

our report

on LAKE HAVASU UNIFIED SCHOOL DISTRICT

Presented by
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07/28/2017



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LAKE HAVASU UNIFIED SCHOOL DISTRICT

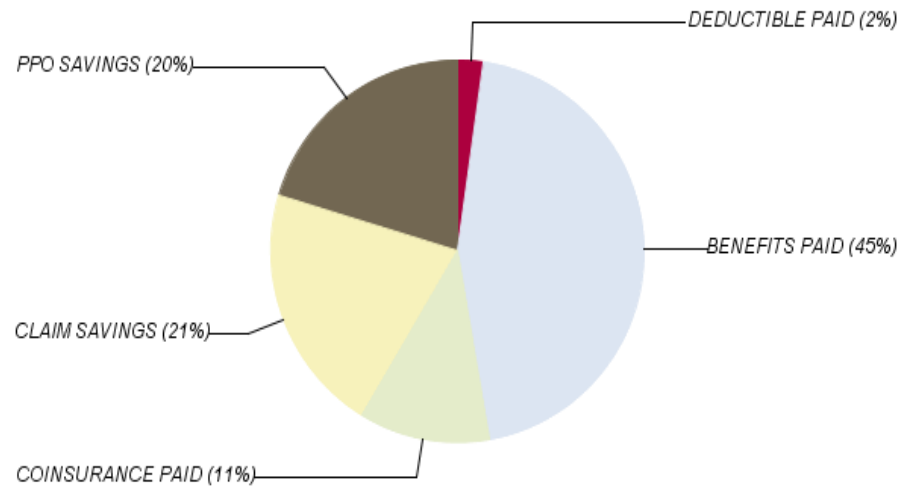
Claim Payment Summary



Policy #: 301248 07/01/2016 through 06/30/2017

<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>
3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,066	\$201,820

Claim Payment Summary



LAKE HAVASU UNIFIED SCHOOL DISTRICT

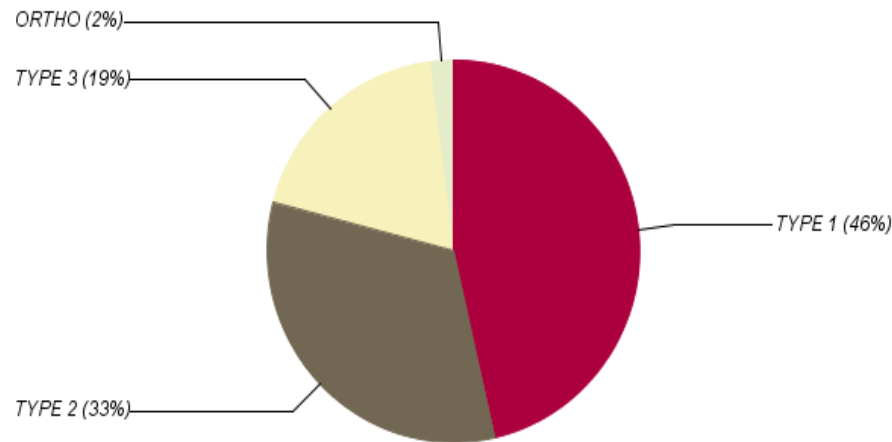
Claim Payment Breakdown by Procedure Type



Policy #: 301248 07/01/2016 through 06/30/2017

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	2,503	\$135,352	\$33,874	\$7,401	\$94,077	\$50	\$154	\$93,874	46.5%
TYPE 2	615	\$137,535	\$29,597	\$26,438	\$81,500	\$8,550	\$6,983	\$65,967	32.7%
TYPE 3	180	\$136,912	\$27,010	\$30,715	\$79,187	\$1,500	\$39,621	\$38,066	18.9%
ORTHO	22	\$8,618	\$0	\$0	\$8,618	\$0	\$4,309	\$4,309	2.1%
NONCLASSIFIED	60	\$30,160	\$731	\$29,429	\$0	\$0	\$0	\$0	.0%
CREDITS	3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
TOTAL	3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,067	\$201,820	100.0%

