

# our report

on LAKE HAVASU UNIFIED SCHOOL DISTRICT

Presented by  
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09/19/2016



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# LAKE HAVASU UNIFIED SCHOOL DISTRICT

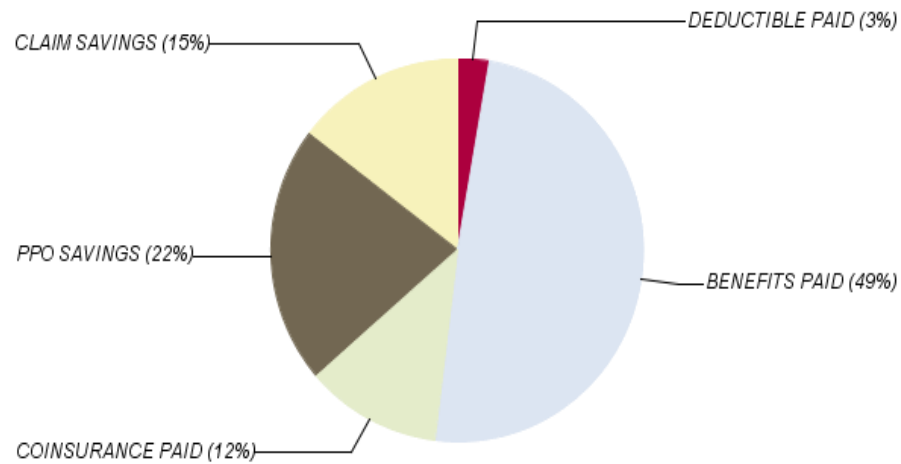
## Claim Payment Summary



Policy #: 301248 07/01/2015 through 06/30/2016

<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>
3,767	\$446,291	\$96,975	\$65,279	\$284,038	\$12,170	\$51,949	\$219,919

Claim Payment Summary



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

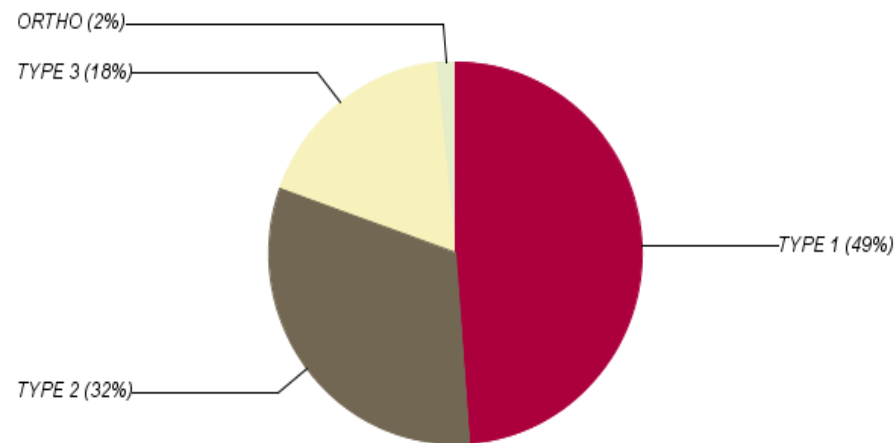
Claim Payment Breakdown by Procedure Type



Policy #: 301248 07/01/2015 through 06/30/2016

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	2,803	\$152,611	\$36,245	\$8,377	\$107,989	\$200	\$265	\$107,525	48.9%
TYPE 2	689	\$147,336	\$35,863	\$23,430	\$88,043	\$10,170	\$8,028	\$69,845	31.8%
TYPE 3	197	\$130,891	\$23,442	\$26,662	\$80,787	\$1,800	\$39,643	\$39,344	17.9%
ORTHO	25	\$7,834	\$0	\$107	\$7,726	\$0	\$4,014	\$3,712	1.7%
NONCLASSIFIED	50	\$7,620	\$1,425	\$6,195	\$0	\$0	\$0	\$0	.0%
CREDITS	3	\$0	\$0	\$507	-\$507	\$0	\$0	-\$507	-.2%
<b>TOTAL</b>	<b>3,767</b>	<b>\$446,292</b>	<b>\$96,975</b>	<b>\$65,279</b>	<b>\$284,038</b>	<b>\$12,170</b>	<b>\$51,950</b>	<b>\$219,919</b>	<b>100.0%</b>

