

ABC Company

CONSULTATIVE ANALYTICSSM

Month Day, Year
Presenter Name

Together, all the way.®





Dental Dashboard

ABC Company

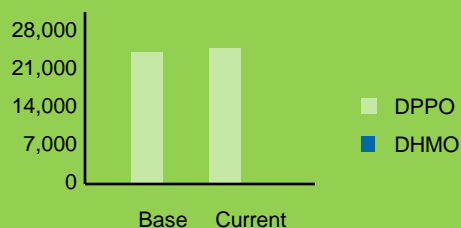
Member population



Employees & dependents all products

| | Base | Current | Trend | Norm |
|---------------|--------|---------|-------|------|
| Employees | 10,718 | 11,276 | 5.2% | |
| Dependents | 14,860 | 14,970 | 0.7% | |
| Family Size | 2.39 | 2.33 | -2.5% | 2.35 |
| Total Members | 25,578 | 26,245 | 2.6% | |

Average plan members

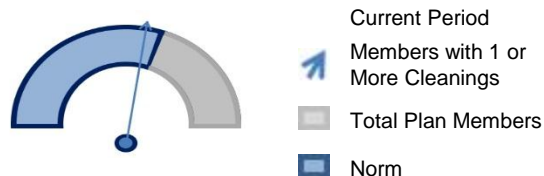


| | DPPO | DHMO |
|---------|--------|------|
| Base | 25,578 | 0 |
| Current | 26,245 | 0 |
| Trend | 2.6% | 0.0% |

Month with greatest overall change:

Base : August - **-0.4%**
Current : March - **(7.3%)**

Oral health behaviors



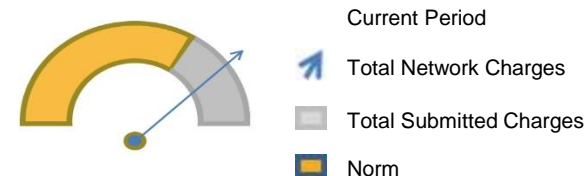
% of Unique members receiving cleaning

| Base | Current | Trend | Norm |
|-------|---------|-------|-------|
| 54.3% | 55.0% | 0.7% | 61.6% |

% of Total services

| Healthy behaviors | Base | Current | Trend | Norm |
|-----------------------|-------|---------|-------|-------|
| Exams | 52.3% | 52.8% | 0.5% | 59.5% |
| Cleanings | 52.0% | 52.6% | 0.7% | 59.3% |
| Fluoride | 17.1% | 17.0% | -0.1% | 19.7% |
| Periodontal cleanings | 2.8% | 2.8% | -0.0% | 3.1% |
| Treatment | | | | |
| Fillings | 12.1% | 11.7% | -0.4% | 15.8% |
| Crowns | 3.5% | 3.3% | -0.2% | 4.8% |
| Root canals | 1.2% | 1.2% | -0.0% | 1.6% |
| Extractions - all | 2.9% | 3.0% | 0.1% | 4.0% |
| Gum disease | | | | |
| Non surg perio | 1.1% | 1.1% | 0.0% | 1.6% |

Savings



Network performance

| Base | Current | Trend | Norm |
|-----------------------|---------|-------|-------|
| Total network charges | | | |
| 76.3% | 77.9% | 1.7% | 68.1% |
| Achieved discounts | | | |
| 30.4% | 32.0% | 1.6% | 30.8% |

DPPO

| | Base | Current | Trend | Norm |
|---------------------------------|---------|---------|-------|---------|
| Net effective discount | 23.2% | 25.0% | 1.8% | 21.0% |
| Plan design savings | 20.6% | 19.2% | -1.4% | 21.0% |
| Utilization management & review | 7.2% | 5.4% | -1.8% | 8.5% |
| Total savings | 50.9% | 49.5% | -1.4% | 50.5% |
| Plan paid claims (PMPM/PMPY) | \$26.38 | \$25.34 | -3.9% | \$26.38 |

