
2017

BENEFITS PERFORMANCE



Total Membership Summary

Summary of Membership

Highlights:

PPO membership
increased by

4%

DHMO
decreased by

3%

Vision
decreased by

4%

Minor decrease in membership observed based on the reduction
of the FEC- Albany, GA and FEC- Melbourne, FL locations

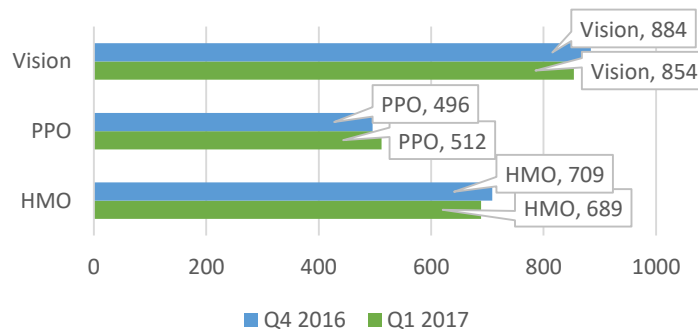
Total Membership Summary

Summary of Membership

	Q1 2017 Average # of Members					Q4 2016 Average # of Members					% Change from Prior Period
	PPO	DHMO	Vision	Total	% of Total	PPO	DHMO	Vision	Total	% of Total	
Subscribers	217	294	361	872	42%	210	305	374	889	43%	2.5%
Dependents	295	395	493	1,183	58%	286	404	510	1,200	57%	2%
Total Subscribers and Dependents	512	689	854	2,055		496	709	884	2,089		2%
Ratio of Dependents To Subscribers	1:1.3	1:1.3	1:1.3			1:1.3	1:1.3	1:1.3			

Membership Overview

Q4 '16 vs. Q1 '17 Plan Membership



2017 TOP DENTAL PROCEDURES



PREVENTIVE CARE = BETTER HEALTH OUTCOMES

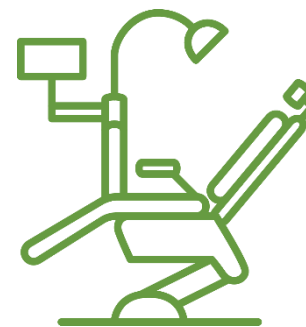
Prevention is key to savings. Did you know: There are only two dental diseases. Cavities and gum disease, and they are easily stopped with routine, preventive care - covered at 100% by your dental plans.

50% of adults over 30 have gum disease,
and those people are **67%** more likely to have heart disease.

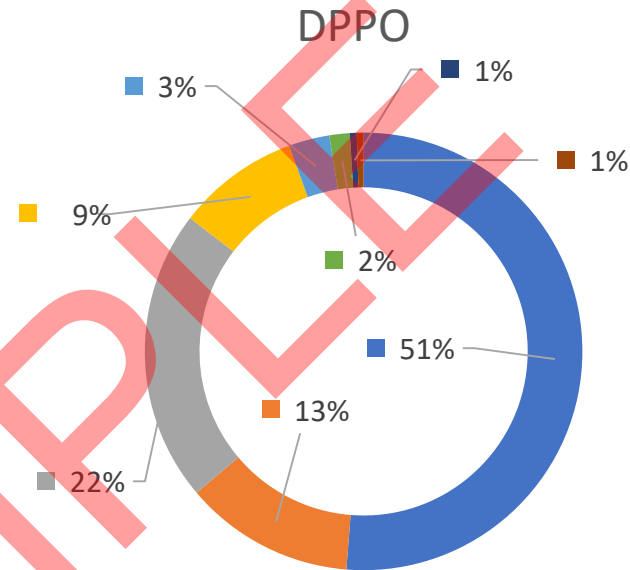
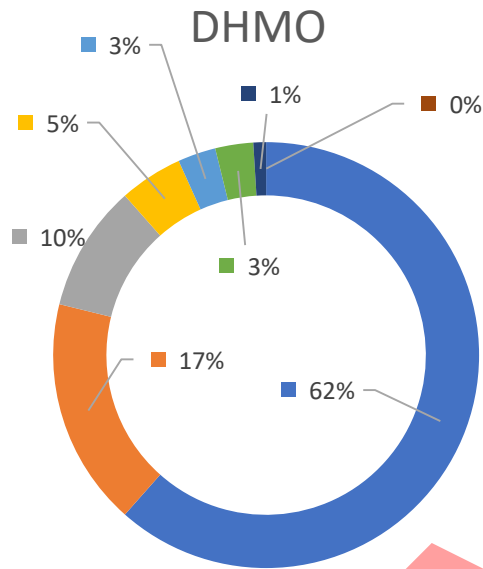
SEE. SMILE. SAVE.

