

our report

on LAKE HAVASU UNIFIED SCHOOL DISTRICT

Presented by
RICH HANNA
11811 N TATUM BLVD
STE P-184
PHOENIX AZ 85028-6047
602-953-1903

05/04/2017



We're Ameritas. We're for people.™

LAKE HAVASU UNIFIED SCHOOL DISTRICT

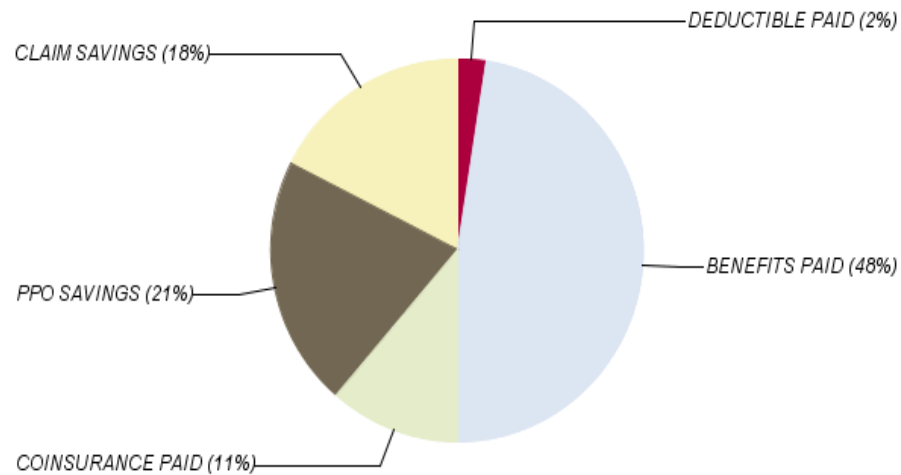
Claim Payment Summary



Policy #: 301248 05/01/2016 through 04/30/2017

<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>
3,454	\$433,612	\$91,975	\$76,076	\$265,561	\$10,600	\$48,797	\$206,164

Claim Payment Summary



LAKE HAVASU UNIFIED SCHOOL DISTRICT

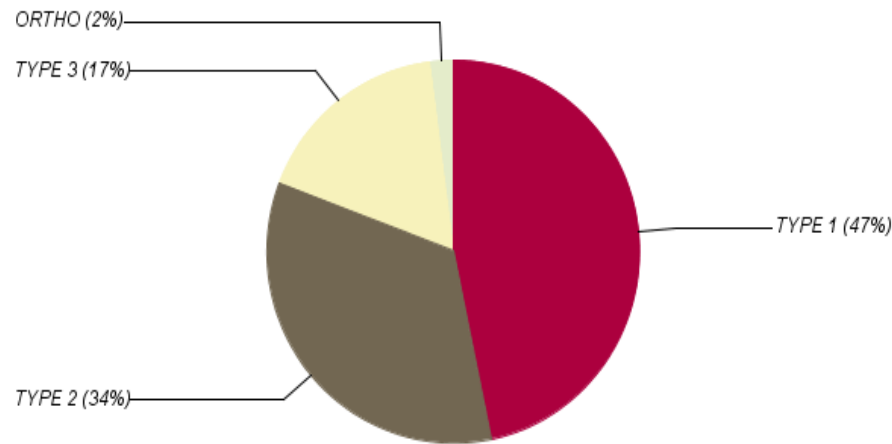
Claim Payment Breakdown by Procedure Type



Policy #: 301248 05/01/2016 through 04/30/2017

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	2,575	\$139,622	\$34,780	\$7,822	\$97,020	\$150	\$230	\$96,641	46.9%
TYPE 2	649	\$147,746	\$32,578	\$28,210	\$86,958	\$8,850	\$7,872	\$70,237	34.1%
TYPE 3	166	\$121,400	\$22,695	\$25,260	\$73,445	\$1,600	\$36,388	\$35,458	17.2%
ORTHO	22	\$8,533	\$0	\$0	\$8,533	\$0	\$4,308	\$4,225	2.1%
NONCLASSIFIED	39	\$16,312	\$1,922	\$14,390	\$0	\$0	\$0	\$0	.0%
CREDITS	3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
TOTAL	3,454	\$433,613	\$91,975	\$76,076	\$265,560	\$10,600	\$48,798	\$206,165	100.0%