Claim Payment Breakdown by Procedure Type



LAKE HAVASU UNIFIED SCHOOL DISTRICT

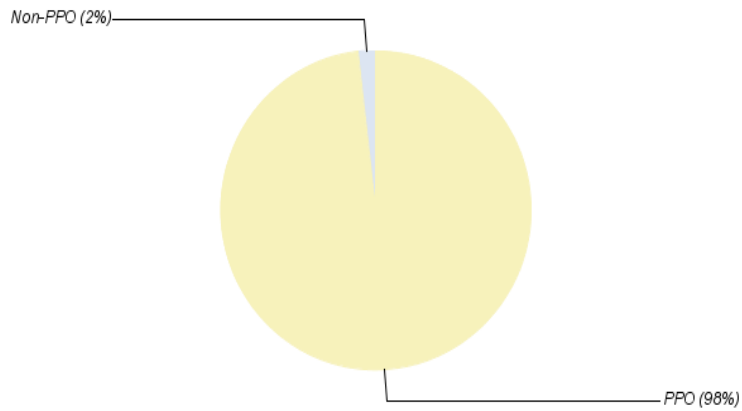
Claim Summary - PPO vs. Non-PPO



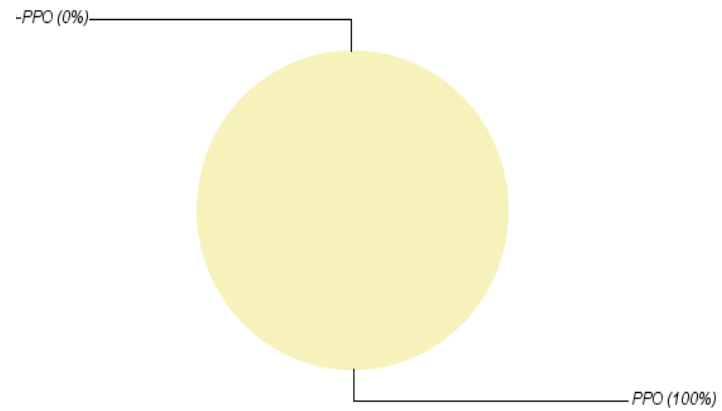
Policy #: 301248 07/01/2016 through 06/30/2017

	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	3,321	\$440,191	\$91,212	\$87,289	\$261,690	\$9,950	\$50,283	\$201,457	99.8%
No	62	\$8,386	\$0	\$7,090	\$1,296	\$150	\$783	\$363	.2%
Total	3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,066	\$201,820	100.0%

Actual Submitted Claims - PPO vs. Non-PPO



Total Benefits Paid - PPO vs. Non-PPO



LAKE HAVASU UNIFIED SCHOOL DISTRICT

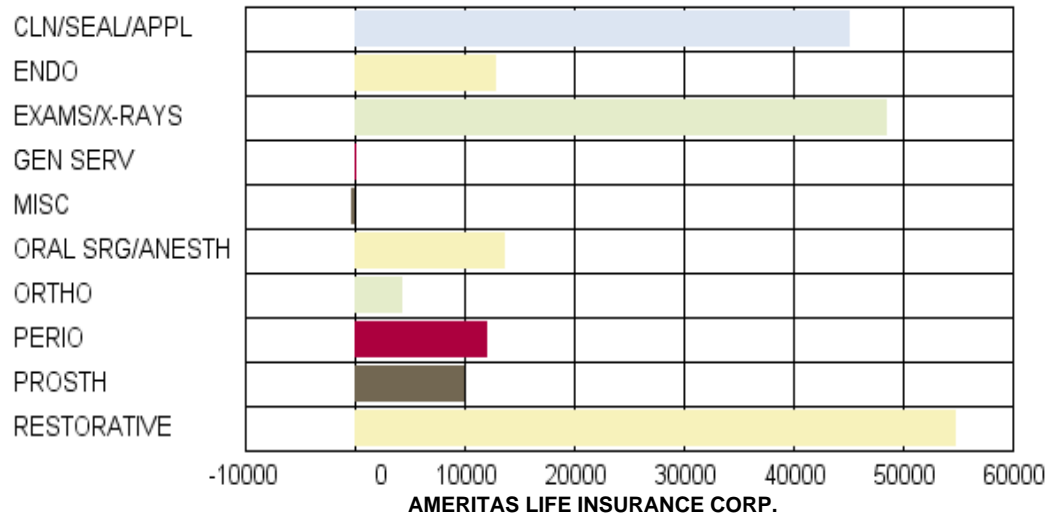
Claim Payment Analysis by Procedure Group



Policy #: 301248 07/01/2016 through 06/30/2017

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	1,629	\$72,830	\$18,745	\$5,262	\$48,823	\$50	\$105	\$48,669	24.1%
CLN/SEAL/APPL	887	\$63,168	\$15,257	\$2,657	\$45,254	\$0	\$49	\$45,205	22.4%
RESTORATIVE	447	\$156,327	\$30,045	\$32,121	\$94,161	\$5,869	\$33,403	\$54,888	27.2%
ENDO	30	\$18,598	\$2,971	\$777	\$14,850	\$633	\$1,321	\$12,895	6.4%
PERIO	126	\$32,953	\$4,809	\$13,172	\$14,972	\$1,570	\$1,327	\$12,075	6.0%
PROSTH	53	\$52,448	\$11,117	\$21,925	\$19,406	\$50	\$9,258	\$10,098	5.0%
ORAL SRG/ANESTH	159	\$39,549	\$7,843	\$14,746	\$16,960	\$1,854	\$1,284	\$13,821	6.9%
GEN SERV	7	\$1,974	\$425	\$1,271	\$278	\$50	\$10	\$218	.1%
MISC	23	\$2,112	\$0	\$2,448	-\$336	\$23	\$0	-\$359	-.2%
ORTHO	22	\$8,618	\$0	\$0	\$8,618	\$0	\$4,309	\$4,309	2.1%
TOTAL	3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,066	\$201,820	100.0%

Total Benefits Paid by Procedure Group



LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 07/01/2016 through 06/30/2017