Claim Payment Breakdown by Procedure Type



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

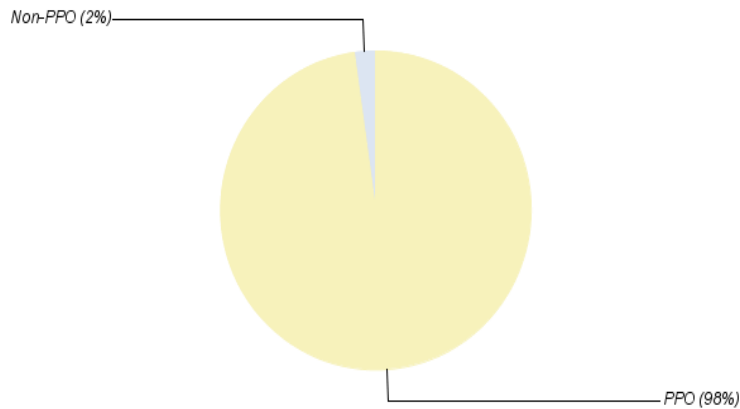
Claim Summary - PPO vs. Non-PPO



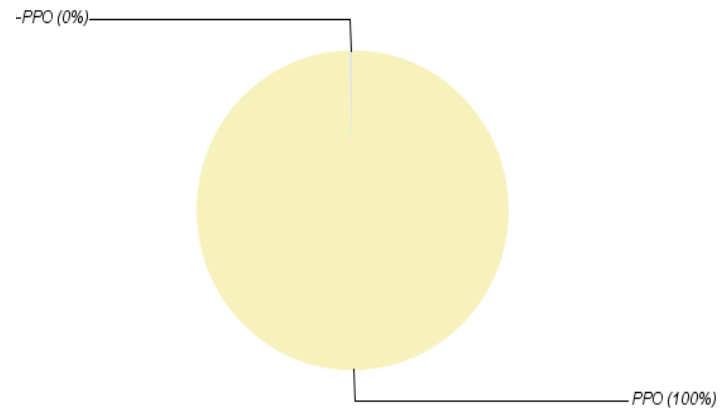
Policy #: 301248 07/01/2015 through 06/30/2016

	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	3,683	\$436,446	\$96,975	\$58,291	\$281,181	\$11,870	\$50,179	\$219,132	99.6%
No	84	\$9,845	\$0	\$6,988	\$2,857	\$300	\$1,771	\$787	.4%
<b>Total</b>	<b>3,767</b>	<b>\$446,291</b>	<b>\$96,975</b>	<b>\$65,279</b>	<b>\$284,038</b>	<b>\$12,170</b>	<b>\$51,949</b>	<b>\$219,919</b>	<b>100.0%</b>

Actual Submitted Claims - PPO vs. Non-PPO



Total Benefits Paid - PPO vs. Non-PPO



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

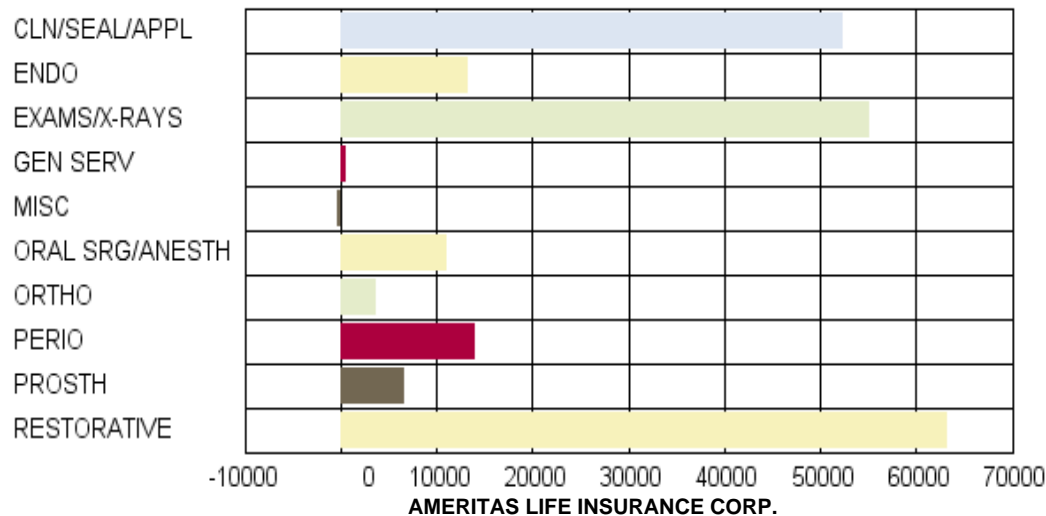
Claim Payment Analysis by Procedure Group



Policy #: 301248 07/01/2015 through 06/30/2016

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	1,786	\$80,728	\$19,477	\$5,784	\$55,467	\$185	\$161	\$55,122	25.1%
CLN/SEAL/APPL	1,031	\$72,861	\$17,001	\$3,281	\$52,579	\$65	\$105	\$52,409	23.8%
RESTORATIVE	532	\$171,328	\$32,948	\$31,368	\$107,012	\$7,719	\$36,041	\$63,252	28.8%
ENDO	40	\$23,235	\$5,675	\$1,659	\$15,901	\$726	\$1,823	\$13,352	6.1%
PERIO	150	\$29,454	\$4,854	\$6,941	\$17,659	\$1,756	\$1,969	\$13,934	6.3%
PROSTH	35	\$30,170	\$8,088	\$8,672	\$13,410	\$150	\$6,562	\$6,698	3.1%
ORAL SRG/ANESTH	130	\$28,429	\$8,807	\$5,949	\$13,673	\$1,376	\$1,175	\$11,123	5.1%
GEN SERV	10	\$1,227	\$119	\$231	\$877	\$180	\$72	\$625	.3%
MISC	28	\$1,026	\$6	\$1,287	-\$267	\$13	\$27	-\$307	-.1%
ORTHO	25	\$7,834	\$0	\$107	\$7,726	\$0	\$4,014	\$3,712	1.7%
<b>TOTAL</b>	<b>3,767</b>	<b>\$446,291</b>	<b>\$96,975</b>	<b>\$65,279</b>	<b>\$284,038</b>	<b>\$12,170</b>	<b>\$51,949</b>	<b>\$219,919</b>	<b>100.0%</b>