Claim Payment Breakdown by Procedure Type



LAKE HAVASU UNIFIED SCHOOL DISTRICT

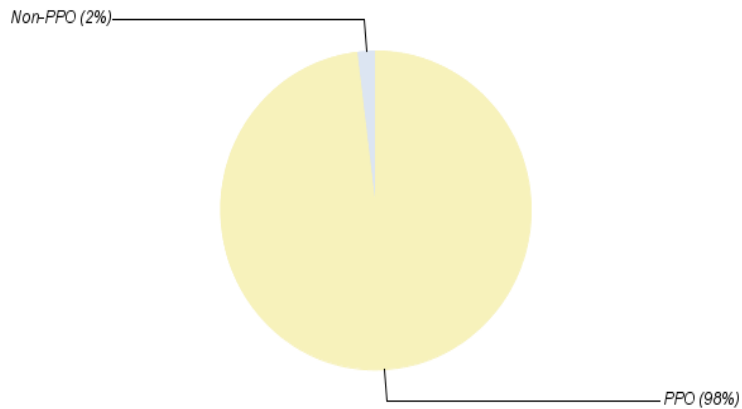
Claim Summary - PPO vs. Non-PPO



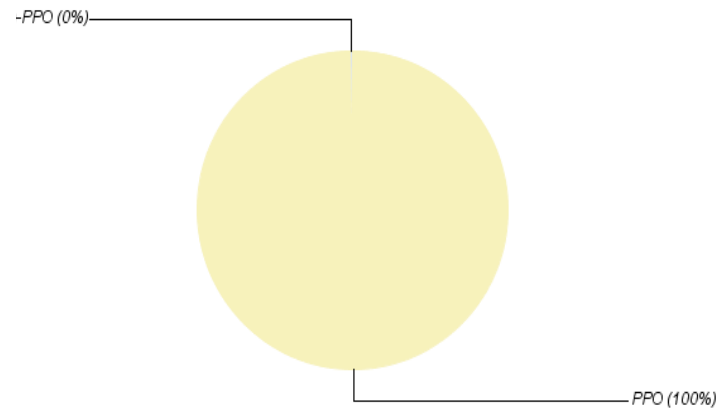
Policy #: 301248 05/01/2016 through 04/30/2017

	Proc PPO 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	3,389	\$425,254	\$91,975	\$69,138	\$264,141	\$10,400	\$47,997	\$205,745	99.8%
No	65	\$8,358	\$0	\$6,938	\$1,420	\$200	\$800	\$420	.2%
Total	3,454	\$433,612	\$91,975	\$76,076	\$265,561	\$10,600	\$48,797	\$206,164	100.0%

Actual Submitted Claims - PPO vs. Non-PPO



Total Benefits Paid - PPO vs. Non-PPO



LAKE HAVASU UNIFIED SCHOOL DISTRICT

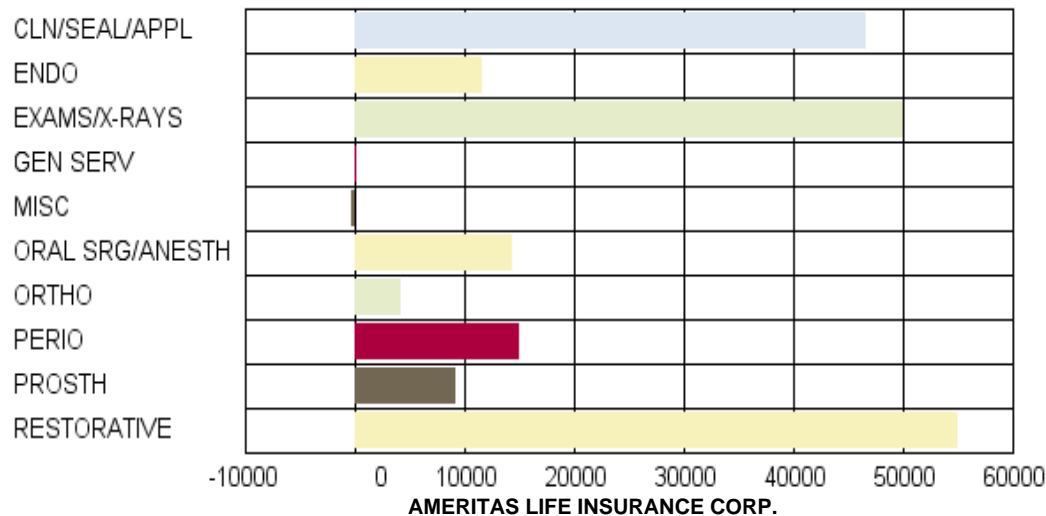
Claim Payment Analysis by Procedure Group



Policy #: 301248 05/01/2016 through 04/30/2017

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	1,671	\$74,989	\$18,821	\$5,777	\$50,391	\$185	\$193	\$50,014	24.3%
CLN/SEAL/APPL	921	\$65,647	\$16,104	\$2,856	\$46,687	\$15	\$38	\$46,633	22.6%
RESTORATIVE	457	\$152,035	\$29,482	\$30,432	\$92,121	\$6,020	\$30,970	\$55,131	26.7%
ENDO	26	\$17,182	\$2,884	\$756	\$13,542	\$715	\$1,244	\$11,583	5.6%
PERIO	138	\$36,241	\$4,886	\$12,367	\$18,988	\$1,720	\$2,153	\$15,116	7.3%
PROSTH	43	\$37,635	\$9,050	\$10,936	\$17,649	\$150	\$8,277	\$9,223	4.5%
ORAL SRG/ANESTH	151	\$38,239	\$10,345	\$10,108	\$17,786	\$1,772	\$1,594	\$14,420	7.0%
GEN SERV	8	\$2,046	\$403	\$1,443	\$200	\$0	\$20	\$180	.1%
MISC	17	\$1,066	\$0	\$1,402	-\$336	\$23	\$0	-\$359	-.2%
ORTHO	22	\$8,533	\$0	\$0	\$8,533	\$0	\$4,308	\$4,225	2.1%
TOTAL	3,454	\$433,612	\$91,975	\$76,076	\$265,561	\$10,600	\$48,797	\$206,164	100.0%

