

Lake Havasu City Schools

November, 2017

Reporting YTD 2017



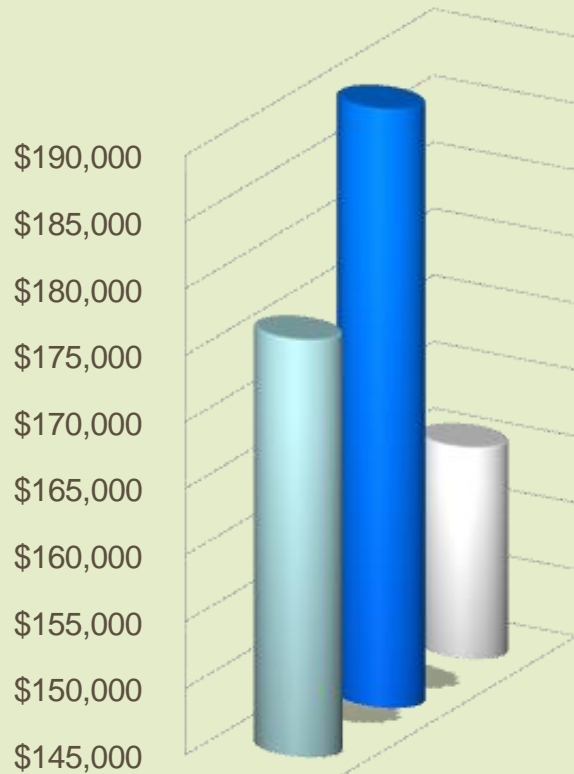
We're Ameritas. We're for people.™

Lake Havasu City Schools

Policy #301248

Paid Claims Report

Paid Claims



- 2015
- 2016

<u>YTD</u>	<u>YTD</u>	<u>YTD</u>	<u>% Change Year vs Year</u>	<u>Annual Trend</u>
2015	2016	2017		
\$176,340	\$189,981	\$160,894	-15.3%	-2.9%

<u>PEPY</u>			<u>% Change Year vs Year</u>	<u>Annual Trend</u>
2015	2016	2017		
\$386.07	\$448.07	\$385.18	-14.0%	0%