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	552	\$25,025	\$5,309	\$718	\$18,998	\$15	\$22	\$18,961	9.4%
	LTD ORAL EXAMS	89	\$5,836	\$1,515	\$2,161	\$2,160	\$0	\$19	\$2,142	1.1%
	BITEWING XRAYS	405	\$20,430	\$5,655	\$579	\$14,196	\$19	\$34	\$14,143	7.0%
	FMX/PANO XRAYS	100	\$10,677	\$3,015	\$1,219	\$6,443	\$0	\$0	\$6,443	3.2%
	OTHER XRAYS	477	\$10,507	\$3,171	\$310	\$7,026	\$16	\$30	\$6,980	3.5%
	PRE-DIAGNOSTIC	6	\$355	\$80	\$275	\$0	\$0	\$0	\$0	.0%
CLN/SEAL/APPL	PROPHYS/FLUOR	841	\$61,166	\$14,688	\$2,340	\$44,138	\$0	\$49	\$44,089	21.8%
	SEALANTS	46	\$2,002	\$569	\$317	\$1,116	\$0	\$0	\$1,116	.6%
RESTORATIVE	AMALGAM RESTORE	19	\$2,612	\$624	\$0	\$1,988	\$75	\$348	\$1,565	.8%
	RESIN RESTORE	266	\$49,552	\$12,337	\$8,509	\$28,706	\$4,067	\$2,328	\$22,311	11.1%
	SS CROWNS	10	\$2,298	\$74	\$1	\$2,223	\$78	\$340	\$1,806	.9%
	CROWNS	94	\$89,254	\$14,212	\$20,076	\$54,966	\$1,336	\$27,349	\$26,281	13.0%
	VENEERS	2	\$750	\$0	\$750	\$0	\$0	\$0	\$0	.0%
	CORE BUILD-UP	41	\$8,775	\$1,757	\$2,142	\$4,876	\$97	\$2,512	\$2,267	1.1%
	POST AND CORE	8	\$2,279	\$663	\$643	\$973	\$16	\$478	\$478	.2%
	CRN/PARTDEN REP	1	\$250	\$155	\$0	\$95	\$0	\$48	\$48	.0%
	RECEMENT	6	\$557	\$223	\$0	\$334	\$200	\$1	\$133	.1%
	ENDO	ROOT CANALS	20	\$17,489	\$2,971	\$750	\$13,768	\$586	\$1,163	\$12,020
OTHER ENDO		9	\$1,082	\$0	\$0	\$1,082	\$47	\$159	\$876	.4%
PULP CAP		1	\$27	\$0	\$27	\$0	\$0	\$0	\$0	.0%
PERIO	OTHER PERIO SER	64	\$8,015	\$1,762	\$1,215	\$5,038	\$1,198	\$207	\$3,632	1.8%
	DEBRIDEMENT	1	\$150	\$65	\$0	\$85	\$50	\$7	\$28	.0%
	NON-SURG PERIO	34	\$6,365	\$488	\$1,095	\$4,782	\$271	\$800	\$3,711	1.8%
	SURG PERIO	27	\$18,423	\$2,494	\$10,862	\$5,067	\$50	\$313	\$4,704	2.3%
PROSTH	DENTURE RELINES	4	\$1,376	\$443	\$0	\$933	\$0	\$0	\$933	.5%
	DENTURE REPAIR	2	\$281	\$84	\$0	\$197	\$0	\$24	\$173	.1%
	PROSTH-REMOVABL	13	\$12,534	\$2,253	\$4,283	\$5,998	\$0	\$3,097	\$2,901	1.4%
	PROSTH-FIXED	22	\$23,700	\$7,943	\$3,571	\$12,186	\$50	\$6,091	\$6,045	3.0%
	ADD TOOTH/CLASP	1	\$120	\$27	\$0	\$93	\$0	\$47	\$47	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Category within Procedure Group