- **372** total procedures
- Top 10 procedures are **61% of total procedures** (228)
- The group utilizing their preventive and diagnostic services are maintaining good oral health which **reduces cost** for major, more invasive services like crowns and root canals.
- Only 2 pediatric dentists

Procedure Code	ADA Description	Procedure Count	Procedure Utilization	Preventive Service
D1110	Prophylaxis - adult	39	11.9%	✓
D0120	Periodic oral evaluation - established patient	32	9.7%	✓
D0150	Comprehensive oral evaluation - new or established	29	8.8%	✓
D0210	Intraoral - complete series (including bitewings)	25	7.6%	✓
D0274	Bitewings - four radiographic images	19	5.8%	✓
D0230	Intraoral - periapical each additional radiographic	19	5.8%	✓
D0220	Intraoral - periapical first radiographic images	19	5.8%	✓
D4341	Periodontal scaling and root planing - four or more quadrants	18	5.5%	✓
D2150	Amalgam - two surfaces, primary or permanent	14	4.3%	✓
D0140	Limited oral evaluation - problem focused	14	4.3%	✓



Dental Plan Utilization, First Quarter



Legend	Procedure	DHMO		PPO	
		Procedure Count	% of Claims	Procedures	% of Claims
	Diagnostics D0120-D0999	64	62%	102	51%
	Preventive D1000-D01999	18	17%	25	13%
	Restorative D2000-D2999	10	10%	43	22%
	Periodontics D4000-D4999	5	5%	18	9%
	Orthodontics D8000-D8999	3	3%	6	3%
	Oral & Maxillofacial Surgery D7000-D7999	3	3%	3	2%
	Endodontics D3000-D3999	1	1%	1	1%
	Prosthetics (Removable) D5000-D5899	0	0%	1	1%
	Adjunctive General Services D9000-D9999	0	0%	0	0%
	Grand Total	104		199	

First Quarter Claims Experience

Group # 12020 – Acme Inc.

Plan	Plan Name	Month	Active Subscribers	Active Members	PEPM Cost	Claim \$, Plan Responsibility	Loss Ratio
Totals		Q1 2017	217	295	\$19,886	\$12,806	64%
11041	11041 - Solstice Dental PPO	Jan 2017	217	294	\$6,599	\$3,594	54%
11041	11041 - Solstice Dental PPO	Feb 2017	216	294	\$6,598	\$5,794	88%
11041	11041 - Solstice Dental PPO	Mar 2017	219	298	\$6,689	\$3,418	51%

Group # 12020 – Acme Inc.

Plan	Plan Name	Month	Active Subscribers	Active Members	PEPM Cost	Claim \$, Plan Responsibility	Loss Ratio
Totals		Q4 2016	210	286	\$19,178	\$11,885	62%
11041	11041 - Solstice Dental PPO	Oct 2016	210	285	\$6,378	\$4,245	67%
11041	11041 - Solstice Dental PPO	Nov 2016	212	288	\$6,446	\$4,468	69%
11041	11041 - Solstice Dental PPO	Dec 2016	209	284	\$6,355	\$3,171	50%

2016 into 2017 reflects a steady utilization of the plan benefits

- Acme Inc. is running steady and parallel to that of like sized groups with similar benefits
 - Acme Inc. is running at 8% better than Solstice NORM
- Plan is consistently running at just above 60% L/R with services for Preventive and Diagnostic holding the most weight.