DHMO

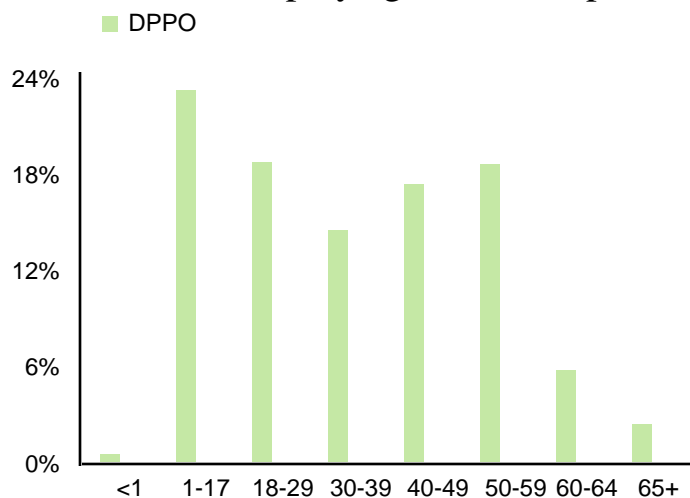
| | | | | |
|-------------------------------------|------|------|------|------|
| Member savings on services provided | 0.0% | 0.0% | 0.0% | 0.0% |
|-------------------------------------|------|------|------|------|



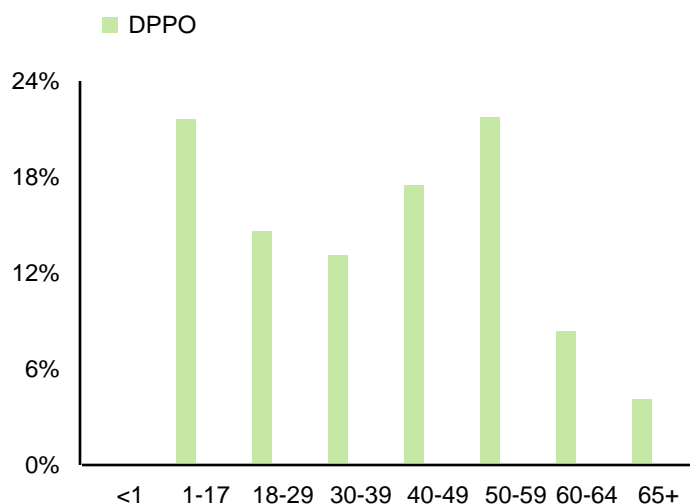
Dental - Membership Summary

ABC Company

Percent of membership by age band and product



Percent of spend by age band and product



Summary of membership

| Average Populations | Base | | | | | |
|---------------------|-----------|----------------------|---------|---------------------|----------------|--------------|
| | Employees | Spouses & Dependents | Members | Average Family Size | Percent Female | Percent Male |
| DPPO | 10,718 | 14,860 | 25,578 | 2.39 | 47.5% | 52.5% |
| Total | 10,718 | 14,860 | 25,578 | 2.39 | 47.5% | 52.5% |

| Average Populations | Current | | | | | |
|---------------------|-----------|----------------------|---------|---------------------|----------------|--------------|
| | Employees | Spouses & Dependents | Members | Average Family Size | Percent Female | Percent Male |
| DPPO | 11,276 | 14,970 | 26,245 | 2.33 | 47.1% | 52.9% |
| Total | 11,276 | 14,970 | 26,245 | 2.33 | 47.1% | 52.9% |

Comments

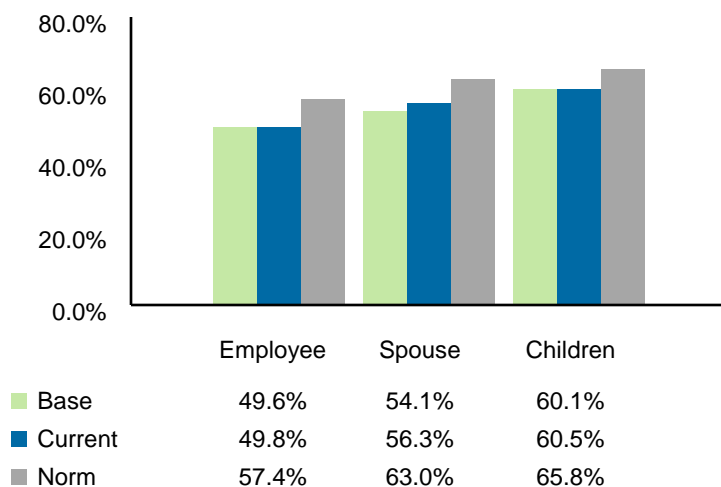
- Average membership in the current period was 26,245, an increase of 2.6%
- Average family size decreased from 2.39 to 2.33, a decrease of 2.5%. Average family size measures the ratio of members to employees
- Employees represented 43.0% of the population in the current period, spouses 22.0% and dependents 35.1%