Policy #: 301248 07/01/2016 through 06/30/2017

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	IMPLANTS	11	\$14,437	\$367	\$14,070	\$0	\$0	\$0	\$0	.0%
ORAL SRG/ANESTH	NON-SURG EXTRAC	40	\$5,538	\$1,932	\$149	\$3,457	\$929	\$323	\$2,205	1.1%
	SURG EXTRACT	64	\$16,930	\$4,268	\$2,777	\$9,885	\$738	\$721	\$8,426	4.2%
	OTHER ORAL SURG	3	\$526	\$0	\$116	\$410	\$7	\$79	\$324	.2%
	ANESTH-GEN/IV	35	\$6,780	\$1,530	\$2,042	\$3,208	\$181	\$161	\$2,866	1.4%
	ANESTH-LOC/NITR	5	\$331	\$113	\$218	\$0	\$0	\$0	\$0	.0%
	BONAUGMENTATION	12	\$9,444	\$0	\$9,444	\$0	\$0	\$0	\$0	.0%
GEN SERV	PALLIATIVE	2	\$362	\$232	\$130	\$0	\$0	\$0	\$0	.0%
	OCCLUSAL ADJUST	1	\$100	\$0	\$0	\$100	\$0	\$10	\$90	.0%
	OCCLUSAL GUARD	3	\$1,312	\$171	\$1,141	\$0	\$0	\$0	\$0	.0%
	PROF SERVICES	1	\$200	\$22	\$0	\$178	\$50	\$0	\$128	.1%
MISC	MISC (DENY)	2	\$154	\$0	\$154	\$0	\$0	\$0	\$0	.0%
	MISC PREV	5	\$493	\$0	\$493	\$0	\$0	\$0	\$0	.0%
	MISC BASIC	8	\$210	\$0	\$150	\$60	\$23	\$0	\$37	.0%
	MISC(TAX & OTH)	3	\$0	\$0	\$396	-\$396	\$0	\$0	-\$396	-.2%
	RARELY COVERED	5	\$1,255	\$0	\$1,255	\$0	\$0	\$0	\$0	.0%
ORTHO	ORTHO	22	\$8,618	\$0	\$0	\$8,618	\$0	\$4,309	\$4,309	2.1%
TOTAL		3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,066	\$201,820	100.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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	446	\$18,338	\$3,485	\$697	\$14,156	\$15	\$22	\$14,119	7.0%
	D0145	3	\$107	\$2	\$0	\$105	\$0	\$0	\$105	.1%
	D0150	77	\$5,295	\$1,639	\$21	\$3,635	\$0	\$0	\$3,635	1.8%
	D0180	26	\$1,285	\$183	\$0	\$1,102	\$0	\$0	\$1,102	.5%
Totals		552	\$25,025	\$5,309	\$718	\$18,998	\$15	\$22	\$18,961	9.4%
LTD ORAL EXAMS	D0140	88	\$5,812	\$1,515	\$2,161	\$2,136	\$0	\$19	\$2,118	1.0%
	D0170	1	\$24	\$0	\$0	\$24	\$0	\$0	\$24	.0%
Totals		89	\$5,836	\$1,515	\$2,161	\$2,160	\$0	\$19	\$2,142	1.1%
BITEWING XRAYS	D0270	19	\$383	\$138	\$91	\$154	\$0	\$7	\$148	.1%
	D0272	82	\$2,993	\$822	\$109	\$2,062	\$0	\$0	\$2,062	1.0%
	D0274	304	\$17,054	\$4,695	\$379	\$11,980	\$19	\$28	\$11,934	5.9%
Totals		405	\$20,430	\$5,655	\$579	\$14,196	\$19	\$34	\$14,143	7.0%
FMX/PANO XRAYS	D0210	54	\$6,023	\$1,502	\$333	\$4,188	\$0	\$0	\$4,188	2.1%
	D0330	46	\$4,654	\$1,513	\$886	\$2,255	\$0	\$0	\$2,255	1.1%
Totals		100	\$10,677	\$3,015	\$1,219	\$6,443	\$0	\$0	\$6,443	3.2%
OTHER XRAYS	D0220	256	\$6,439	\$2,129	\$248	\$4,062	\$9	\$20	\$4,032	2.0%
	D0230	216	\$3,928	\$997	\$62	\$2,869	\$7	\$10	\$2,853	1.4%
	D0240	5	\$140	\$45	\$0	\$95	\$0	\$0	\$95	.0%
Totals		477	\$10,507	\$3,171	\$310	\$7,026	\$16	\$30	\$6,980	3.5%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
PRE-DIAGNOSTIC	D0431	6	\$355	\$80	\$275	\$0	\$0	\$0	\$0	.0%
Totals		6	\$355	\$80	\$275	\$0	\$0	\$0	\$0	.0%
PROPHYS/FLUOR	D1110	619	\$52,214	\$12,754	\$950	\$38,510	\$0	\$49	\$38,461	19.1%
	D1120	100	\$5,741	\$1,348	\$150	\$4,243	\$0	\$0	\$4,243	2.1%
	D1206	56	\$1,552	\$209	\$866	\$477	\$0	\$0	\$477	.2%
	D1208	66	\$1,659	\$377	\$374	\$908	\$0	\$0	\$908	.4%
Totals		841	\$61,166	\$14,688	\$2,340	\$44,138	\$0	\$49	\$44,089	21.8%
SEALANTS	D1351	45	\$1,956	\$569	\$271	\$1,116	\$0	\$0	\$1,116	.6%
	D1352	1	\$46	\$0	\$46	\$0	\$0	\$0	\$0	.0%
Totals		46	\$2,002	\$569	\$317	\$1,116	\$0	\$0	\$1,116	.6%
AMALGAM RESTORE	D2140	8	\$784	\$0	\$0	\$784	\$16	\$154	\$614	.3%
	D2150	10	\$1,717	\$624	\$0	\$1,093	\$58	\$183	\$851	.4%
	D2160	1	\$111	\$0	\$0	\$111	\$0	\$11	\$100	.0%
Totals		19	\$2,612	\$624	\$0	\$1,988	\$75	\$348	\$1,565	.8%