Total Benefits Paid by Procedure Group



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 07/01/2015 through 06/30/2016

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	646	\$29,005	\$5,642	\$1,454	\$21,909	\$14	\$59	\$21,836	9.9%	
	LTD ORAL EXAMS	79	\$5,241	\$1,634	\$1,408	\$2,199	\$131	\$11	\$2,057	.9%	
	BITEWING XRAYS	468	\$22,653	\$5,655	\$1,104	\$15,894	\$0	\$33	\$15,861	7.2%	
	FMX/PANO XRAYS	129	\$13,383	\$3,381	\$1,073	\$8,929	\$21	\$53	\$8,855	4.0%	
	OTHER XRAYS	457	\$9,994	\$3,063	\$395	\$6,536	\$19	\$6	\$6,512	3.0%	
	PRE-DIAGNOSTIC	7	\$452	\$102	\$350	\$0	\$0	\$0	\$0	.0%	
CLN/SEAL/APPL	PROPHYS/FLUOR	965	\$70,107	\$16,247	\$3,217	\$50,643	\$65	\$105	\$50,472	23.0%	
	SEALANTS	66	\$2,754	\$754	\$63	\$1,937	\$0	\$0	\$1,937	.9%	
RESTORATIVE	AMALGAM RESTORE	18	\$2,120	\$154	\$0	\$1,966	\$322	\$349	\$1,295	.6%	
	RESIN RESTORE	318	\$59,980	\$16,376	\$9,028	\$34,576	\$5,209	\$2,626	\$26,742	12.2%	
	SS CROWNS	19	\$4,333	\$677	\$1,410	\$2,246	\$145	\$75	\$2,027	.9%	
	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	101	\$89,202	\$12,929	\$16,938	\$59,335	\$1,649	\$28,851	\$28,835	13.1%	
	TEMPORARY CROWN	1	\$162	\$0	\$162	\$0	\$0	\$0	\$0	.0%	
	CORE BUILD-UP	57	\$11,130	\$2,126	\$2,650	\$6,355	\$39	\$3,173	\$3,142	1.4%	
	POST AND CORE	2	\$443	\$76	\$0	\$367	\$0	\$184	\$184	.1%	
	CRN/PARTDEN REP	2	\$246	\$0	\$0	\$246	\$0	\$123	\$123	.1%	
	RECEMENT	9	\$735	\$237	\$111	\$387	\$250	\$14	\$123	.1%	
	ENDO	ROOT CANALS	22	\$21,032	\$5,447	\$775	\$14,810	\$650	\$1,773	\$12,387	5.6%
		OTHER ENDO	14	\$2,001	\$198	\$712	\$1,091	\$76	\$50	\$965	.4%
PULP CAP		4	\$202	\$30	\$172	\$0	\$0	\$0	\$0	.0%	
PERIO	PERIO MAINT	77	\$8,982	\$1,834	\$1,257	\$5,891	\$1,419	\$152	\$4,320	2.0%	
	DEBRIDEMENT	3	\$443	\$169	\$0	\$274	\$50	\$16	\$209	.1%	
	NON-SURG PERIO	57	\$10,554	\$2,096	\$2,953	\$5,505	\$237	\$944	\$4,323	2.0%	
PROSTH	SURG PERIO	13	\$9,475	\$755	\$2,731	\$5,989	\$50	\$857	\$5,082	2.3%	
	DENTURE RELINES	1	\$227	\$0	\$0	\$227	\$50	\$35	\$142	.1%	
	DENTURE REPAIR	1	\$135	\$56	\$0	\$79	\$0	\$0	\$79	.0%	

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 07/01/2015 through 06/30/2016

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-REMOVABL	5	\$5,461	\$1,125	\$1,350	\$2,986	\$0	\$1,493	\$1,493	.7%
	PROSTH-FIXED	25	\$23,511	\$6,863	\$6,616	\$10,032	\$100	\$4,991	\$4,941	2.2%
	ADD TOOTH/CLASP	2	\$236	\$44	\$106	\$86	\$0	\$43	\$43	.0%
	IMPLANTS	1	\$600	\$0	\$600	\$0	\$0	\$0	\$0	.0%
ORAL SRG/ANESTH	NON-SURG EXTRAC	45	\$6,040	\$2,036	\$716	\$3,288	\$673	\$362	\$2,253	1.0%
	SURG EXTRACT	45	\$13,024	\$4,358	\$639	\$8,027	\$614	\$635	\$6,778	3.1%
	OTHER ORAL SURG	1	\$249	\$111	\$0	\$138	\$9	\$13	\$116	.1%
	TISSUE BIOPSY	1	\$219	\$30	\$0	\$189	\$0	\$0	\$189	.1%
	ANESTH-GEN/IV	21	\$4,645	\$985	\$1,629	\$2,031	\$80	\$165	\$1,786	.8%
	ANESTH-LOC/NITR	12	\$275	\$0	\$275	\$0	\$0	\$0	\$0	.0%
	BONAUGMENTATION	5	\$3,977	\$1,287	\$2,690	\$0	\$0	\$0	\$0	.0%
	GEN SERV	PALLIATIVE	2	\$215	\$53	\$59	\$103	\$50	\$0	\$53
GEN SERV	OCCLUSAL ADJUST	2	\$200	\$0	\$0	\$200	\$22	\$18	\$160	.1%
	OCCLUSAL GUARD	1	\$172	\$0	\$172	\$0	\$0	\$0	\$0	.0%
	PROF SERVICES	5	\$640	\$66	\$0	\$574	\$108	\$55	\$411	.2%
	MISC	MISC (DENY)	2	\$154	\$0	\$154	\$0	\$0	\$0	\$0
MISC	MISC PREV	4	\$230	\$2	\$228	\$0	\$0	\$0	\$0	.0%
	MISC BASIC	13	\$360	\$0	\$120	\$240	\$13	\$27	\$200	.1%
	MISC(TAX & OTH)	4	\$50	\$0	\$557	-\$507	\$0	\$0	-\$507	-.2%
	RARELY COVERED	5	\$232	\$4	\$228	\$0	\$0	\$0	\$0	.0%
ORTHO	ORTHO	25	\$7,834	\$0	\$107	\$7,726	\$0	\$4,014	\$3,712	1.7%
<b>TOTAL</b>		<b>3,767</b>	<b>\$446,291</b>	<b>\$96,975</b>	<b>\$65,279</b>	<b>\$284,038</b>	<b>\$12,170</b>	<b>\$51,949</b>	<b>\$219,919</b>	<b>100.0%</b>