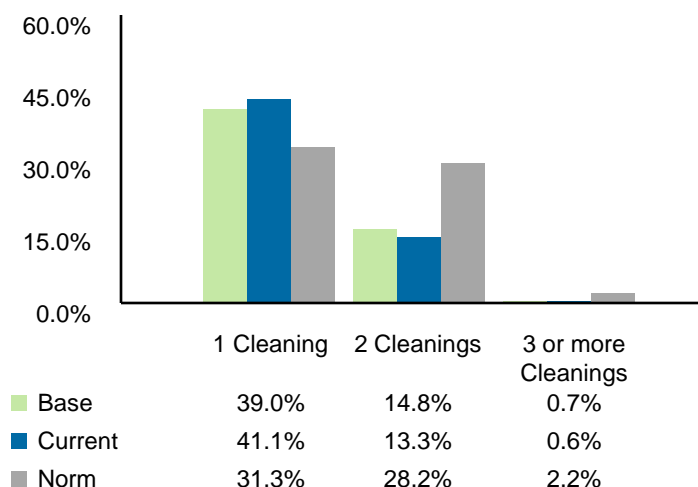
Dental PPO - Cleanings Utilization

ABC Company

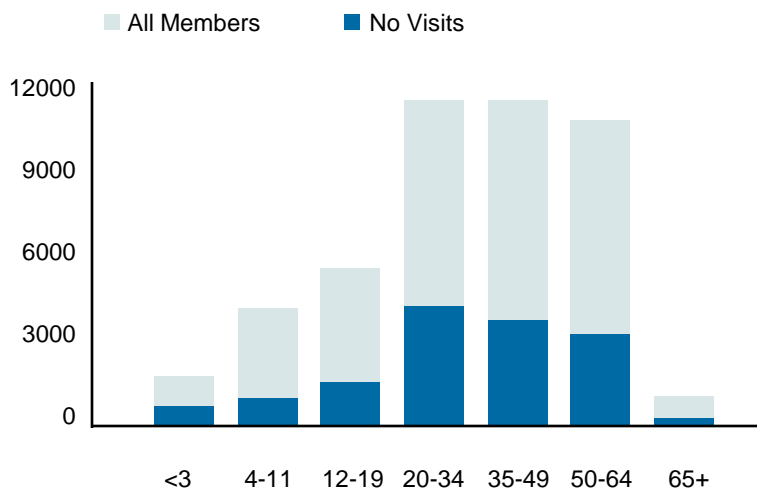
% of unique members receiving a cleaning by tier



Cleanings utilization for total population



No visits by age in current period



Comments

- The percentage of the population having at least one cleaning increased from 49.6% to 49.8%, and compares to a norm of 57.4%
- 13.9% of the population had two or more cleanings during the current period
- Includes all submitted cleanings for procedures 1110*(adult cleaning), 1120*(child cleaning) and 4910*(periodontal cleaning) without regard to coverage
- The percentage of No Visits population decreased from 39.7% to 38.9%, and compares to a norm of 31.1%