Total Benefits Paid by Procedure Group



LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 05/01/2016 through 04/30/2017

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	579	\$26,217	\$5,485	\$909	\$19,823	\$29	\$56	\$19,738	9.6%	
	LTD ORAL EXAMS	89	\$5,769	\$1,447	\$2,138	\$2,184	\$100	\$20	\$2,064	1.0%	
	BITEWING XRAYS	424	\$21,339	\$5,866	\$613	\$14,860	\$19	\$34	\$14,807	7.2%	
	FMX/PANO XRAYS	103	\$10,903	\$2,882	\$1,479	\$6,542	\$21	\$53	\$6,468	3.1%	
	OTHER XRAYS	469	\$10,339	\$3,044	\$313	\$6,982	\$16	\$30	\$6,936	3.4%	
	PRE-DIAGNOSTIC	7	\$422	\$97	\$325	\$0	\$0	\$0	\$0	.0%	
CLN/SEAL/APPL	PROPHYS/FLUOR	874	\$63,547	\$15,450	\$2,567	\$45,530	\$15	\$38	\$45,476	22.1%	
	SEALANTS	47	\$2,100	\$654	\$289	\$1,157	\$0	\$0	\$1,157	.6%	
RESTORATIVE	AMALGAM RESTORE	15	\$2,268	\$523	\$0	\$1,745	\$31	\$308	\$1,406	.7%	
	RESIN RESTORE	286	\$53,069	\$13,528	\$8,517	\$31,024	\$4,226	\$2,372	\$24,426	11.8%	
	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	85	\$79,421	\$12,120	\$17,092	\$50,209	\$1,341	\$24,707	\$24,160	11.7%	
	veneers	2	\$750	\$0	\$750	\$0	\$0	\$0	\$0	.0%	
	CORE BUILD-UP	39	\$8,047	\$1,552	\$1,726	\$4,769	\$97	\$2,406	\$2,266	1.1%	
	POST AND CORE	7	\$1,846	\$438	\$643	\$765	\$11	\$377	\$377	.2%	
	CRN/PARTDEN REP	2	\$310	\$155	\$0	\$155	\$0	\$78	\$78	.0%	
	RECEMENT	4	\$372	\$152	\$0	\$220	\$100	\$0	\$120	.1%	
	ENDO	ROOT CANALS	20	\$16,409	\$2,810	\$750	\$12,849	\$686	\$1,185	\$10,979	5.3%
		OTHER ENDO	6	\$773	\$74	\$6	\$693	\$29	\$60	\$604	.3%
PERIO	OTHER PERIO SER	71	\$8,590	\$1,863	\$1,056	\$5,671	\$1,348	\$212	\$4,111	2.0%	
	DEBRIDEMENT	1	\$150	\$65	\$0	\$85	\$50	\$7	\$28	.0%	
	NON-SURG PERIO	37	\$6,813	\$434	\$898	\$5,481	\$221	\$1,094	\$4,165	2.0%	
PROSTH	SURG PERIO	29	\$20,688	\$2,524	\$10,412	\$7,752	\$100	\$840	\$6,812	3.3%	
	DENTURE RELINES	5	\$1,603	\$443	\$0	\$1,160	\$50	\$35	\$1,075	.5%	
	DENTURE REPAIR	2	\$281	\$84	\$0	\$197	\$0	\$24	\$173	.1%	
	PROSTH-REMOVABL	12	\$12,162	\$2,012	\$4,283	\$5,867	\$0	\$3,032	\$2,835	1.4%	

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 05/01/2016 through 04/30/2017