RESIN RESTORE	D2330	14	\$1,864	\$542	\$88	\$1,234	\$274	\$28	\$932	.5%
	D2331	29	\$4,337	\$733	\$530	\$3,074	\$334	\$243	\$2,496	1.2%
	D2332	10	\$2,067	\$554	\$0	\$1,513	\$154	\$114	\$1,245	.6%
	D2335	13	\$3,031	\$892	\$292	\$1,847	\$343	\$61	\$1,443	.7%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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	D2391	68	\$10,349	\$3,119	\$1,501	\$5,729	\$955	\$241	\$4,534	2.2%
	D2392	88	\$17,120	\$3,996	\$3,630	\$9,494	\$1,396	\$710	\$7,387	3.7%
	D2393	38	\$9,043	\$2,080	\$2,140	\$4,823	\$500	\$658	\$3,665	1.8%
	D2394	6	\$1,741	\$421	\$328	\$992	\$111	\$274	\$608	.3%
Totals		266	\$49,552	\$12,337	\$8,509	\$28,706	\$4,067	\$2,328	\$22,311	11.1%
SS CROWNS	D2930	5	\$970	\$0	\$0	\$970	\$55	\$110	\$804	.4%
	D2931	1	\$244	\$74	\$0	\$170	\$0	\$17	\$153	.1%
	D2934	4	\$1,084	\$0	\$1	\$1,083	\$23	\$212	\$848	.4%
Totals		10	\$2,298	\$74	\$1	\$2,223	\$78	\$340	\$1,806	.9%
CROWNS	D2740	44	\$43,097	\$6,156	\$10,986	\$25,955	\$435	\$13,285	\$12,234	6.1%
	D2750	5	\$5,367	\$1,231	\$1,308	\$2,828	\$90	\$1,369	\$1,369	.7%
	D2751	16	\$12,250	\$770	\$2,531	\$8,949	\$389	\$4,280	\$4,280	2.1%
	D2752	29	\$28,540	\$6,055	\$5,251	\$17,234	\$422	\$8,414	\$8,398	4.2%
Totals		94	\$89,254	\$14,212	\$20,076	\$54,966	\$1,336	\$27,349	\$26,281	13.0%
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	41	\$8,775	\$1,757	\$2,142	\$4,876	\$97	\$2,512	\$2,267	1.1%
Totals		41	\$8,775	\$1,757	\$2,142	\$4,876	\$97	\$2,512	\$2,267	1.1%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
POST AND CORE	D2954	8	\$2,279	\$663	\$643	\$973	\$16	\$478	\$478	.2%
Totals		8	\$2,279	\$663	\$643	\$973	\$16	\$478	\$478	.2%
CRN/PARTDEN REP	D9120	1	\$250	\$155	\$0	\$95	\$0	\$48	\$48	.0%
Totals		1	\$250	\$155	\$0	\$95	\$0	\$48	\$48	.0%
RECEMENT	D2920	6	\$557	\$223	\$0	\$334	\$200	\$1	\$133	.1%
Totals		6	\$557	\$223	\$0	\$334	\$200	\$1	\$133	.1%
ROOT CANALS	D3310	2	\$1,257	\$333	\$0	\$924	\$91	\$91	\$742	.4%
	D3320	5	\$3,392	\$349	\$0	\$3,043	\$100	\$42	\$2,901	1.4%
	D3330	12	\$11,340	\$1,788	\$750	\$8,802	\$345	\$1,030	\$7,427	3.7%
	D3348	1	\$1,500	\$501	\$0	\$999	\$50	\$0	\$949	.5%
Totals		20	\$17,489	\$2,971	\$750	\$13,768	\$586	\$1,163	\$12,020	6.0%
OTHER ENDO	D3220	9	\$1,082	\$0	\$0	\$1,082	\$47	\$159	\$876	.4%
Totals		9	\$1,082	\$0	\$0	\$1,082	\$47	\$159	\$876	.4%
PULP CAP	D3120	1	\$27	\$0	\$27	\$0	\$0	\$0	\$0	.0%
Totals		1	\$27	\$0	\$27	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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 PERIO SER	D4910	64	\$8,015	\$1,762	\$1,215	\$5,038	\$1,198	\$207	\$3,632	1.8%
Totals		64	\$8,015	\$1,762	\$1,215	\$5,038	\$1,198	\$207	\$3,632	1.8%
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	29	\$5,616	\$487	\$1,095	\$4,034	\$243	\$681	\$3,110	1.5%
	D4342	4	\$594	\$0	\$0	\$594	\$0	\$119	\$475	.2%
	D4381	1	\$155	\$1	\$0	\$154	\$28	\$0	\$126	.1%
Totals		34	\$6,365	\$488	\$1,095	\$4,782	\$271	\$800	\$3,711	1.8%
SURG PERIO	D4261	2	\$1,600	\$357	\$660	\$583	\$0	\$52	\$531	.3%
	D4263	1	\$271	\$0	\$271	\$0	\$0	\$0	\$0	.0%
	D4265	1	\$50	\$0	\$50	\$0	\$0	\$0	\$0	.0%
	D4266	1	\$450	\$0	\$450	\$0	\$0	\$0	\$0	.0%
	D4267	1	\$550	\$0	\$550	\$0	\$0	\$0	\$0	.0%
	D4273	14	\$13,300	\$1,617	\$8,042	\$3,641	\$50	\$83	\$3,508	1.7%
	D4275	6	\$1,600	\$520	\$839	\$241	\$0	\$58	\$183	.1%
	D4277	1	\$602	\$0	\$0	\$602	\$0	\$120	\$482	.2%
Totals		27	\$18,423	\$2,494	\$10,862	\$5,067	\$50	\$313	\$4,704	2.3%