*Current Dental Terminology © American Dental Association

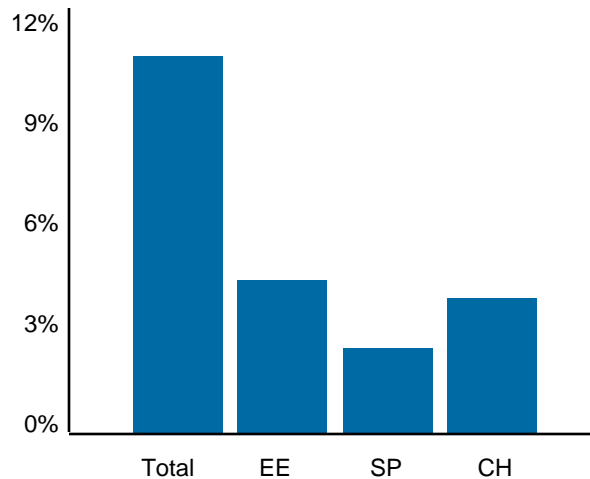


Dental PPO - Oral Health Behaviors

ABC Company

Behaviors to promote

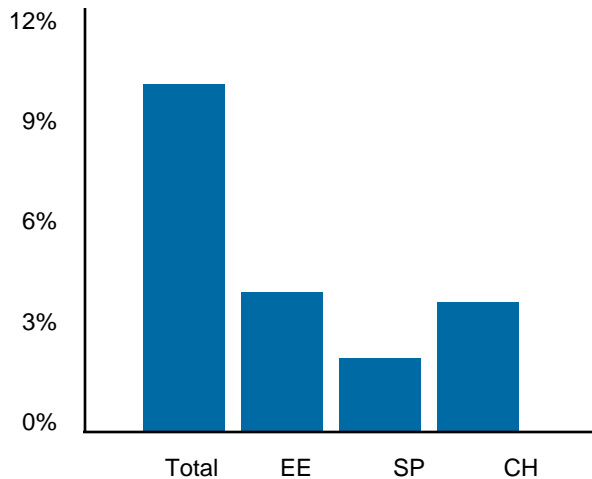
Who started seeing the dentist?



■ % of total unique members with any preventive or diagnostic service in Current Period with no visits in Base Period.

Behaviors to monitor

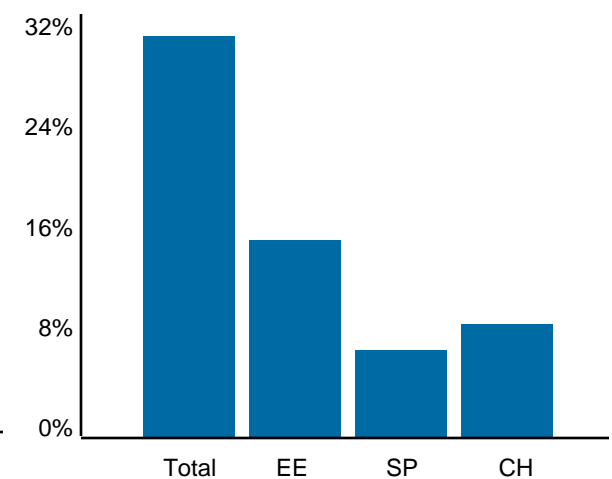
Who stopped seeing the dentist?



■ % of total unique members with any dental service in Base Period with no visits in Current Period.

Behaviors to change

Who needs to visit the dentist?



■ % of total unique members with no dental visits in either the Base or Current Periods.

Comments

- These graphs represent employees that are consecutively enrolled in all of the Current Period and all of the Base Period., therefore any new employee or dependent in the Current Period is not counted for this analysis. These representations best reflect the oral health behaviors with 24 months of mature claims.
- The Positive Behaviors section calculates any unique member with zero dental visits in the Base Period and at least one service within D0100 to D1999 and D4910 in the Current Period.
- The Behaviors to Monitor section calculates any unique member with any dental visit in the Base Period (any performed ADA procedure code) with no dental visits (any performed ADA procedure code) in the Current Period.
- The Behaviors to Change section calculates members both in the Base and Current Periods where there were no dental visits .

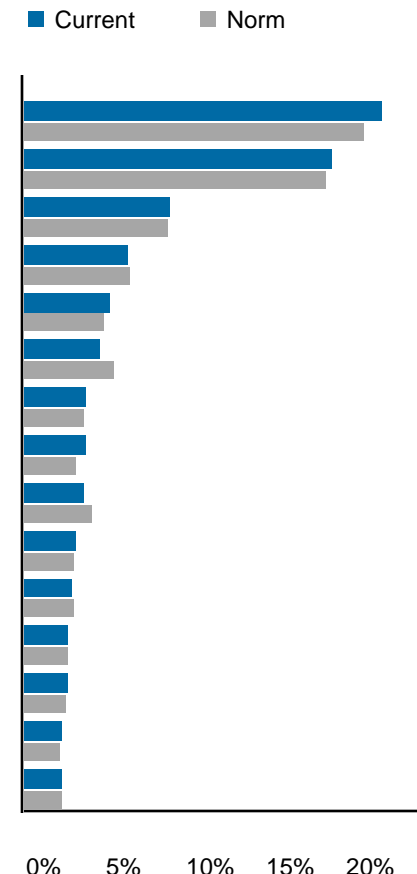
*Current Dental Terminology © American Dental Association