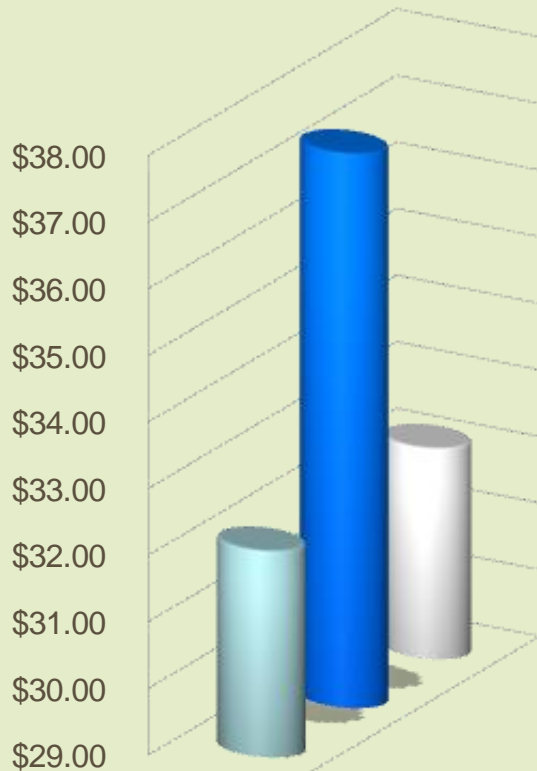
We're Ameritas. We're for people.™

Lake Havasu City Schools

Policy #301248

Paid Claims Report

PEPM



- 2015
- 2016

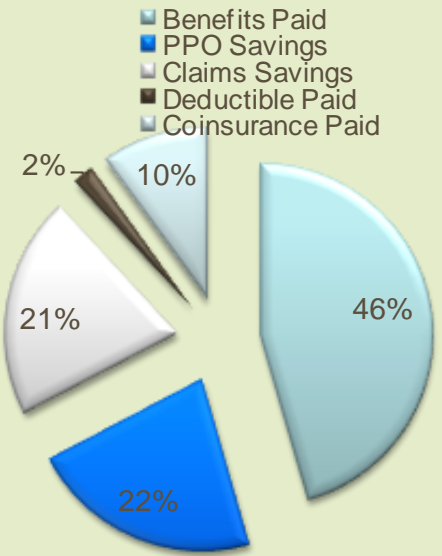
<u>Month</u>	<u>Fees</u>	<u>Paid Claims</u>	<u>Enrolled Employees</u>	<u>PEPM</u>
January	\$1,645	\$18,012	507	\$35.53
February	\$1,647	\$12,186	505	\$24.13
March	\$1,635	\$14,089	504	\$27.95
April	\$1,638	\$15,049	508	\$29.62
May	\$1,628	\$17,050	504	\$33.83
June	\$1,638	\$19,667	505	\$38.94
July	\$1,479	\$23,457	480	\$48.87
August	\$1,532	\$15,865	470	\$33.76
September	\$1,619	\$11,050	505	\$21.88
October	\$1,684	\$14,469	513	\$28.20
Total	\$16,143	\$160,894	5,001	-
Average	\$1,614	\$16,089	500	\$32.17
2015	\$15,693	\$176,350	5,494	\$32.10
2016	\$14,712	\$189,981	5,088	\$37.33

Lake Havasu City Schools

Policy #301248

Paid Claims Report

Lake Havasu City Schools



<u>Total Submitted 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
\$352,575	\$160,894	\$76,714	\$72,515	\$8,500	\$33,952
2015	46%	21%	19%	2%	12%
2016	49%	22%	15%	3%	12%
2017	46%	22%	21%	2%	10%

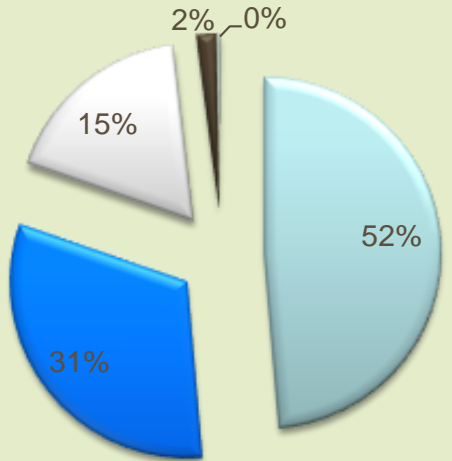
Lake Havasu City Schools

Policy #301248

Paid Claims Report

Lake Havasu City Schools

■ Type 1 ■ Type 2 ■ Type 3 ■ Ortho ■ Credits



<u>Dental Procedure Type</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark National</u>	<u>2017 Paid</u>
Type 1	47.1%	48.9%	51.7%	49.9%	\$83,217
Type 2	33.3%	31.8%	31.0%	35.3%	\$49,872
Type 3	17.5%	17.9%	14.8%	12.1%	\$23,737
Ortho	2.4%	1.7%	2.7%	2.7%	\$4,265
<u>Credits</u>	<u>-0.3%</u>	<u>-0.2%</u>	<u>-0.1%</u>	0%	<u>-\$197</u>
Total	100%	100%	100%	100%	\$160,894