DENTURE RELINES	D5750	3	\$944	\$227	\$0	\$717	\$0	\$0	\$717	.4%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
DENTURE RELINES	D5761	1	\$432	\$216	\$0	\$216	\$0	\$0	\$216	.1%
Totals		4	\$1,376	\$443	\$0	\$933	\$0	\$0	\$933	.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	3	\$3,959	\$776	\$2,400	\$783	\$0	\$531	\$252	.1%
	D5140	1	\$1,061	\$0	\$979	\$82	\$0	\$0	\$82	.0%
	D5213	1	\$1,544	\$0	\$0	\$1,544	\$0	\$772	\$772	.4%
	D5225	2	\$2,400	\$584	\$0	\$1,816	\$0	\$908	\$908	.4%
	D5226	1	\$1,200	\$297	\$0	\$903	\$0	\$452	\$452	.2%
	D5820	3	\$1,546	\$370	\$590	\$586	\$0	\$293	\$293	.1%
	D5821	2	\$824	\$226	\$314	\$284	\$0	\$142	\$142	.1%
Totals		13	\$12,534	\$2,253	\$4,283	\$5,998	\$0	\$3,097	\$2,901	1.4%
PROSTH-FIXED	D6058	5	\$6,391	\$1,603	\$1,966	\$2,822	\$0	\$1,411	\$1,411	.7%
	D6242	5	\$4,777	\$1,652	\$692	\$2,433	\$0	\$1,225	\$1,209	.6%
	D6245	2	\$2,400	\$938	\$116	\$1,346	\$0	\$673	\$673	.3%
	D6740	2	\$2,400	\$938	\$116	\$1,346	\$0	\$673	\$673	.3%
	D6752	8	\$7,732	\$2,812	\$682	\$4,238	\$50	\$2,110	\$2,079	1.0%
Totals		22	\$23,700	\$7,943	\$3,571	\$12,186	\$50	\$6,091	\$6,045	3.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
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	6	\$9,596	\$0	\$9,596	\$0	\$0	\$0	\$0	.0%
	D6057	5	\$4,841	\$367	\$4,474	\$0	\$0	\$0	\$0	.0%
Totals		11	\$14,437	\$367	\$14,070	\$0	\$0	\$0	\$0	.0%
NON-SURG EXTRAC	D7111	6	\$600	\$186	\$0	\$414	\$169	\$2	\$243	.1%
	D7140	34	\$4,938	\$1,746	\$149	\$3,043	\$760	\$321	\$1,962	1.0%
Totals		40	\$5,538	\$1,932	\$149	\$3,457	\$929	\$323	\$2,205	1.1%
SURG EXTRACT	D7210	45	\$9,625	\$2,661	\$607	\$6,357	\$637	\$651	\$5,069	2.5%
	D7220	3	\$975	\$333	\$0	\$642	\$11	\$20	\$610	.3%
	D7230	3	\$1,185	\$399	\$0	\$786	\$39	\$50	\$697	.3%
	D7240	13	\$5,145	\$875	\$2,170	\$2,100	\$50	\$0	\$2,050	1.0%
Totals		64	\$16,930	\$4,268	\$2,777	\$9,885	\$738	\$721	\$8,426	4.2%
OTHER ORAL SURG	D7310	2	\$276	\$0	\$116	\$160	\$7	\$54	\$99	.0%
	D7321	1	\$250	\$0	\$0	\$250	\$0	\$25	\$225	.1%
Totals		3	\$526	\$0	\$116	\$410	\$7	\$79	\$324	.2%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
ANESTH-GEN/IV	D9221	1	\$100	\$0	\$100	\$0	\$0	\$0	\$0	.0%
	D9223	12	\$3,259	\$960	\$658	\$1,641	\$32	\$80	\$1,529	.8%
	D9243	18	\$2,919	\$570	\$782	\$1,567	\$149	\$81	\$1,337	.7%
	D9248	4	\$502	\$0	\$502	\$0	\$0	\$0	\$0	.0%
Totals		35	\$6,780	\$1,530	\$2,042	\$3,208	\$181	\$161	\$2,866	1.4%
ANESTH-LOC/NITR	D9230	5	\$331	\$113	\$218	\$0	\$0	\$0	\$0	.0%
Totals		5	\$331	\$113	\$218	\$0	\$0	\$0	\$0	.0%
BONAUGMENTATION	D6104	2	\$1,065	\$0	\$1,065	\$0	\$0	\$0	\$0	.0%
	D7953	10	\$8,379	\$0	\$8,379	\$0	\$0	\$0	\$0	.0%
Totals		12	\$9,444	\$0	\$9,444	\$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%
OCCLUSAL ADJUST	D9951	1	\$100	\$0	\$0	\$100	\$0	\$10	\$90	.0%
Totals		1	\$100	\$0	\$0	\$100	\$0	\$10	\$90	.0%
OCCLUSAL GUARD	D9940	3	\$1,312	\$171	\$1,141	\$0	\$0	\$0	\$0	.0%
Totals		3	\$1,312	\$171	\$1,141	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
PROF SERVICES	D9310	1	\$200	\$22	\$0	\$178	\$50	\$0	\$128	.1%
Totals		1	\$200	\$22	\$0	\$178	\$50	\$0	\$128	.1%
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	5	\$493	\$0	\$493	\$0	\$0	\$0	\$0	.0%
Totals		5	\$493	\$0	\$493	\$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	D0190	1	\$63	\$0	\$63	\$0	\$0	\$0	\$0	.0%
	D0364	2	\$1,094	\$0	\$1,094	\$0	\$0	\$0	\$0	.0%
	D6999	2	\$98	\$0	\$98	\$0	\$0	\$0	\$0	.0%
Totals		5	\$1,255	\$0	\$1,255	\$0	\$0	\$0	\$0	.0%