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	18	\$17,964	\$6,117	\$1,514	\$10,333	\$100	\$5,140	\$5,093	2.5%
	ADD TOOTH/CLASP	1	\$120	\$27	\$0	\$93	\$0	\$47	\$47	.0%
	IMPLANTS	5	\$5,505	\$367	\$5,138	\$0	\$0	\$0	\$0	.0%
ORAL SRG/ANESTH	NON-SURG EXTRAC	48	\$6,752	\$2,442	\$154	\$4,156	\$960	\$461	\$2,735	1.3%
	SURG EXTRACT	68	\$18,881	\$4,832	\$2,812	\$11,237	\$757	\$942	\$9,539	4.6%
	OTHER ORAL SURG	4	\$775	\$111	\$116	\$548	\$16	\$92	\$440	.2%
	ANESTH-GEN/IV	21	\$5,386	\$1,673	\$1,869	\$1,844	\$39	\$100	\$1,705	.8%
	ANESTH-LOC/NITR	2	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
	BONAUGMENTATION	8	\$6,335	\$1,287	\$5,048	\$0	\$0	\$0	\$0	.0%
	GEN SERV	PALLIATIVE	2	\$362	\$232	\$130	\$0	\$0	\$0	\$0
MISC	OCCLUSAL ADJUST	2	\$200	\$0	\$0	\$200	\$0	\$20	\$180	.1%
	OCCLUSAL GUARD	4	\$1,484	\$171	\$1,313	\$0	\$0	\$0	\$0	.0%
	MISC (DENY)	1	\$77	\$0	\$77	\$0	\$0	\$0	\$0	.0%
	MISC PREV	1	\$85	\$0	\$85	\$0	\$0	\$0	\$0	.0%
	MISC BASIC	8	\$210	\$0	\$150	\$60	\$23	\$0	\$37	.0%
ORTHO	MISC(TAX & OTH)	3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
	RARELY COVERED	4	\$694	\$0	\$694	\$0	\$0	\$0	\$0	.0%
	ORTHO	22	\$8,533	\$0	\$0	\$8,533	\$0	\$4,308	\$4,225	2.0%
TOTAL		3,454	\$433,612	\$91,975	\$76,076	\$265,561	\$10,600	\$48,797	\$206,164	100.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	464	\$19,027	\$3,590	\$814	\$14,623	\$15	\$22	\$14,586	7.1%
	D0145	2	\$71	\$2	\$0	\$69	\$0	\$0	\$69	.0%
	D0150	88	\$5,844	\$1,681	\$95	\$4,068	\$14	\$34	\$4,020	1.9%
	D0180	25	\$1,275	\$212	\$0	\$1,063	\$0	\$0	\$1,063	.5%
Totals		579	\$26,217	\$5,485	\$909	\$19,823	\$29	\$56	\$19,738	9.6%
LTD ORAL EXAMS	D0140	88	\$5,745	\$1,447	\$2,138	\$2,160	\$100	\$20	\$2,040	1.0%
	D0170	1	\$24	\$0	\$0	\$24	\$0	\$0	\$24	.0%
Totals		89	\$5,769	\$1,447	\$2,138	\$2,184	\$100	\$20	\$2,064	1.0%
BITEWING XRAYs	D0270	17	\$306	\$91	\$91	\$124	\$0	\$7	\$118	.1%
	D0272	87	\$3,216	\$920	\$109	\$2,187	\$0	\$0	\$2,187	1.1%
	D0273	1	\$62	\$16	\$0	\$46	\$0	\$0	\$46	.0%
	D0274	319	\$17,755	\$4,839	\$413	\$12,503	\$19	\$28	\$12,457	6.0%
Totals		424	\$21,339	\$5,866	\$613	\$14,860	\$19	\$34	\$14,807	7.2%
FMX/PANO XRAYs	D0210	58	\$6,449	\$1,508	\$593	\$4,348	\$21	\$53	\$4,274	2.1%
	D0330	45	\$4,454	\$1,374	\$886	\$2,194	\$0	\$0	\$2,194	1.1%
Totals		103	\$10,903	\$2,882	\$1,479	\$6,542	\$21	\$53	\$6,468	3.1%
OTHER XRAYs	D0220	253	\$6,356	\$2,082	\$251	\$4,023	\$9	\$20	\$3,993	1.9%
	D0230	209	\$3,787	\$899	\$62	\$2,826	\$7	\$10	\$2,810	1.4%