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	499	\$19,882	\$3,375	\$1,039	\$15,468	\$0	\$25	\$15,443	7.0%
	D0150	135	\$8,498	\$2,147	\$415	\$5,936	\$14	\$34	\$5,888	2.7%
	D0180	12	\$625	\$120	\$0	\$505	\$0	\$0	\$505	.2%
Totals		646	\$29,005	\$5,642	\$1,454	\$21,909	\$14	\$59	\$21,836	9.9%
LTD ORAL EXAMS	D0140	78	\$5,217	\$1,634	\$1,408	\$2,175	\$131	\$11	\$2,033	.9%
	D0170	1	\$24	\$0	\$0	\$24	\$0	\$0	\$24	.0%
Totals		79	\$5,241	\$1,634	\$1,408	\$2,199	\$131	\$11	\$2,057	.9%
BITEWING XRAYS	D0270	14	\$254	\$67	\$24	\$163	\$0	\$0	\$163	.1%
	D0272	100	\$3,389	\$796	\$174	\$2,419	\$0	\$0	\$2,419	1.1%
	D0273	1	\$62	\$16	\$0	\$46	\$0	\$0	\$46	.0%
	D0274	353	\$18,948	\$4,776	\$906	\$13,266	\$0	\$33	\$13,233	6.0%
Totals		468	\$22,653	\$5,655	\$1,104	\$15,894	\$0	\$33	\$15,861	7.2%
FMX/PANO XRAYS	D0210	88	\$9,697	\$2,284	\$891	\$6,522	\$21	\$53	\$6,448	2.9%
	D0330	41	\$3,686	\$1,097	\$182	\$2,407	\$0	\$0	\$2,407	1.1%
Totals		129	\$13,383	\$3,381	\$1,073	\$8,929	\$21	\$53	\$8,855	4.0%
OTHER XRAYS	D0220	252	\$6,205	\$2,066	\$278	\$3,861	\$19	\$6	\$3,837	1.7%
	D0230	199	\$3,621	\$943	\$117	\$2,561	\$0	\$0	\$2,561	1.2%
	D0240	6	\$168	\$54	\$0	\$114	\$0	\$0	\$114	.1%
Totals		457	\$9,994	\$3,063	\$395	\$6,536	\$19	\$6	\$6,512	3.0%



