2013
 ■ 2014
■ 2015
 ■ 2016

<u>Month</u>	<u>Fees</u>	<u>Paid Claims</u>	<u>Enrolled Employees</u>	<u>PEPM</u>
July	\$1,446	\$27,970	503	\$55.61
August	\$1,106	\$18,581	456	\$40.75
September	\$1,304	\$16,904	453	\$37.32
Total	\$3,856	\$63,455	-	\$44.93
2012 Average	\$1,573	\$18,196	571	\$31.87
2013 Average	\$1,533	\$16,442	539	\$30.50
2014 Average	\$1,482	\$21,147	533	\$39.68
2015 Average	\$1,453	\$18,669	510	\$36.61
2015 Average	\$1,489	\$19,133	512	\$37.39

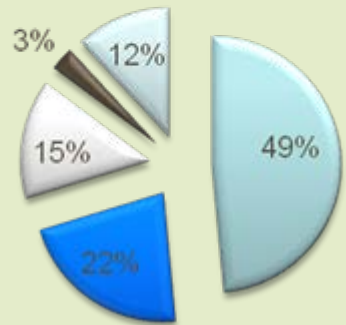


Lake Havasu City Schools EBT

Claims Payment Summary

Lake Havasu City Schools

- Benefits Paid
- PPO Savings
- Claims Savings
- Deductible Paid
- Coinsurance Paid

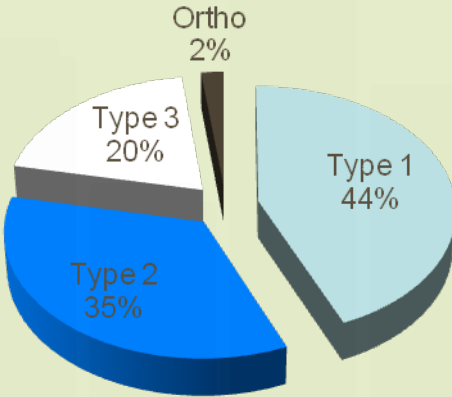


<u>Total Claims</u>	<u>Benefits Paid</u>	<u>PPO Savings</u>	<u>Claims Savings</u>	<u>Total Deductible</u>	<u>Total Coinsurance</u>
				Paid by member	Paid by member
2012	46%	19%	17%	2%	15%
2013	44%	24%	19%	2%	10%
2014	43%	20%	22%	2%	14%
2015	52%	21%	16%	3%	9%
2016	48%	21%	15%	3%	13%

Lake Havasu City Schools EBT

Claims Payment Breakdown By Type

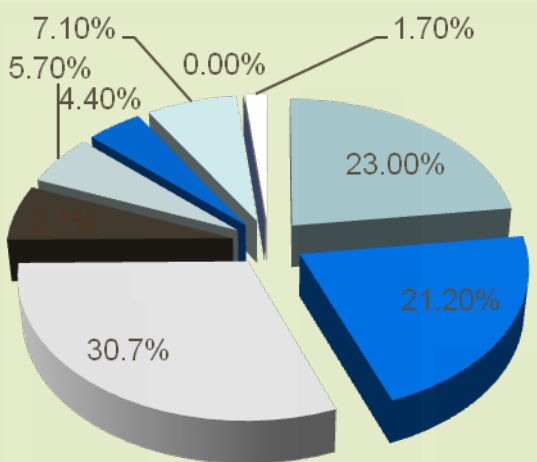
Current Paid



<u>Dental Procedure Type1</u>	<u>Percentage paid 2012</u>	<u>Percentage paid 2013</u>	<u>Percentage paid 2014</u>	<u>Percentage paid 2015</u>	<u>Percentage paid 2016</u>	<u>Benchmark</u>
Type 1	47%	52%	41%	54%	44%	53.6%
Type 2	29%	31%	38%	33%	35%	30.2%
Type 3	21%	13%	20%	12%	20%	13.4%
Type 4	2%	0%	0%	0%	0%	0%
Ortho	1%	4%	2%	1%	2%	2.8%
Credit	0%	-1%	-1%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%

Lake Havasu City Schools EBT

Claim Payment Breakdown By Procedure Group



Procedures

- Exams/X-rays
- Cleanings / Sealants/ Appl
- Restorative
- Endodontics
- Periodontics
- Prostodontics
- Oral Surgery /Anesthesia
- General Services
- Orthodontics

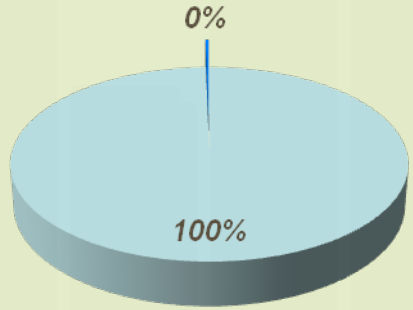
<u>Procedure Group</u> <u>id</u>	<u>% Paid</u> <u>2012</u>	<u>% Paid</u> <u>2013</u>	<u>% Paid</u> <u>2014</u>	<u>% Paid</u> <u>2015</u>	<u>% Paid</u> <u>2016</u>	<u>Benchmark</u>
Exams/X-rays	22.4%	27.4%	21.0%	27.6%	23.0%	30.5%
Cleanings / Sealants/ Appl	25.1%	24.9%	20.2%	26.5%	21.2%	23.6%
Restorative	27.4%	21.5%	31.8%	23.4%	30.7%	25.2%
Endodontics	3.7%	5.5%	10.9%	2.1%	6.3%	5.7%
Periodontics	11.8%	8.7%	10.0%	10.8%	5.7%	3.5%
Prostodontics	3.5%	4.3%	3.9%	3.4%	4.4%	2.7%
Oral Surgery /Anesthesia	5.0%	3.7%	1.4%	4.6%	7.1%	5.7%
General Services/TMD	-0.1%	0.1%	-0.8%	0.3%	0%	0.2%
Ortho	1.2%	3.9%	1.7%	1.4%	1.7%	2.8%
Total	100%	100%	100%	100%	100%	100%