Dental PPO - Top 15 Procedure Types

ABC Company

| Ranking | | | % of Total Uniques | Unique Members | Number of Services | Percent of Total | |
|---------|------|--|-----------------------|-------------------|-----------------------|------------------|-------|
| Current | Base | Top 15 Procedure Types* | | | | Current | Norm |
| 1 | 1 | Periodic Oral Evaluation | 77.7% | 12,549 | 15,297 | 17.8% | 16.9% |
| 2 | 2 | Prophylaxis - Adult | 66.2% | 10,680 | 13,219 | 15.3% | 15.0% |
| 3 | 3 | Bitewings - Four Radiographic Images | 38.1% | 6,145 | 6,317 | 7.3% | 7.2% |
| 4 | 4 | Intraoral - Periapical - First Radiographic Image | 23.4% | 3,783 | 4,466 | 5.2% | 5.3% |
| 5 | 5 | Prophylaxis - Child | 18.9% | 3,058 | 3,736 | 4.3% | 4.0% |
| 6 | 6 | Intraoral - Periapical - Each Additional Radiograp | 12.9% | 2,087 | 3,246 | 3.8% | 4.5% |
| 7 | 8 | Resin-Based Composite - Two Surfaces, Posterior | 9.9% | 1,591 | 2,702 | 3.1% | 3.0% |
| 8 | 10 | Topical Application Of Fluoride Varnish | 14.1% | 2,282 | 2,653 | 3.1% | 2.6% |
| 9 | 7 | Topical Application Of Fluoride - Excluding Varnis | 13.9% | 2,250 | 2,594 | 3.0% | 3.4% |
| 10 | 11 | Comprehensive Oral Evaluation | 13.4% | 2,155 | 2,215 | 2.6% | 2.5% |
| 11 | 13 | Resin-Based Composite - One Surface, Posterior | 8.0% | 1,296 | 2,039 | 2.4% | 2.5% |
| 12 | 12 | Bitewings - Two Radiographic Images | 11.4% | 1,843 | 1,926 | 2.2% | 2.2% |
| 13 | 14 | Limited Oral Evaluation - Problem Focused | 10.0% | 1,612 | 1,888 | 2.2% | 2.1% |
| 14 | 15 | Panoramic Radiographic Image | 10.2% | 1,646 | 1,673 | 1.9% | 1.8% |
| 15 | NR | Sealant - Per Tooth | 2.8% | 454 | 1,633 | 1.9% | 1.9% |



*NR is No Ranking

Comments

- The top three procedure types represented 40.4% of services for the current period

*Current Dental Terminology © American Dental Association



Dental PPO - Plan Fundamentals

ABC Company

Plan Year Maximum in Current Period

| Paid Amount Range | No. of Members | % of Total Members |
|-------------------|----------------|--------------------|
| \$0 | 10,222 | 38.9% |
| \$1 - \$499 | 13,059 | 49.8% |
| \$500 - \$999 | 1,678 | 6.4% |
| \$1000 - \$1249 | 448 | 1.7% |
| \$1250 - \$1499 | 241 | 0.9% |
| \$1500 - \$1749 | 172 | 0.7% |
| \$1750 - \$1999 | 148 | 0.6% |
| >= \$2000 | 277 | 1.1% |
| Total Members | 26,245 | |

Orthodontia Utilization in Current Period

| | Adults | Children | Total |
|-------------------------|----------|-----------|-----------|
| Unique Members | 104 | 262 | 366 |
| Paid Amounts | \$73,302 | \$195,195 | \$268,498 |
| Mbrs Ortho-in-Progress | 99 | 256 | 355 |
| Mbrs Reaching Ortho Max | 5 | 6 | 11 |

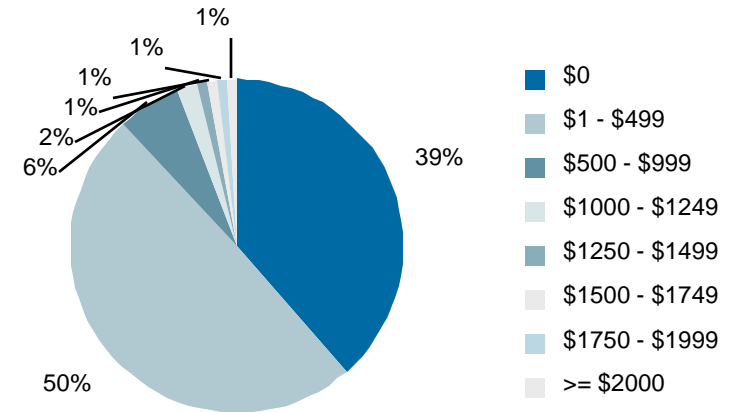
Additional Covered Benefits Summary

| | Base | Current | Trend | Norm |
|---------------------------|----------|----------|-------|------|
| Surgical Implants | \$68,783 | \$72,087 | 4.8% | |
| Prosthetics over Implants | \$70,695 | \$76,937 | 8.8% | |
| TMJ | \$1,974 | \$0 | N/A | |