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	\$452	\$102	\$350	\$0	\$0	\$0	\$0	.0%
Totals		7	\$452	\$102	\$350	\$0	\$0	\$0	\$0	.0%
PROPHYS/FLUOR	D1110	727	\$59,958	\$13,941	\$1,972	\$44,045	\$65	\$105	\$43,874	20.0%
	D1120	114	\$6,399	\$1,351	\$95	\$4,953	\$0	\$0	\$4,953	2.3%
	D1206	33	\$1,483	\$446	\$733	\$304	\$0	\$0	\$304	.1%
	D1208	91	\$2,267	\$509	\$417	\$1,341	\$0	\$0	\$1,341	.6%
Totals		965	\$70,107	\$16,247	\$3,217	\$50,643	\$65	\$105	\$50,472	23.0%
SEALANTS	D1351	66	\$2,754	\$754	\$63	\$1,937	\$0	\$0	\$1,937	.9%
Totals		66	\$2,754	\$754	\$63	\$1,937	\$0	\$0	\$1,937	.9%
AMALGAM RESTORE	D2140	4	\$373	\$0	\$0	\$373	\$72	\$108	\$194	.1%
	D2150	13	\$1,589	\$108	\$0	\$1,481	\$236	\$222	\$1,023	.5%
	D2160	1	\$158	\$46	\$0	\$112	\$14	\$20	\$78	.0%
Totals		18	\$2,120	\$154	\$0	\$1,966	\$322	\$349	\$1,295	.6%
RESIN RESTORE	D2330	26	\$3,334	\$790	\$399	\$2,145	\$287	\$232	\$1,627	.7%
	D2331	36	\$6,376	\$1,605	\$984	\$3,787	\$415	\$454	\$2,918	1.3%
	D2332	11	\$2,214	\$612	\$148	\$1,454	\$106	\$85	\$1,262	.6%
	D2335	12	\$3,072	\$920	\$214	\$1,938	\$209	\$273	\$1,456	.7%
	D2391	88	\$13,980	\$3,929	\$2,116	\$7,935	\$1,294	\$666	\$5,975	2.7%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	D2392	99	\$18,961	\$4,803	\$3,211	\$10,947	\$2,116	\$624	\$8,206	3.7%
	D2393	36	\$9,540	\$2,949	\$1,629	\$4,962	\$582	\$181	\$4,198	1.9%
	D2394	10	\$2,503	\$768	\$326	\$1,409	\$200	\$109	\$1,100	.5%
Totals		318	\$59,980	\$16,376	\$9,028	\$34,576	\$5,209	\$2,626	\$26,742	12.2%
SS CROWNS	D2930	19	\$4,333	\$677	\$1,410	\$2,246	\$145	\$75	\$2,027	.9%
Totals		19	\$4,333	\$677	\$1,410	\$2,246	\$145	\$75	\$2,027	.9%
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	54	\$46,658	\$4,889	\$12,395	\$29,374	\$640	\$14,476	\$14,259	6.5%
	D2750	7	\$7,340	\$2,142	\$1,537	\$3,661	\$38	\$1,711	\$1,912	.9%
	D2751	18	\$14,198	\$1,655	\$1,738	\$10,805	\$400	\$5,203	\$5,203	2.4%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	D2752	21	\$20,095	\$4,000	\$1,268	\$14,827	\$521	\$7,153	\$7,153	3.3%
	D2792	1	\$911	\$243	\$0	\$668	\$50	\$309	\$309	.1%
Totals		101	\$89,202	\$12,929	\$16,938	\$59,335	\$1,649	\$28,851	\$28,835	13.1%
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	57	\$11,130	\$2,126	\$2,650	\$6,355	\$39	\$3,173	\$3,142	1.4%
Totals		57	\$11,130	\$2,126	\$2,650	\$6,355	\$39	\$3,173	\$3,142	1.4%
POST AND CORE	D2954	2	\$443	\$76	\$0	\$367	\$0	\$184	\$184	.1%
Totals		2	\$443	\$76	\$0	\$367	\$0	\$184	\$184	.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	\$735	\$237	\$111	\$387	\$250	\$14	\$123	.1%
Totals		9	\$735	\$237	\$111	\$387	\$250	\$14	\$123	.1%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	2	\$1,735	\$733	\$0	\$1,002	\$100	\$90	\$812	.4%
	D3330	13	\$14,407	\$3,434	\$649	\$10,324	\$350	\$1,426	\$8,548	3.9%
	D3332	2	\$356	\$0	\$126	\$230	\$0	\$0	\$230	.1%
	D3346	1	\$715	\$142	\$0	\$573	\$50	\$105	\$418	.2%
	D3348	1	\$1,550	\$449	\$0	\$1,101	\$0	\$0	\$1,101	.5%
Totals		22	\$21,032	\$5,447	\$775	\$14,810	\$650	\$1,773	\$12,387	5.6%
OTHER ENDO	D3220	13	\$1,811	\$198	\$522	\$1,091	\$76	\$50	\$965	.4%
	D3221	1	\$190	\$0	\$190	\$0	\$0	\$0	\$0	.0%
Totals		14	\$2,001	\$198	\$712	\$1,091	\$76	\$50	\$965	.4%
PULP CAP	D3110	1	\$70	\$30	\$40	\$0	\$0	\$0	\$0	.0%
	D3120	3	\$132	\$0	\$132	\$0	\$0	\$0	\$0	.0%
Totals		4	\$202	\$30	\$172	\$0	\$0	\$0	\$0	.0%
PERIO MAINT	D4910	77	\$8,982	\$1,834	\$1,257	\$5,891	\$1,419	\$152	\$4,320	2.0%
Totals		77	\$8,982	\$1,834	\$1,257	\$5,891	\$1,419	\$152	\$4,320	2.0%
DEBRIDEMENT	D4355	3	\$443	\$169	\$0	\$274	\$50	\$16	\$209	.1%
Totals		3	\$443	\$169	\$0	\$274	\$50	\$16	\$209	.1%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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
NON-SURG PERIO	D4341	29	\$6,746	\$1,532	\$1,111	\$4,103	\$237	\$628	\$3,238	1.5%
	D4342	7	\$1,247	\$564	\$178	\$505	\$0	\$91	\$414	.2%
	D4381	21	\$2,561	\$0	\$1,664	\$897	\$0	\$226	\$671	.3%
Totals		57	\$10,554	\$2,096	\$2,953	\$5,505	\$237	\$944	\$4,323	2.0%
SURG PERIO	D4265	2	\$660	\$255	\$405	\$0	\$0	\$0	\$0	.0%
	D4273	8	\$7,315	\$500	\$826	\$5,989	\$50	\$857	\$5,082	2.3%
	D4275	3	\$1,500	\$0	\$1,500	\$0	\$0	\$0	\$0	.0%
Totals		13	\$9,475	\$755	\$2,731	\$5,989	\$50	\$857	\$5,082	2.3%
DENTURE RELINES	D5761	1	\$227	\$0	\$0	\$227	\$50	\$35	\$142	.1%
Totals		1	\$227	\$0	\$0	\$227	\$50	\$35	\$142	.1%
DENTURE REPAIR	D5610	1	\$135	\$56	\$0	\$79	\$0	\$0	\$79	.0%
Totals		1	\$135	\$56	\$0	\$79	\$0	\$0	\$79	.0%
PROSTH-REMOVABL	D5130	2	\$2,676	\$554	\$1,061	\$1,061	\$0	\$531	\$530	.2%
	D5140	1	\$1,427	\$387	\$0	\$1,040	\$0	\$520	\$520	.2%
	D5211	1	\$885	\$0	\$0	\$885	\$0	\$443	\$443	.2%
	D5820	1	\$473	\$184	\$289	\$0	\$0	\$0	\$0	.0%
Totals		5	\$5,461	\$1,125	\$1,350	\$2,986	\$0	\$1,493	\$1,493	.7%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	D6240	2	\$1,806	\$612	\$628	\$566	\$0	\$283	\$283	.1%
	D6242	6	\$5,614	\$1,604	\$1,652	\$2,358	\$32	\$1,174	\$1,152	.5%
	D6245	1	\$1,057	\$395	\$0	\$662	\$0	\$331	\$331	.2%
	D6740	2	\$2,114	\$806	\$0	\$1,308	\$0	\$654	\$654	.3%
	D6750	4	\$3,612	\$1,164	\$1,254	\$1,194	\$0	\$597	\$597	.3%
	D6752	10	\$9,308	\$2,282	\$3,082	\$3,944	\$68	\$1,952	\$1,924	.9%
Totals		25	\$23,511	\$6,863	\$6,616	\$10,032	\$100	\$4,991	\$4,941	2.2%
ADD TOOTH/CLASP	D5650	2	\$236	\$44	\$106	\$86	\$0	\$43	\$43	.0%
Totals		2	\$236	\$44	\$106	\$86	\$0	\$43	\$43	.0%
IMPLANTS	D6010	1	\$600	\$0	\$600	\$0	\$0	\$0	\$0	.0%
Totals		1	\$600	\$0	\$600	\$0	\$0	\$0	\$0	.0%
NON-SURG EXTRAC	D7111	2	\$200	\$62	\$0	\$138	\$100	\$0	\$38	.0%
	D7140	43	\$5,840	\$1,974	\$716	\$3,150	\$573	\$362	\$2,215	1.0%
Totals		45	\$6,040	\$2,036	\$716	\$3,288	\$673	\$362	\$2,253	1.0%
SURG EXTRACT	D7210	27	\$6,009	\$2,132	\$377	\$3,500	\$457	\$331	\$2,712	1.2%
	D7220	4	\$1,245	\$428	\$0	\$817	\$33	\$81	\$704	.3%
	D7230	6	\$2,370	\$798	\$262	\$1,310	\$41	\$78	\$1,191	.5%
	D7240	8	\$3,400	\$1,000	\$0	\$2,400	\$83	\$145	\$2,172	1.0%
Totals		45	\$13,024	\$4,358	\$639	\$8,027	\$614	\$635	\$6,778	3.1%