Lake Havasu City School EBT

Claims Payments PPO Summary

Current PPO Claims

■ In-Network
 ■ Out of Network

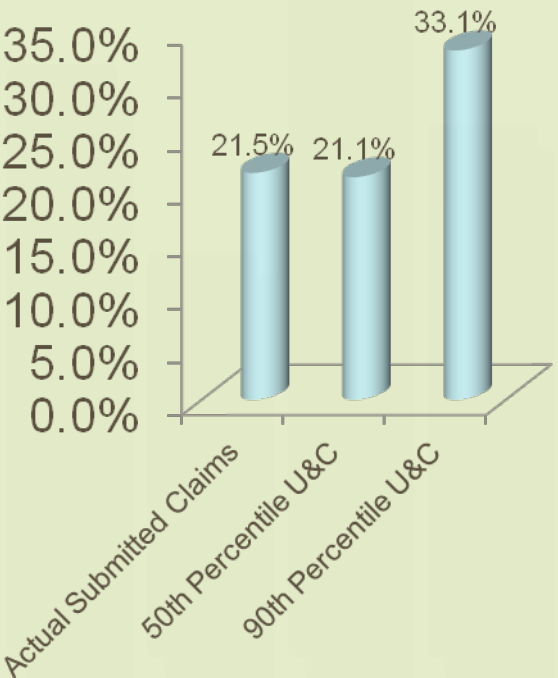


<u>PPO</u>	<u>% Paid 2012</u>	<u>% Paid 2013</u>	<u>% Paid 2014</u>	<u>% Paid 2015</u>	<u>% Paid 2016</u>	<u>Benchmark</u>
Yes	96.9%	98.9%	99.4%	99.7%	99.6%	72.2%
No	3.1%	1.1%	0.6%	0.3%	0.4%	27.8%
Total	100%	100%	100%	100%	100%	100%

Lake Havasu City EBT

PPO Discount Summary

% Savings



	<u>% PPO Savings 2012</u>	<u>% PPO Savings 2013</u>	<u>% PPO Savings 2014</u>	<u>% PPO Savings 2015</u>	<u>%PPO Savings 2016</u>	<u>Benchmark</u>
Actual Submitted Claims	21.8%	20.8%	21.1%	21.1%	21.5%	-
50th Percentile U&C	21.2%	21.8%	25.4%	24.7%	21.1%	-
90th Percentile U&C	31.2%	30.9%	33.3%	36.1%	33.1%	28.8%

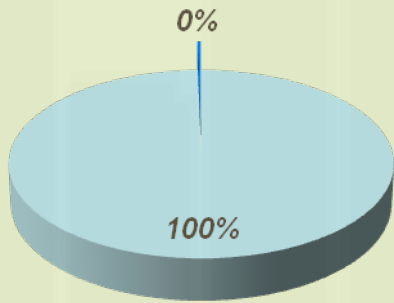


Lake Havasu City Schools EBT

Top Dentist Utilized Summary Rolling 12 months

Current Utilized Dentists

■ In-Network
 ■ Out of Network



Provider Name	Provider City	PPO Claim	Total Dollars Paid
CARVER,JEFFERY ALAN	LK HAVASU CTY	Y	43,757.30
SORKIN,EDOUARD	LK HAVASU CTY	Y	24,939.80
NELSON,DARRIN JOHN	LK HAVASU CTY	Y	15,762.70
LUNDIN,LARRY C	LK HAVASU CTY	Y	12,401.90
KINZER,DEBORAH A	LK HAVASU CTY	Y	11,814.00
LYSDALE,JEFFREY S	LK HAVASU CTY	Y	9,516.40
CURRIVAN,ROBERT	LK HAVASU CTY	Y	9,463.10
PORTER,RYAN J	LK HAVASU CTY	Y	8,346.60
VOGEL,KRISTEN ANN	LK HAVASU CTY	Y	7,537.00
KAUSHESH,ASHUTOSH	LK HAVASU CTY	Y	7,483.70
TOMAS,IKE-ARTHUR WENCESLAO	LK HAVASU CTY	Y	6,645.30
GONZALEZ,RUTH C	LK HAVASU CTY	Y	6,360.20
AHN,EDWARD B	LK HAVASU CTY	Y	5,528.30
LAVENE,RYAN MATTHEW	LK HAVASU CTY	Y	5,355.80
MEAD,C REESE	LK HAVASU CTY	Y	5,046.00
YOLE,JASON J	LK HAVASU CTY	Y	4,793.60
TYLER,KENNETH D	SCOTTSDALE	Y	4,371.20
KIM,CHANG Y	LK HAVASU CTY	Y	4,367.40
CHAPMAN,BRETT	LK HAVASU CTY	Y	3,210.00
BOYD JR,KEITH E	BULLHEAD CITY	Y	2,714.20
KORT,MICHAEL A	LK HAVASU CTY	Y	2,666.60
FOX,JOAN L	LK HAVASU CTY	Y	2,385.70
URQUHART,N NATHANIEL	LK HAVASU CTY	Y	2,226.00
BULLEN,RYAN N	LK HAVASU CTY	Y	2,067.50
CARLSON,JULIA E	LK HAVASU CTY	Y	1,806.10
Various Remaining DDS			



Questions?

Thank You!

Lake Havasu City Schools EBT

December, 2016



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