Additional Covered Benefits PMPM (or PMPY)

| | | | | |
|---------------------------|--------|--------|------|--------|
| Surgical Implants | \$0.30 | \$0.31 | 2.1% | \$0.29 |
| Prosthetics over Implants | \$0.31 | \$0.33 | 6.1% | \$0.28 |
| TMJ | \$0.01 | \$0.00 | N/A | \$0.00 |

Plan Year Maximum in Current Period



Comments

- Norm for percentage of members reaching the Plan Year maximums vary depending on region, industry and maximum amount.
- Please note that percentages in the Plan Year Maximum exhibit may be over the actual maximum(s) if the reporting periods differ from the plan year period.



Dental - Claim Cost and Savings Summary

ABC Company

| Account Summary | | | | | PMPM | |
|--|--------------|--------------|---------|---------|---------|---------|
| | Base | Current | Base | Current | Trend | Norm |
| Submitted Charges | \$12,366,530 | \$11,854,399 | \$53.72 | \$50.19 | -6.6% | \$53.24 |
| Employer Paid | \$6,073,512 | \$5,985,982 | \$26.38 | \$25.34 | -3.9% | \$26.38 |
| Discount Dollars | \$2,866,499 | \$2,959,865 | \$12.45 | \$12.53 | 0.6% | \$11.16 |
| Net Effective Discount | 23.2% | 25.0% | | | | |
| Plan Design Savings | | | | | | |
| Deductible | \$480,404 | \$476,021 | \$2.09 | \$2.02 | -3.4% | \$1.17 |
| Coinsurance | \$1,596,656 | \$1,416,772 | \$6.94 | \$6.00 | -13.5% | \$7.11 |
| Coordination of Benefits | \$48,803 | \$52,796 | \$0.21 | \$0.22 | 5.4% | \$0.27 |
| Annual/Lifetime Maximum | \$149,518 | \$146,789 | \$0.65 | \$0.62 | -4.3% | \$1.23 |
| Maximum Reimbursable Charge | \$81,202 | \$67,527 | \$0.35 | \$0.29 | -19.0% | \$0.78 |
| Scheduled Plan Savings | \$0 | \$0 | \$0.00 | \$0.00 | 0.0% | \$0.23 |
| Other Savings | \$185,016 | \$114,400 | \$0.80 | \$0.48 | -39.7% | \$0.39 |
| Total | \$2,541,599 | \$2,274,305 | \$11.04 | \$9.63 | -12.8% | \$11.18 |
| Savings as % of submitted | 20.6% | 19.2% | | | | |
| Utilization Management and Utilization Review Savings | | | | | | |
| Missing Tooth Limitation | \$22,843 | \$0 | \$0.10 | \$0.00 | -100.0% | \$0.06 |
| Age/Frequency Limitation | \$120,582 | \$107,092 | \$0.52 | \$0.45 | -13.4% | \$0.64 |
| Additional Plan Design | \$166,569 | \$130,887 | \$0.72 | \$0.55 | -23.4% | \$1.24 |
| Alternative Benefit Provision | \$107,286 | \$107,281 | \$0.47 | \$0.45 | -2.5% | \$0.79 |
| Utilization Review | \$467,640 | \$288,988 | \$2.03 | \$1.22 | -39.8% | \$1.79 |
| Total | \$884,920 | \$634,247 | \$3.84 | \$2.69 | -30.2% | \$4.52 |
| Savings as % of submitted | 7.2% | 5.4% | | | | |
| Total Savings | \$6,293,018 | \$5,868,416 | \$27.34 | \$24.84 | -9.1% | \$26.86 |
| Total Savings as % of submitted | 50.9% | 49.5% | | | | |

Comments

- Total savings represents total submitted dollars not paid due to plan design mechanics (e.g.deductible, coordination of benefits, discounts, utilization management etc) while net effective discount represents total network discount savings