* Current Dental Terminology copyrighted American Dental Association

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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 XRAYS	D0240	7	\$196	\$63	\$0	\$133	\$0	\$0	\$133	.1%
Totals		469	\$10,339	\$3,044	\$313	\$6,982	\$16	\$30	\$6,936	3.4%
PRE-DIAGNOSTIC	D0431	7	\$422	\$97	\$325	\$0	\$0	\$0	\$0	.0%
Totals		7	\$422	\$97	\$325	\$0	\$0	\$0	\$0	.0%
PROPHYS/FLUOR	D1110	635	\$53,691	\$13,229	\$1,104	\$39,358	\$15	\$38	\$39,304	19.1%
	D1120	110	\$6,348	\$1,519	\$198	\$4,631	\$0	\$0	\$4,631	2.2%
	D1206	55	\$1,643	\$279	\$866	\$498	\$0	\$0	\$498	.2%
	D1208	74	\$1,865	\$423	\$399	\$1,043	\$0	\$0	\$1,043	.5%
Totals		874	\$63,547	\$15,450	\$2,567	\$45,530	\$15	\$38	\$45,476	22.1%
SEALANTS	D1351	46	\$2,054	\$654	\$243	\$1,157	\$0	\$0	\$1,157	.6%
	D1352	1	\$46	\$0	\$46	\$0	\$0	\$0	\$0	.0%
Totals		47	\$2,100	\$654	\$289	\$1,157	\$0	\$0	\$1,157	.6%
AMALGAM RESTORE	D2150	14	\$2,157	\$523	\$0	\$1,634	\$31	\$297	\$1,306	.6%
	D2160	1	\$111	\$0	\$0	\$111	\$0	\$11	\$100	.0%
Totals		15	\$2,268	\$523	\$0	\$1,745	\$31	\$308	\$1,406	.7%
RESIN RESTORE	D2330	16	\$2,151	\$646	\$180	\$1,325	\$247	\$46	\$1,031	.5%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	D2331	32	\$4,763	\$765	\$530	\$3,468	\$246	\$396	\$2,826	1.4%
	D2332	13	\$2,776	\$806	\$7	\$1,963	\$208	\$114	\$1,641	.8%
	D2335	12	\$2,739	\$801	\$292	\$1,646	\$243	\$61	\$1,342	.7%
	D2391	78	\$11,969	\$3,596	\$1,783	\$6,590	\$1,212	\$349	\$5,029	2.4%
	D2392	94	\$18,175	\$4,192	\$3,386	\$10,597	\$1,666	\$757	\$8,174	4.0%
	D2393	38	\$9,537	\$2,549	\$2,128	\$4,860	\$393	\$398	\$4,068	2.0%
	D2394	3	\$959	\$173	\$211	\$575	\$11	\$251	\$313	.2%
Totals		286	\$53,069	\$13,528	\$8,517	\$31,024	\$4,226	\$2,372	\$24,426	11.8%
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%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	D2740	38	\$36,965	\$5,197	\$8,435	\$23,333	\$390	\$11,736	\$11,207	5.4%
	D2750	3	\$3,277	\$658	\$1,210	\$1,409	\$40	\$684	\$684	.3%
	D2751	19	\$14,579	\$1,042	\$3,265	\$10,272	\$439	\$4,917	\$4,917	2.4%
	D2752	25	\$24,600	\$5,223	\$4,183	\$15,194	\$472	\$7,369	\$7,353	3.6%
Totals		85	\$79,421	\$12,120	\$17,092	\$50,209	\$1,341	\$24,707	\$24,160	11.7%
veneers	D2961	2	\$750	\$0	\$750	\$0	\$0	\$0	\$0	.0%
Totals		2	\$750	\$0	\$750	\$0	\$0	\$0	\$0	.0%
CORE BUILD-UP	D2950	39	\$8,047	\$1,552	\$1,726	\$4,769	\$97	\$2,406	\$2,266	1.1%
Totals		39	\$8,047	\$1,552	\$1,726	\$4,769	\$97	\$2,406	\$2,266	1.1%
POST AND CORE	D2954	7	\$1,846	\$438	\$643	\$765	\$11	\$377	\$377	.2%
Totals		7	\$1,846	\$438	\$643	\$765	\$11	\$377	\$377	.2%
CRN/PARTDEN REP	D9120	2	\$310	\$155	\$0	\$155	\$0	\$78	\$78	.0%
Totals		2	\$310	\$155	\$0	\$155	\$0	\$78	\$78	.0%
RECEMENT	D2920	4	\$372	\$152	\$0	\$220	\$100	\$0	\$120	.1%
Totals		4	\$372	\$152	\$0	\$220	\$100	\$0	\$120	.1%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	4	\$2,878	\$1,022	\$0	\$1,856	\$191	\$183	\$1,482	.7%
	D3320	5	\$3,539	\$496	\$0	\$3,043	\$150	\$132	\$2,761	1.3%
	D3330	11	\$9,992	\$1,292	\$750	\$7,950	\$345	\$869	\$6,736	3.3%
Totals		20	\$16,409	\$2,810	\$750	\$12,849	\$686	\$1,185	\$10,979	5.3%
OTHER ENDO	D3220	6	\$773	\$74	\$6	\$693	\$29	\$60	\$604	.3%
Totals		6	\$773	\$74	\$6	\$693	\$29	\$60	\$604	.3%
OTHER PERIO SER	D4910	71	\$8,590	\$1,863	\$1,056	\$5,671	\$1,348	\$212	\$4,111	2.0%
Totals		71	\$8,590	\$1,863	\$1,056	\$5,671	\$1,348	\$212	\$4,111	2.0%
DEBRIDEMENT	D4355	1	\$150	\$65	\$0	\$85	\$50	\$7	\$28	.0%
Totals		1	\$150	\$65	\$0	\$85	\$50	\$7	\$28	.0%
NON-SURG PERIO	D4341	24	\$4,936	\$433	\$582	\$3,921	\$193	\$750	\$2,978	1.4%
	D4342	4	\$594	\$0	\$0	\$594	\$0	\$119	\$475	.2%
	D4381	9	\$1,283	\$1	\$316	\$966	\$28	\$226	\$712	.3%
Totals		37	\$6,813	\$434	\$898	\$5,481	\$221	\$1,094	\$4,165	2.0%
SURG PERIO	D4261	2	\$1,600	\$357	\$660	\$583	\$0	\$52	\$531	.3%
	D4263	1	\$271	\$0	\$271	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	D4265	1	\$50	\$0	\$50	\$0	\$0	\$0	\$0	.0%