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	1	\$249	\$111	\$0	\$138	\$9	\$13	\$116	.1%
Totals		1	\$249	\$111	\$0	\$138	\$9	\$13	\$116	.1%
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	3	\$1,125	\$0	\$0	\$1,125	\$46	\$107	\$972	.4%
	D9221	5	\$500	\$0	\$0	\$500	\$19	\$38	\$443	.2%
	D9223	5	\$1,856	\$985	\$465	\$406	\$16	\$20	\$371	.2%
	D9248	8	\$1,164	\$0	\$1,164	\$0	\$0	\$0	\$0	.0%
Totals		21	\$4,645	\$985	\$1,629	\$2,031	\$80	\$165	\$1,786	.8%
ANESTH-LOC/NITR	D9230	12	\$275	\$0	\$275	\$0	\$0	\$0	\$0	.0%
Totals		12	\$275	\$0	\$275	\$0	\$0	\$0	\$0	.0%
BONAUGMENTATION	D7952	1	\$1,800	\$1,287	\$513	\$0	\$0	\$0	\$0	.0%
	D7953	4	\$2,177	\$0	\$2,177	\$0	\$0	\$0	\$0	.0%
Totals		5	\$3,977	\$1,287	\$2,690	\$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 07/01/2015 through 06/30/2016

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	2	\$200	\$0	\$0	\$200	\$22	\$18	\$160	.1%
Totals		2	\$200	\$0	\$0	\$200	\$22	\$18	\$160	.1%
OCCLUSAL GUARD	D9940	1	\$172	\$0	\$172	\$0	\$0	\$0	\$0	.0%
Totals		1	\$172	\$0	\$172	\$0	\$0	\$0	\$0	.0%
PROF SERVICES	D9310	4	\$640	\$66	\$0	\$574	\$108	\$55	\$411	.2%
	D9430	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		5	\$640	\$66	\$0	\$574	\$108	\$55	\$411	.2%
MISC (DENY)	D1330	2	\$154	\$0	\$154	\$0	\$0	\$0	\$0	.0%
Totals		2	\$154	\$0	\$154	\$0	\$0	\$0	\$0	.0%
MISC PREV	D0350	2	\$160	\$0	\$160	\$0	\$0	\$0	\$0	.0%
	D0460	2	\$70	\$2	\$68	\$0	\$0	\$0	\$0	.0%
Totals		4	\$230	\$2	\$228	\$0	\$0	\$0	\$0	.0%
MISC BASIC	D9911	13	\$360	\$0	\$120	\$240	\$13	\$27	\$200	.1%
Totals		13	\$360	\$0	\$120	\$240	\$13	\$27	\$200	.1%