Dental PPO - Claim Cost and Savings - Network

ABC Company

| | | | | PMPM | | |
|--|---------------|----------------|--------------|---------------|----------------|---------|
| Current Period Network Utilization | Total Network | Out of Network | Total | Total Network | Out of Network | Total |
| Number of Unique Claimants | 12,636 | 4,189 | 16,825 | | | |
| Number of Claims Submitted | 24,304 | 7,254 | 31,558 | | | |
| Submitted Charges | \$9,237,089 | \$2,617,310 | \$11,854,399 | \$39.11 | \$11.08 | \$50.19 |
| Employer Paid | \$4,329,441 | \$1,656,541 | \$5,985,982 | \$18.33 | \$7.01 | \$25.34 |
| Discount Dollars | \$2,959,865 | \$0 | \$2,959,865 | \$12.53 | \$0.00 | \$12.53 |
| Achieved Discount / Net Effective Discount | 32.0% | 0.0% | 25.0% | | | |
| Plan Design Savings | | | | | | |
| Deductible | \$324,995 | \$151,026 | \$476,021 | \$1.38 | \$0.64 | \$2.02 |
| Coinsurance | \$922,818 | \$493,954 | \$1,416,772 | \$3.91 | \$2.09 | \$6.00 |
| Coordination of Benefits | \$39,932 | \$12,865 | \$52,796 | \$0.17 | \$0.05 | \$0.22 |
| Annual/Lifetime Maximum | \$97,470 | \$49,319 | \$146,789 | \$0.41 | \$0.21 | \$0.62 |
| Maximum Reimbursable Charge | \$0 | \$67,527 | \$67,527 | \$0.00 | \$0.29 | \$0.29 |
| Scheduled Plan Savings | \$0 | \$0 | \$0 | \$0.00 | \$0.00 | \$0.00 |
| Other Savings | \$91,262 | \$23,139 | \$114,400 | \$0.39 | \$0.10 | \$0.48 |
| Total | \$1,476,476 | \$797,829 | \$2,274,305 | \$6.25 | \$3.38 | \$9.63 |
| Savings as % of submitted | 16.0% | 30.5% | 19.2% | | | |
| Utilization Management and Utilization Review Savings | | | | | | |
| Missing Tooth Limitation | \$0 | \$0 | \$0 | \$0.00 | \$0.00 | \$0.00 |
| Age/Frequency Limitation | \$78,375 | \$28,716 | \$107,092 | \$0.33 | \$0.12 | \$0.45 |
| Additional Plan Design | \$106,433 | \$24,454 | \$130,887 | \$0.45 | \$0.10 | \$0.55 |
| Alternative Benefit Provision | \$97,659 | \$9,622 | \$107,281 | \$0.41 | \$0.04 | \$0.45 |
| Utilization Review | \$188,840 | \$100,148 | \$288,988 | \$0.80 | \$0.42 | \$1.22 |
| Total | \$471,307 | \$162,940 | \$634,247 | \$2.00 | \$0.69 | \$2.69 |
| Savings as % of submitted | 5.1% | 6.2% | 5.4% | | | |
| Total Savings | \$4,907,648 | \$960,769 | \$5,868,416 | \$20.78 | \$4.07 | \$24.84 |
| Total Savings as % of submitted | 53.1% | 36.7% | 49.5% | | | |

Comments

- Total savings represents total submitted dollars not paid due to plan design mechanics (e.g.deductible, coordination of benefits, discounts, utilization management etc) while net effective discount represents total network discount savings