	D4267	1	\$550	\$0	\$550	\$0	\$0	\$0	\$0	.0%
	D4273	17	\$16,015	\$1,647	\$8,042	\$6,326	\$100	\$610	\$5,616	2.7%
	D4275	6	\$1,600	\$520	\$839	\$241	\$0	\$58	\$183	.1%
	D4277	1	\$602	\$0	\$0	\$602	\$0	\$120	\$482	.2%
Totals		29	\$20,688	\$2,524	\$10,412	\$7,752	\$100	\$840	\$6,812	3.3%
DENTURE RELINES	D5750	3	\$944	\$227	\$0	\$717	\$0	\$0	\$717	.3%
	D5761	2	\$659	\$216	\$0	\$443	\$50	\$35	\$358	.2%
Totals		5	\$1,603	\$443	\$0	\$1,160	\$50	\$35	\$1,075	.5%
DENTURE REPAIR	D5520	1	\$163	\$84	\$0	\$79	\$0	\$0	\$79	.0%
	D5620	1	\$118	\$0	\$0	\$118	\$0	\$24	\$94	.0%
Totals		2	\$281	\$84	\$0	\$197	\$0	\$24	\$173	.1%
PROSTH-REMOVABL	D5130	4	\$5,297	\$1,053	\$2,400	\$1,844	\$0	\$1,061	\$783	.4%
	D5140	1	\$1,061	\$0	\$979	\$82	\$0	\$0	\$82	.0%
	D5213	1	\$1,544	\$0	\$0	\$1,544	\$0	\$772	\$772	.4%
	D5225	1	\$1,200	\$292	\$0	\$908	\$0	\$454	\$454	.2%
	D5226	1	\$1,200	\$297	\$0	\$903	\$0	\$452	\$452	.2%
	D5820	3	\$1,546	\$370	\$590	\$586	\$0	\$293	\$293	.1%
	D5821	1	\$314	\$0	\$314	\$0	\$0	\$0	\$0	.0%
Totals		12	\$12,162	\$2,012	\$4,283	\$5,867	\$0	\$3,032	\$2,835	1.4%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	2	\$2,500	\$553	\$72	\$1,875	\$0	\$938	\$938	.5%
	D6242	6	\$5,762	\$2,012	\$743	\$3,007	\$16	\$1,503	\$1,488	.7%
	D6752	10	\$9,702	\$3,552	\$700	\$5,450	\$84	\$2,699	\$2,668	1.3%
Totals		18	\$17,964	\$6,117	\$1,514	\$10,333	\$100	\$5,140	\$5,093	2.5%
ADD TOOTH/CLASP	D5650	1	\$120	\$27	\$0	\$93	\$0	\$47	\$47	.0%
Totals		1	\$120	\$27	\$0	\$93	\$0	\$47	\$47	.0%
IMPLANTS	D6010	3	\$3,955	\$0	\$3,955	\$0	\$0	\$0	\$0	.0%
	D6057	2	\$1,550	\$367	\$1,183	\$0	\$0	\$0	\$0	.0%
Totals		5	\$5,505	\$367	\$5,138	\$0	\$0	\$0	\$0	.0%
NON-SURG EXTRAC	D7111	6	\$600	\$186	\$0	\$414	\$200	\$2	\$212	.1%
	D7140	42	\$6,152	\$2,256	\$154	\$3,742	\$760	\$459	\$2,523	1.2%
Totals		48	\$6,752	\$2,442	\$154	\$4,156	\$960	\$461	\$2,735	1.3%
SURG EXTRACT	D7210	45	\$9,876	\$2,725	\$642	\$6,509	\$613	\$756	\$5,140	2.5%
	D7220	3	\$975	\$333	\$0	\$642	\$11	\$20	\$610	.3%
	D7230	3	\$1,185	\$399	\$0	\$786	\$39	\$50	\$697	.3%
	D7240	17	\$6,845	\$1,375	\$2,170	\$3,300	\$93	\$116	\$3,091	1.5%
Totals		68	\$18,881	\$4,832	\$2,812	\$11,237	\$757	\$942	\$9,539	4.6%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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%
ANESTH-GEN/IV	D9221	1	\$100	\$0	\$100	\$0	\$0	\$0	\$0	.0%
	D9223	16	\$4,640	\$1,673	\$1,123	\$1,844	\$39	\$100	\$1,705	.8%
	D9243	2	\$446	\$0	\$446	\$0	\$0	\$0	\$0	.0%
	D9248	2	\$200	\$0	\$200	\$0	\$0	\$0	\$0	.0%
Totals		21	\$5,386	\$1,673	\$1,869	\$1,844	\$39	\$100	\$1,705	.8%
ANESTH-LOC/NITR	D9230	2	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
Totals		2	\$110	\$0	\$110	\$0	\$0	\$0	\$0	.0%
BONAUGMENTATION	D6104	1	\$448	\$0	\$448	\$0	\$0	\$0	\$0	.0%
	D7952	1	\$1,800	\$1,287	\$513	\$0	\$0	\$0	\$0	.0%
	D7953	6	\$4,087	\$0	\$4,087	\$0	\$0	\$0	\$0	.0%
Totals		8	\$6,335	\$1,287	\$5,048	\$0	\$0	\$0	\$0	.0%
PALLIATIVE	D9110	2	\$362	\$232	\$130	\$0	\$0	\$0	\$0	.0%
Totals		2	\$362	\$232	\$130	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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	2	\$200	\$0	\$0	\$200	\$0	\$20	\$180	.1%
Totals		2	\$200	\$0	\$0	\$200	\$0	\$20	\$180	.1%
OCCLUSAL GUARD	D9940	4	\$1,484	\$171	\$1,313	\$0	\$0	\$0	\$0	.0%
Totals		4	\$1,484	\$171	\$1,313	\$0	\$0	\$0	\$0	.0%
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	1	\$85	\$0	\$85	\$0	\$0	\$0	\$0	.0%
Totals		1	\$85	\$0	\$85	\$0	\$0	\$0	\$0	.0%
MISC BASIC	D9910	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D9911	7	\$210	\$0	\$150	\$60	\$23	\$0	\$37	.0%
Totals		8	\$210	\$0	\$150	\$60	\$23	\$0	\$37	.0%
MISC(TAX & OTH)	D9999	3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
Totals		3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
RARELY COVERED	D0364	1	\$547	\$0	\$547	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 05/01/2016 through 04/30/2017