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2015 through 06/30/2016

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	4	\$50	\$0	\$557	-\$507	\$0	\$0	-\$507	-.2%
Totals		4	\$50	\$0	\$557	-\$507	\$0	\$0	-\$507	-.2%
RARELY COVERED	D2999	1	\$20	\$4	\$16	\$0	\$0	\$0	\$0	.0%
	D6999	2	\$98	\$0	\$98	\$0	\$0	\$0	\$0	.0%
	D9970	2	\$114	\$0	\$114	\$0	\$0	\$0	\$0	.0%
Totals		5	\$232	\$4	\$228	\$0	\$0	\$0	\$0	.0%
ORTHO	D8020	2	\$680	\$0	\$0	\$680	\$0	\$340	\$340	.2%
	D8060	1	\$500	\$0	\$0	\$500	\$0	\$250	\$250	.1%
	D8080	19	\$6,225	\$0	\$107	\$6,118	\$0	\$3,210	\$2,908	1.3%
	D8090	3	\$429	\$0	\$0	\$429	\$0	\$214	\$214	.1%
Totals		25	\$7,834	\$0	\$107	\$7,726	\$0	\$4,014	\$3,712	1.7%
<b>TOTAL</b>		<b>3,767</b>	<b>\$446,291</b>	<b>\$96,975</b>	<b>\$65,279</b>	<b>\$284,038</b>	<b>\$12,170</b>	<b>\$51,949</b>	<b>\$219,919</b>	<b>100.0%</b>

# LAKE HAVASU UNIFIED SCHOOL DISTRICT

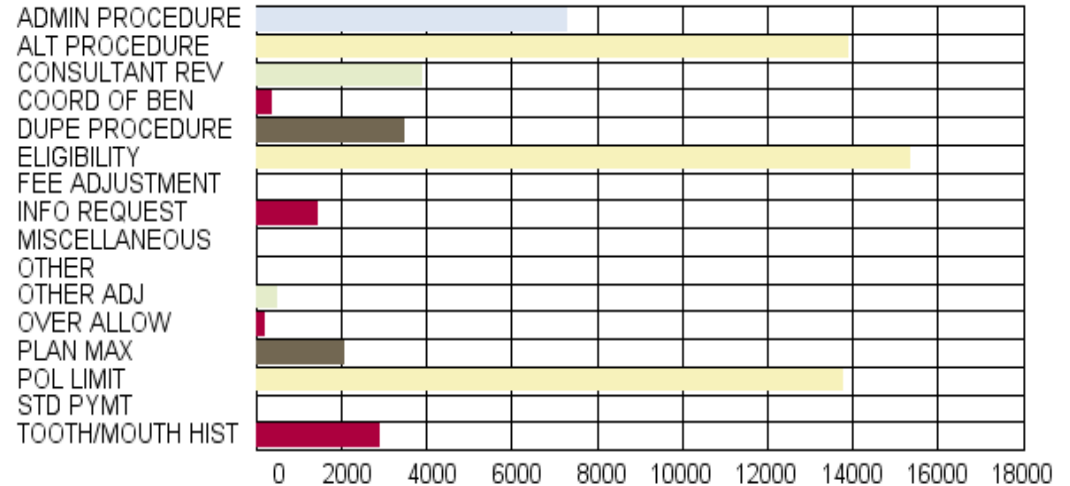
Claim Savings Categories



Policy #: 301248 07/01/2015 through 06/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$7,310	11.2%
ALTERNATE PROCEDURE	\$13,906	21.3%
CONSULTANT REVIEW	\$3,907	6.0%
COORDINATION OF BENEFITS	\$367	.6%
DUPLICATE PROCEDURE	\$3,493	5.4%
ELIGIBILITY	\$15,351	23.5%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$1,441	2.2%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$507	.8%
OVER ALLOWANCE	\$232	.4%
PLAN MAXIMUM	\$2,077	3.2%
POLICY LIMITATION	\$13,793	21.1%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$2,894	4.4%
<b>TOTAL</b>	<b>\$65,279</b>	<b>100.0%</b>