Dental PPO - Utilization by Type of Service and Network

ABC Company

| | | | | | % Network | | Comments |
|--------------------------------------|----------------|----------------|--------------|----------------|--------------|--------------|---|
| Employer Paid by Service Type - PMPM | Base | Current | Trend | Norm | Current | Norm | |
| Diagnostic/Preventive | \$12.12 | \$12.23 | 1.0% | \$12.61 | 45.9% | 56.1% | <ul style="list-style-type: none"> • There is an increase in cost in 1 category and a decrease in cost in 6 categories for an overall cost trend of -3.9% • There is a decrease in services per thousand in all categories for an overall utilization trend of -5.5% • High utilization for Diagnostic/Preventive services can lead to lower usage of other service categories |
| Basic Restorative | \$3.51 | \$3.45 | -1.6% | \$3.79 | 53.3% | 55.2% | |
| Major Restorative | \$3.67 | \$3.50 | -4.6% | \$3.86 | 56.8% | 61.6% | |
| Endodontics | \$1.53 | \$1.53 | 0.1% | \$1.48 | 56.3% | 65.7% | |
| Periodontics | \$1.41 | \$1.40 | -0.7% | \$1.48 | 55.8% | 61.1% | |
| Oral Surgery | \$1.69 | \$1.64 | -3.0% | \$1.68 | 64.3% | 67.7% | |
| Orthodontics | \$1.97 | \$1.13 | -42.7% | \$1.27 | 41.2% | 44.6% | |
| Other Services | \$0.49 | \$0.46 | -6.8% | \$0.51 | 60.1% | 66.7% | |
| Total | \$26.38 | \$25.34 | -3.9% | \$26.38 | 50.8% | 58.0% | |
| | | | | | % Network | | |
| Services per 1,000 Members by Type | Base | Current | Trend | Norm | Current | Norm | |
| Diagnostic/Preventive | 3,303.5 | 3,230.6 | -2.2% | 3,342.2 | 55.9% | 64.7% | |
| Basic Restorative | 448.0 | 436.6 | -2.6% | 468.8 | 58.8% | 65.3% | |
| Major Restorative | 171.4 | 153.3 | -10.6% | 169.0 | 62.3% | 68.4% | |
| Endodontics | 43.4 | 40.4 | -6.9% | 42.9 | 60.5% | 70.2% | |
| Periodontics | 175.9 | 170.7 | -2.9% | 187.4 | 65.4% | 71.6% | |
| Oral Surgery | 153.0 | 151.2 | -1.1% | 159.2 | 65.7% | 71.1% | |
| Orthodontics | 224.8 | 92.4 | -58.9% | 131.2 | 45.4% | 53.5% | |
| Other Services | 126.1 | 113.1 | -10.3% | 125.2 | 63.2% | 71.0% | |
| Total | 4,646.1 | 4,388.4 | -5.5% | 4,625.7 | 57.1% | 65.3% | |



Dental - Recommendations

ABC Company

Future vision



Recommendation #1



Recommendation #2



Recommendation #3



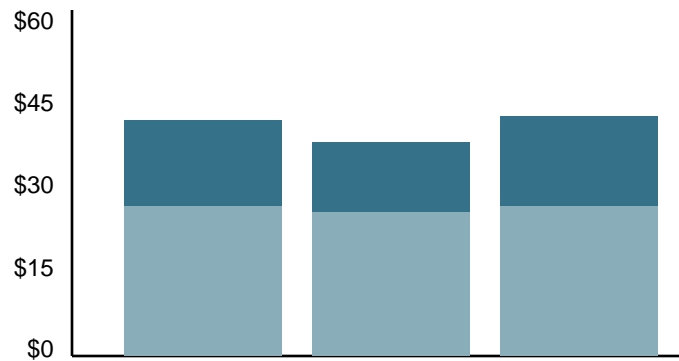
Recommendation #4



Dental Claims Summary

ABC Company

Plan cost & trend



| | | | |
|------------------|---------|---------|---------|
| EE Spend PMPM | \$14.88 | \$12.31 | \$15.70 |
| Plan Spend PMPM | \$26.38 | \$25.34 | \$26.38 |
| Total Spend PMPM | \$41.27 | \$37.66 | \$42.08 |

Comments

- Net effective discount increased from 23.2% to 25.0%, and compares to a norm of 20.9%
- Network utilization increased from 76.3% to 77.9% of submitted charges, and compares to a norm of 68.0%

| | Base | Current | Trend | Norm |
|-----------------------------------|--------------|-------------------|-------|--------------|
| Submitted Charges | \$12,366,530 | \$11,854,399 | -4.1% | |
| Network Charges | | | | |
| Total Network Charges | \$9,431,219 | 76.3% \$9,237,089 | 77.9% | -2.1% 68.0% |
| Provider Discounts | | | | |
| Total Dentists Discounts | \$2,866,499 | 30.4% \$2,959,865 | 32.0% | 3.3% 30.8% |
| Net Effective Discount | | 23.2% | 25.0% | 1.8% 20.9% |
| Plan Design Savings | \$2,541,599 | 20.6% \$2,274,305 | 19.2% | -10.5% 21.0% |
| Utilization Management & Review | \$884,920 | 7.2% \$634,247 | 5.4% | -28.3% 8.5% |
| Total Savings | \$6,293,018 | 50.9% \$5,868,416 | 49.5% | -6.7% 50.4% |
| Plan Paid Amount | \$6,073,512 | 49.1% \$5,985,982 | 50.5% | -1.4% 49.5% |
| Plan Paid Amount Per Month | | | | |
| Employees | \$25.89 | \$25.24 | -2.5% | \$27.34 |
| Spouses | \$27.25 | \$27.82 | 2.1% | \$28.28 |
| Dependent | \$26.41 | \$23.92 | -9.5% | \$24.14 |
| Member | \$26.38 | \$25.34 | -3.9% | \$26.38 |