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
RARELY COVERED	D6999	3	\$147	\$0	\$147	\$0	\$0	\$0	\$0	.0%
Totals		4	\$694	\$0	\$694	\$0	\$0	\$0	\$0	.0%
ORTHO	D8080	20	\$8,533	\$0	\$0	\$8,533	\$0	\$4,308	\$4,225	2.0%
	D8090	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8670	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		22	\$8,533	\$0	\$0	\$8,533	\$0	\$4,308	\$4,225	2.0%
TOTAL		3,454	\$433,612	\$91,975	\$76,076	\$265,561	\$10,600	\$48,797	\$206,164	100.0%

* Current Dental Terminology copyrighted American Dental Association

LAKE HAVASU UNIFIED SCHOOL DISTRICT

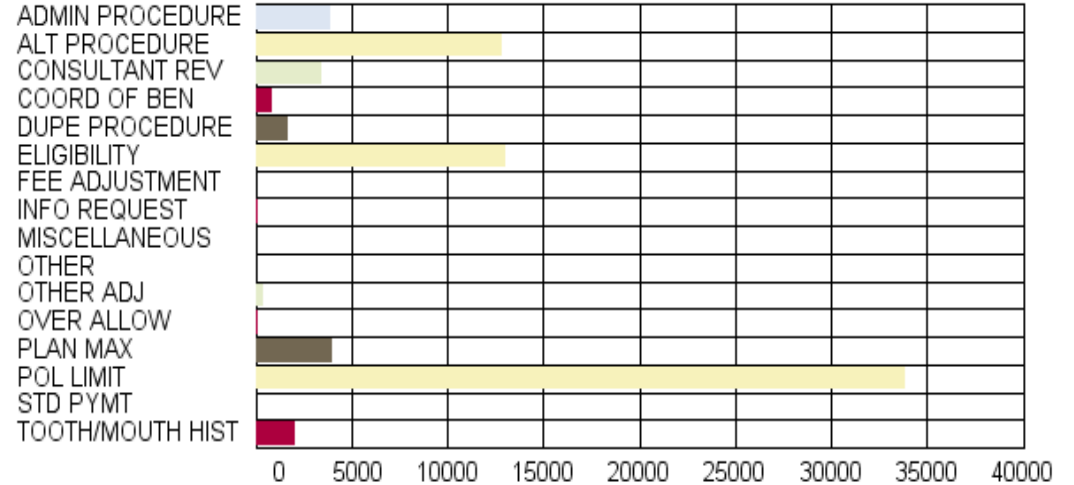
Claim Savings Categories



Policy #: 301248 05/01/2016 through 04/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$3,852	5.1%
ALTERNATE PROCEDURE	\$12,809	16.8%
CONSULTANT REVIEW	\$3,423	4.5%
COORDINATION OF BENEFITS	\$843	1.1%
DUPLICATE PROCEDURE	\$1,690	2.2%
ELIGIBILITY	\$12,998	17.1%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$135	.2%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$396	.5%
OVER ALLOWANCE	\$62	.1%
PLAN MAXIMUM	\$3,972	5.2%
POLICY LIMITATION	\$33,896	44.6%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$2,000	2.6%
TOTAL	\$76,076	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