*NORM – Refers to Solstice Book of Business

2016 TOP DENTAL PROVIDERS

TOP 10 PROVIDERS

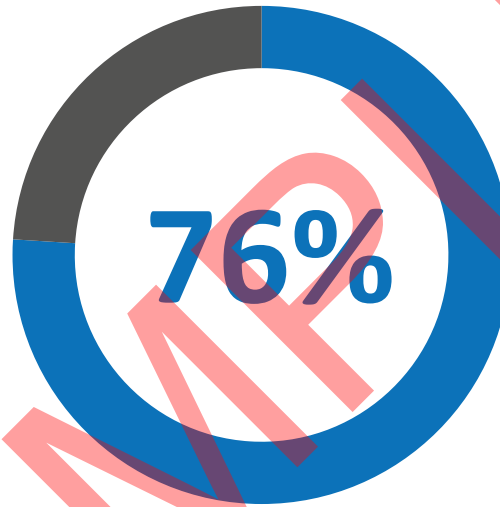
Provider Name	Office Name	Claims Submitted	% of Claims Submitted	IN NETWORK
Berasain, Nicomedes	N. Berasain, DDS, PA	131	10%	Yes
Pena, Danny	Danny Pena, DMD PA	91	7%	No
Yu, Cynthia W	Sage Dental of North Miami Beach, P.A.	31	2%	Yes
Maderal-Cozad, Ana M	Ana Maderal-Cozad DDS	26	2%	Yes
Wilson, Dwight E	Dwight E Wilson, DDS, PA	25	2%	Yes
Smith, Pierre M	BDC Dental Health Inc./Pierre-Michel Smith, D.M.D.	22	2%	Yes
Morales, Ronald J	Dental Plus Services, Inc	22	2%	Yes
Cruz Elizundia, Delia	Dental Options, PA	21	2%	Yes
Cerra, Frank A	Coast Dental- Boynton Beach	20	1%	Yes
Gilbert, Mark B	Sage Dental of East Boynton Beach, PLLC	20	1%	Yes
Total		409	31%	



90% of top utilized providers are in network

55% of services rendered are preventive & diagnostic; in-network utilization is encouraged to reduce member's out of pocket responsibility.

NETWORK UTILIZATION SUMMARY



76% of your employees stay in network and receive highest levels of savings.
Members who go out of network have a network provider within a 5 mile radius.

Using network dentists, employees pay, on average, 40% less and are never balance-billed for covered services

NETWORK UTILIZATION SUMMARY

76%

paid in network and

24%

paid out of network

\$72,166.42 paid in
network and

\$19,622.40

paid out of network

In-network utilization
represented

\$163,241.55

in savings

BEST-IN-CLASS CARE



Best-in-Class Call Center Performance		01/01/2017 – 03/31/2017	
	Solstice Standards	DHMO	PPO
First Call Resolution	80%	86% ✓	82% ✓
Answer Time (ASA)	30 seconds	22 seconds ✓	29 seconds ✓
Abandonment	< 3.0%	2.7% ✓	2.9% ✓
Superior Claims Processing Performance			
10 Days	90%	96% ✓	91% ✓
14 Days	98%	98% ✓	92% ✓
Industry Leading Accuracy			
Financial	99%	99% ✓	99% ✓
Payment	95%	95% ✓	95% ✓
Process	90%	90% ✓	90% ✓

TOP 3 REASONS FOR CALLS TO OUR SERVICE TEAM

- Eligibility
127 calls
- Claim Status
101 calls
- ID Card
Request 35



These results reflect our prioritization of Acme Inc. claims and calls.

ID Cards: 206 ID Cards delivered through 2016 via request through Customer

NEXT STEPS



WELLNESS

- Provide educational material to the group that will help remind to utilize benefit with a focus on preventive care
- Member outreach campaign with family health tips, newsletters and health reminders



ORAL + VISION HEALTH AT YOUR FINGERTIPS

- Award-winning oral and vision health blog with health tips and tools at blog.solsticebenefits.com/solstice-member-blog



INCREASE IN-NETWORK USE

- Recruitment of out of network providers to join network



Questions