LAKE HAVASU UNIFIED SCHOOL DISTRICT

Claim Payment Analysis by Procedure within Category



Policy #: 301248 07/01/2016 through 06/30/2017

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
ORTHO	D8080	20	\$8,618	\$0	\$0	\$8,618	\$0	\$4,309	\$4,309	2.1%
	D8090	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8670	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		22	\$8,618	\$0	\$0	\$8,618	\$0	\$4,309	\$4,309	2.1%
TOTAL		3,383	\$448,577	\$91,212	\$94,379	\$262,986	\$10,100	\$51,066	\$201,820	100.0%

* Current Dental Terminology copyrighted American Dental Association

LAKE HAVASU UNIFIED SCHOOL DISTRICT

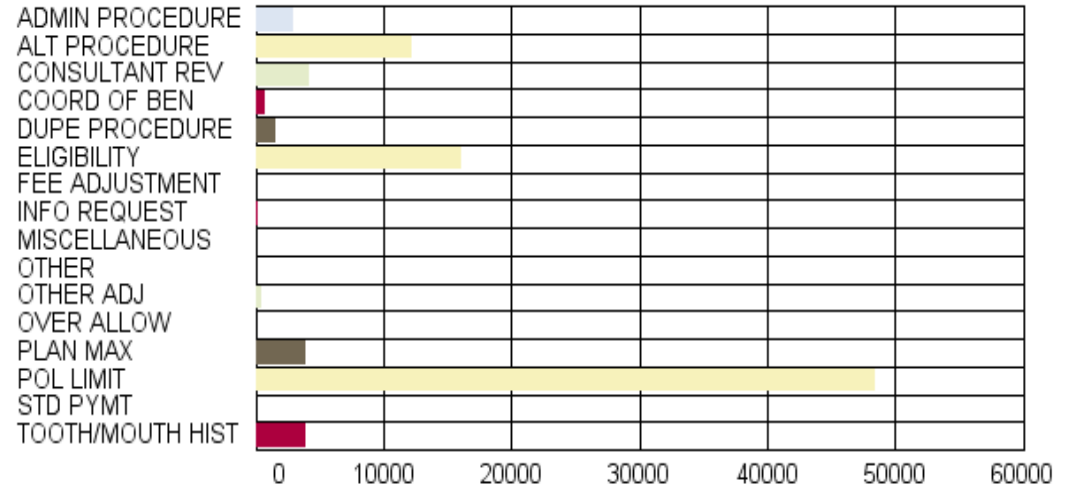
Claim Savings Categories



Policy #: 301248 07/01/2016 through 06/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$2,861	3.0%
ALTERNATE PROCEDURE	\$12,187	12.9%
CONSULTANT REVIEW	\$4,131	4.4%
COORDINATION OF BENEFITS	\$755	.8%
DUPLICATE PROCEDURE	\$1,537	1.6%
ELIGIBILITY	\$16,012	17.0%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$135	.1%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$396	.4%
OVER ALLOWANCE	\$23	.0%
PLAN MAXIMUM	\$3,955	4.2%
POLICY LIMITATION	\$48,494	51.4%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$3,894	4.1%
TOTAL	\$94,379	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