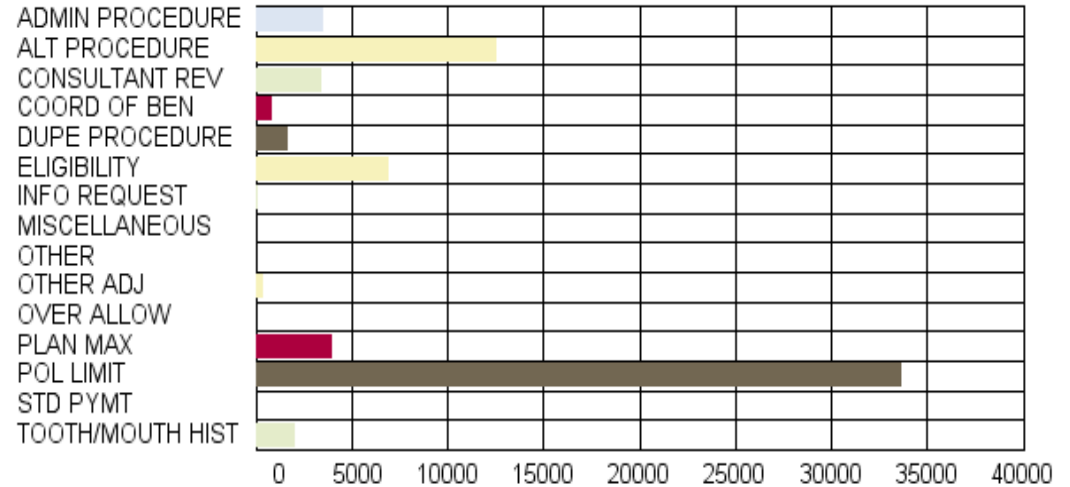
Claim Savings Categories - PPO



Policy #: 301248 05/01/2016 through 04/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$3,528	5.1%
ALTERNATE PROCEDURE	\$12,561	18.2%
CONSULTANT REVIEW	\$3,423	5.0%
COORDINATION OF BENEFITS	\$843	1.2%
DUPLICATE PROCEDURE	\$1,690	2.4%
ELIGIBILITY	\$6,921	10.0%
INFORMATION REQUEST	\$135	.2%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$396	.6%
OVER ALLOWANCE	\$0	.0%
PLAN MAXIMUM	\$3,972	5.7%
POLICY LIMITATION	\$33,669	48.7%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$2,000	2.9%
TOTAL	\$69,138	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

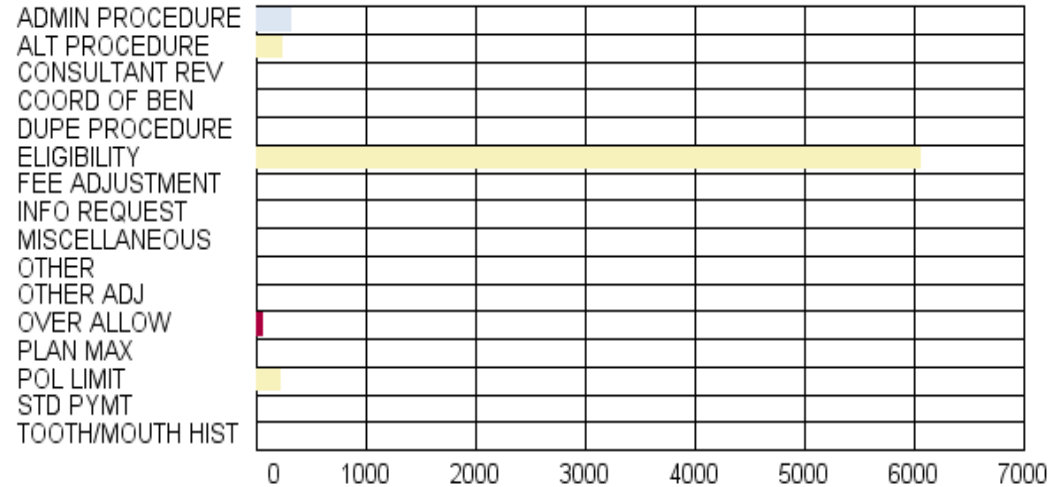
Claim Savings Categories - Non-PPO



Policy #: 301248 05/01/2016 through 04/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$324	4.7%
ALTERNATE PROCEDURE	\$248	3.6%
CONSULTANT REVIEW	\$0	.0%
COORDINATION OF BENEFITS	\$0	.0%
DUPLICATE PROCEDURE	\$0	.0%
ELIGIBILITY	\$6,077	87.6%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$0	.0%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$0	.0%
OVER ALLOWANCE	\$62	.9%
PLAN MAXIMUM	\$0	.0%
POLICY LIMITATION	\$227	3.3%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$0	.0%
TOTAL	\$6,938	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

PPO Savings Illustration



Policy #: 301248 05/01/2016 through 04/30/2017

	Submitted Claims	PPO Savings	Percentage of Total PPO Savings
Actual Submitted Claims	\$433,612	\$91,975	21.2%
50th Percentile U & C	\$437,385	\$95,747	21.9%
90th Percentile U & C	\$517,628	\$175,990	34.0%

*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 05/01/2016 through 04/30/2017

<u>Month</u>	<u>Fees</u>	<u>Paid Claims \$</u>	<u>Paid L/R</u>	<u>EE Lives</u>	<u>Dep Units</u>
Apr 2017	\$1,638	\$15,049	919%	508	0
Mar 2017	\$1,635	\$14,089	862%	504	0
Feb 2017	\$1,647	\$12,186	740%	505	0
Jan 2017	\$1,645	\$18,012	1095%	507	0
Dec 2016	\$1,505	\$11,655	775%	507	0
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
TOTAL	\$18,081	\$206,164		5,981	0

Paid Claims : \$206,164 Change in Reserves: \$0 = Incurred Claims: \$206,164

** Incurred Claims = Paid Claims + Change in Reserves