Claim Savings by Category



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

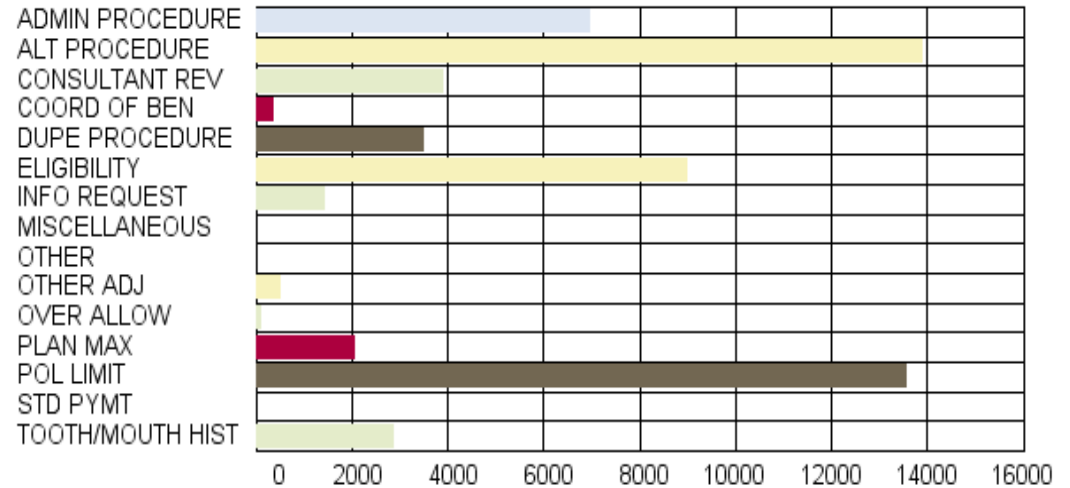
Claim Savings Categories - PPO



Policy #: 301248 07/01/2015 through 06/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$6,971	12.0%
ALTERNATE PROCEDURE	\$13,906	23.9%
CONSULTANT REVIEW	\$3,907	6.7%
COORDINATION OF BENEFITS	\$387	.7%
DUPLICATE PROCEDURE	\$3,493	6.0%
ELIGIBILITY	\$9,018	15.5%
INFORMATION REQUEST	\$1,441	2.5%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$507	.9%
OVER ALLOWANCE	\$100	.2%
PLAN MAXIMUM	\$2,077	3.6%
POLICY LIMITATION	\$13,589	23.3%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$2,894	5.0%
<b>TOTAL</b>	<b>\$58,291</b>	<b>100.0%</b>

Claim Savings by Category



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

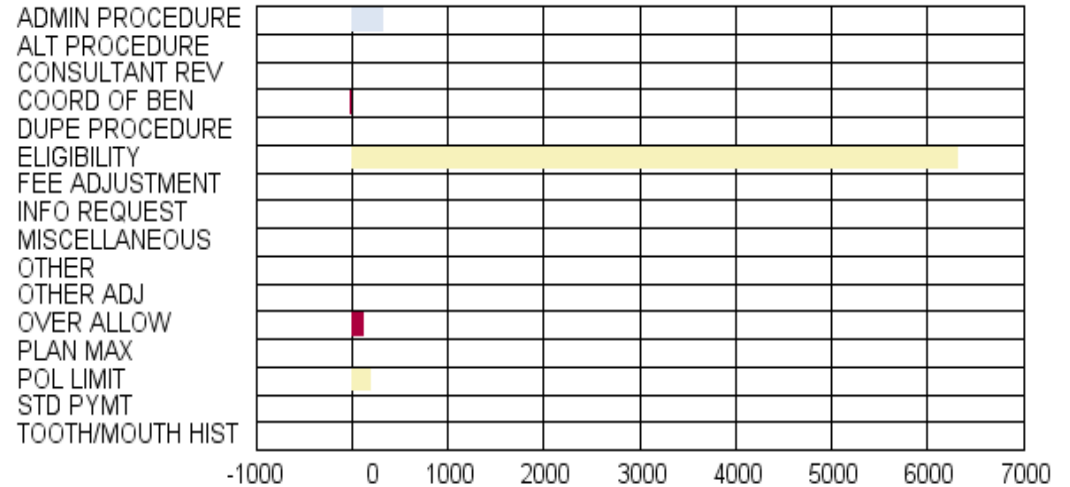
Claim Savings Categories - Non-PPO



Policy #: 301248 07/01/2015 through 06/30/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$339	4.9%
ALTERNATE PROCEDURE	\$0	.0%
CONSULTANT REVIEW	\$0	.0%
COORDINATION OF BENEFITS	-\$20	-.3%
DUPLICATE PROCEDURE	\$0	.0%
ELIGIBILITY	\$6,333	90.6%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$0	.0%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$0	.0%
OVER ALLOWANCE	\$132	1.9%
PLAN MAXIMUM	\$0	.0%
POLICY LIMITATION	\$204	2.9%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$0	.0%
<b>TOTAL</b>	<b>\$6,988</b>	<b>100.0%</b>

Claim Savings by Category



# LAKE HAVASU UNIFIED SCHOOL DISTRICT

PPO Savings Illustration



Policy #: 301248 07/01/2015 through 06/30/2016

	<b>Submitted Claims</b>	<b>PPO Savings</b>	<b>Percentage of Total PPO Savings</b>
<b>Actual Submitted Claims</b>	\$446,291	\$96,975	21.7%
<b>50th Percentile U &amp; C</b>	\$450,360	\$101,043	22.4%
<b>90th Percentile U &amp; C</b>	\$529,398	\$180,081	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 07/01/2015 through 06/30/2016

<u>Month</u>	<u>Fees</u>	<u>Paid Claims \$</u>	<u>Paid L/R</u>	<u>EE Lives</u>	<u>Dep Units</u>
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
Nov 2015	\$1,617	\$13,352	826%	549	0
Oct 2015	\$1,581	\$15,072	953%	548	0
Sep 2015	\$1,472	\$14,454	982%	507	0
Aug 2015	\$1,464	\$23,009	1572%	509	0
Jul 2015	\$1,424	\$18,545	1302%	515	0
TOTAL	\$18,502	\$219,919		6,365	0

Paid Claims : \$219,919 Change in Reserves: \$0 = Incurred Claims: \$219,919

\*\* Incurred Claims = Paid Claims + Change in Reserves