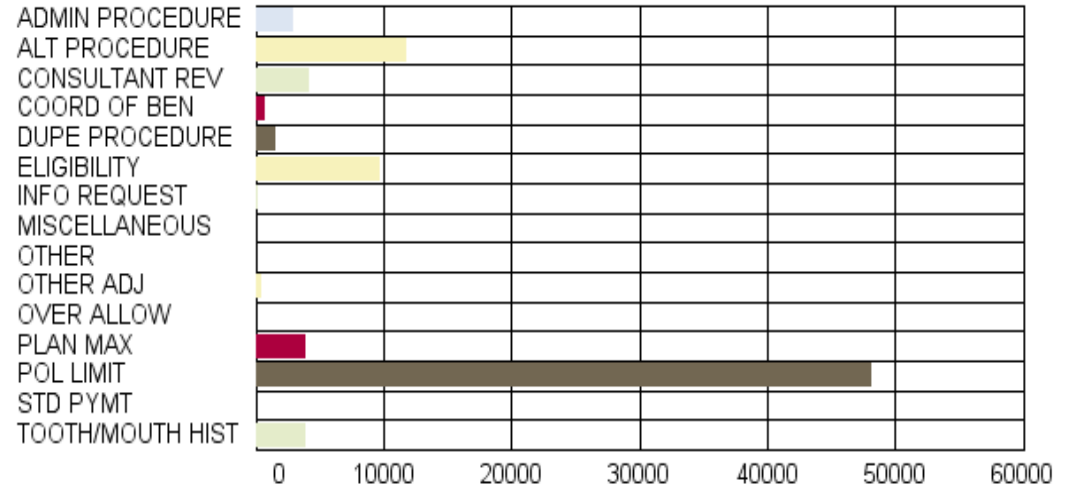
Claim Savings Categories - PPO



Policy #: 301248 07/01/2016 through 06/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$2,861	3.3%
ALTERNATE PROCEDURE	\$11,842	13.6%
CONSULTANT REVIEW	\$4,131	4.7%
COORDINATION OF BENEFITS	\$755	.9%
DUPLICATE PROCEDURE	\$1,537	1.8%
ELIGIBILITY	\$9,657	11.1%
INFORMATION REQUEST	\$135	.2%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$396	.5%
OVER ALLOWANCE	\$0	.0%
PLAN MAXIMUM	\$3,955	4.5%
POLICY LIMITATION	\$48,127	55.1%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$3,894	4.5%
TOTAL	\$87,289	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

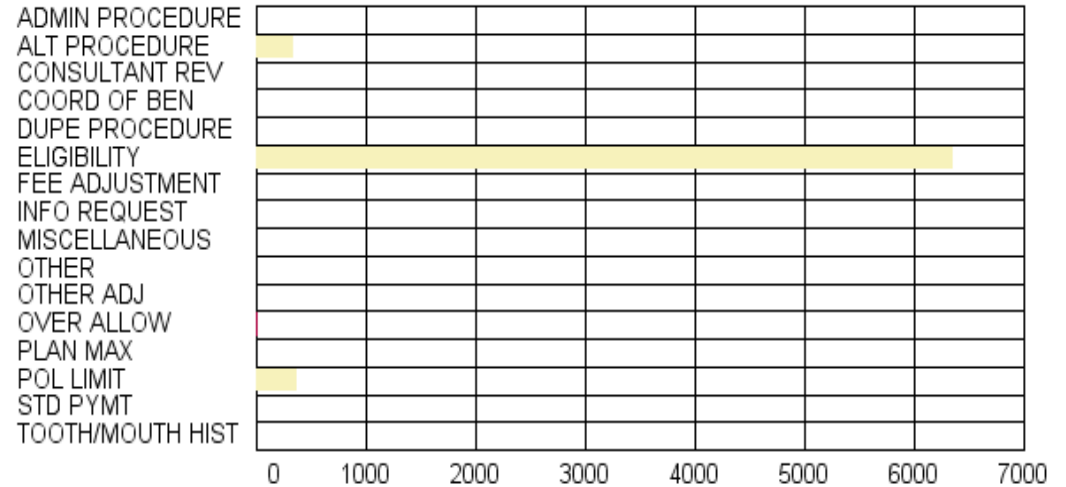
Claim Savings Categories - Non-PPO



Policy #: 301248 07/01/2016 through 06/30/2017

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$0	.0%
ALTERNATE PROCEDURE	\$345	4.9%
CONSULTANT REVIEW	\$0	.0%
COORDINATION OF BENEFITS	\$0	.0%
DUPLICATE PROCEDURE	\$0	.0%
ELIGIBILITY	\$6,355	89.6%
FEE ADJUSTMENT	\$0	.0%
INFORMATION REQUEST	\$0	.0%
MISCELLANEOUS	\$0	.0%
OTHER	\$0	.0%
OTHER ADJUSTMENTS	\$0	.0%
OVER ALLOWANCE	\$23	.3%
PLAN MAXIMUM	\$0	.0%
POLICY LIMITATION	\$367	5.2%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$0	.0%
TOTAL	\$7,090	100.0%

Claim Savings by Category



LAKE HAVASU UNIFIED SCHOOL DISTRICT

PPO Savings Illustration



Policy #: 301248 07/01/2016 through 06/30/2017

	Submitted Claims	PPO Savings	Percentage of Total PPO Savings
Actual Submitted Claims	\$448,577	\$91,212	20.3%
50th Percentile U & C	\$455,318	\$97,953	21.5%
90th Percentile U & C	\$536,124	\$178,759	33.3%

*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 07/01/2016 through 06/30/2017

<u>Month</u>	<u>Fees</u>	<u>Paid Claims \$</u>	<u>Paid L/R</u>	<u>EE Lives</u>	<u>Dep Units</u>
Jun 2017	\$1,638	\$19,667	1201%	505	0
May 2017	\$1,628	\$17,050	1047%	504	0
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
TOTAL	\$18,256	\$201,820		5,943	0

Paid Claims : \$201,820 Change in Reserves: \$0 = Incurred Claims: \$201,820

** Incurred Claims = Paid Claims + Change in Reserves