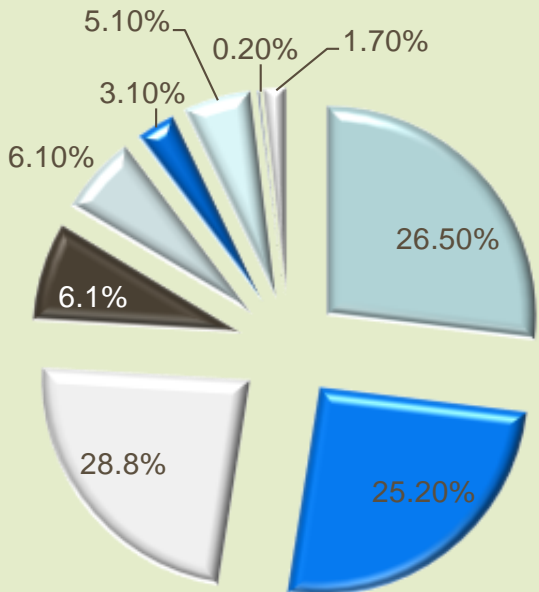


We're Ameritas. We're for people.™

Lake Havasu City Schools

Policy #301248

Paid Claims Report



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

<u>Procedure Group</u>	<u>Proc Count</u>	<u>Total Current Claims Paid</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark National</u>
Exams/X-rays	1,441	\$42,660	24.0%	25.1%	26.5%	<u>28.4%</u>
Cleanings / Sealants/ Appl	789	\$40,557	23.1%	23.8%	25.2%	<u>22.1%</u>
Restorative	321	\$37,108	28.2%	28.8%	23.1%	<u>26.5%</u>
Endodontics	25	\$12,002	8.9%	6.1%	7.5%	<u>6.5%</u>
Periodontics	105	\$9,749	8.0%	6.3%	6.1%	<u>4.1%</u>
Prostodontics	33	\$4,716	2.8%	3.1%	2.9%	<u>2.5%</u>
Oral Surgery /Anesthesia	109	\$9,870	2.8%	5.1%	6.1%	<u>6.8%</u>
General Services/TMD	29	-\$32	-0.2%	0.2%	0.0%	<u>0.3%</u>
<u>Ortho</u>	<u>25</u>	<u>\$4,265</u>	<u>2.4%</u>	<u>1.7%</u>	<u>2.7%</u>	<u>2.7%</u>
Total	2,877	\$160,894	100%	100%	100%	<u>100%</u>



We're Ameritas. We're for people.™

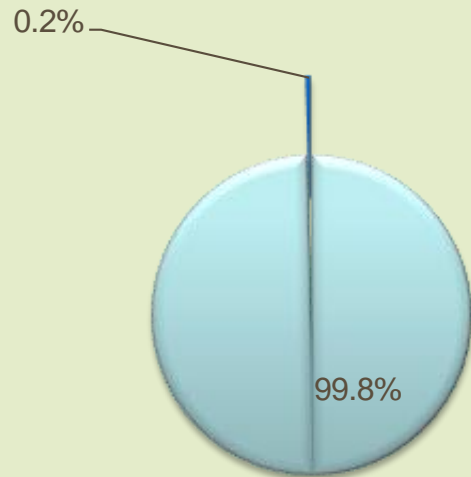
Lake Havasu City Schools

Policy #301248

Paid Claims Report

Lake Havasu City Schools

■ In-Network



<u>PPO</u>	<u>Proc Count</u>	<u>Total Current Claims Paid</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark (AZ)</u>
Yes	2,814	\$160,488	99.0%	99.6%	99.8%	79%
No	63	\$406	1.0%	0.4%	0.2%	21%
Total	2,877	\$160,894	100%	100%	100%	100%

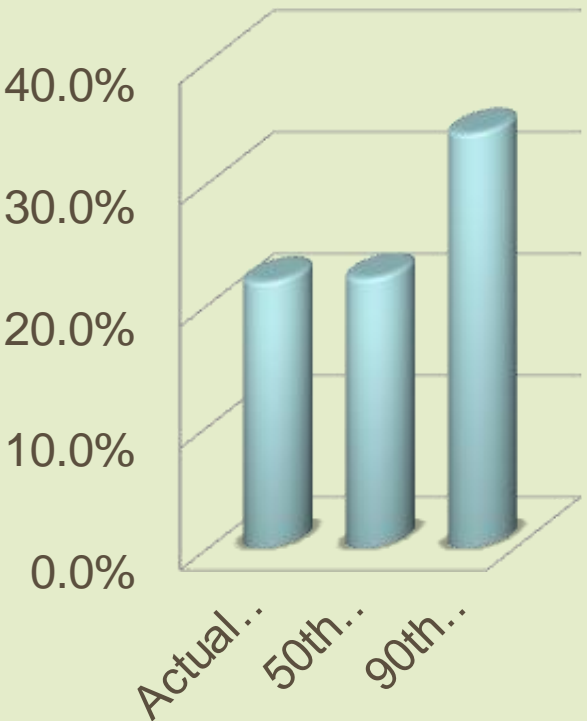


We're Ameritas. We're for people.™

Lake Havasu City Schools

Policy #301248

PPO Discount



■ Lake Havasu City Schools

	<u>Submitted Claims</u>	<u>PPO Savings</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Benchmark</u>
Actual Submitted Claims	\$352,575	\$76,714	20.5%	21.7%	21.8%	-
50th Percentile U&C	\$353,953	\$78,092	18.0%	22.4%	22.1%	-
90th Percentile U&C	\$417,719	\$14,858	29.0%	34.0%	34.0%	28.8%



We're Ameritas. We're for people.™

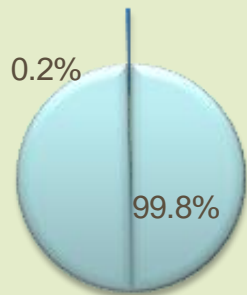
Lake Havasu City Schools

Policy #301248

Paid Claims Report

Lake Havasu City Schools

■ In-Network



Provider Name	Provider City	PPO Claim	Total Dollars Paid
CARVER,JEFFERY ALAN	LK HAVASU CTY	Y	42,275.20
SORKIN,EDOUARD	LK HAVASU CTY	Y	27,961.90
KINZER,DEBORAH A	LK HAVASU CTY	Y	14,971.60
NELSON,DARRIN JOHN	LK HAVASU CTY	Y	14,768.20
LUNDIN,LARRY C	LK HAVASU CTY	Y	13,118.30
LYSDALE,JEFFREYS	LK HAVASU CTY	Y	10,344.40
VOGEL,KRISTEN ANN	LK HAVASU CTY	Y	9,049.20
PORTER,RYAN J	LK HAVASU CTY	Y	7,843.60
GONZALEZ,RUTH CHRISTINE	LK HAVASU CTY	Y	7,615.40
KAUSHESH,ASHUTOSH	LK HAVASU CTY	Y	7,167.10
CURRIVAN,ROBERT B	LK HAVASU CTY	Y	6,105.20
MEAD,C REESE	LK HAVASU CTY	Y	5,959.00
TYLER,KENNETH D	SCOTTSDALE	Y	5,059.20
TOMAS,IKE-ARTHUR WENCESLAO	LK HAVASU CTY	Y	4,741.60
YOLE,JASON J	LK HAVASU CTY	Y	4,554.60
AHN,EDWARD B	LK HAVASU CTY	Y	4,109.30
LAVENE,RYAN MATTHEW	LK HAVASU CTY	Y	3,951.20
KORT,MICHAELA	LK HAVASU CTY	Y	3,186.60
CHAPMAN,BRETT	LK HAVASU CTY	Y	3,063.00
FOX,JOAN L	LK HAVASU CTY	Y	2,385.70
BOYD JR,KEITH E	BULLHEAD CITY	Y	2,350.80
SHAMOS,ILAN HIRAM	PARKER	Y	2,222.50
URQUHART,N NATHANIEL	LK HAVASU CTY	Y	2,031.00
KIRCH,JUSTIN ALEXANDE	LK HAVASU CTY	Y	1,996.80
CARLSON,JULIA E	LK HAVASU CTY	Y	1,936.70
TOTALS	-	-	\$160,894.00

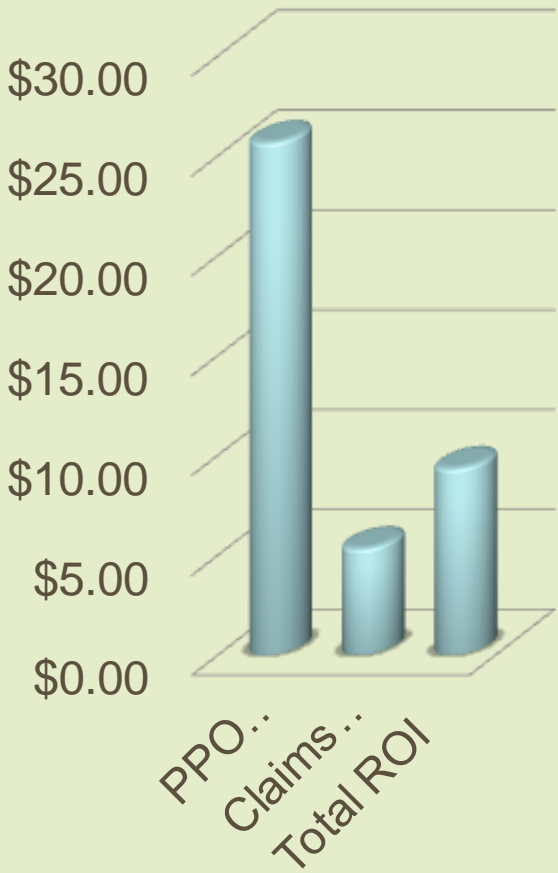


We're Ameritas. We're for people.™

Lake Havasu City Schools

Return on Investment

ROI



	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>Totals</u>	<u>ROI per \$1 Spent</u>
PPO Savings	\$76,026	\$85,767	\$76,714	\$238,507	\$25.62
Claims Savings	\$61,927	\$61,133	\$72,515	\$195,575	\$5.29
Total Savings	\$137,953	\$146,900	\$148,229	\$433,082	\$9.30
Total Fixed Costs	\$15,693	\$14,712	\$16,143	\$46,548	-

Questions?

Lake Havasu City Schools

November, 2017

Reporting YTD 2017



We're Ameritas. We're for people.™