

# City of Hollywood

## Dental Insurance & FSA Administration Evaluation



**September 26, 2016**

*Analysis by:*

**GEHRING GROUP**  
PROFESSIONAL SERVICES

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**City of Hollywood**  
**Dental Claims Experience since January 1, 2014**



DATE	FUNDING	ASO FEES	CLAIMS	TOTAL PLAN COST	EE	EE + 1	EE+F	TOTAL	CLAIMS PEPM	LOSS RATIO (1)
<b>Plan 1 Comprehensive</b>										
Jan-14	\$49,923	\$4,290	\$64,218	\$68,508	547	305	276	1,128	\$56.93	137.2%
Feb-14	\$50,165	\$4,313	\$49,670	\$53,983	554	303	278	1,135	\$43.76	107.6%
Mar-14	\$49,999	\$4,286	\$55,706	\$59,992	553	303	276	1,132	\$49.21	120.0%
Apr-14	\$50,126	\$4,294	\$55,122	\$59,416	555	303	277	1,135	\$48.57	118.5%
May-14	\$50,752	\$4,298	\$53,241	\$57,539	562	306	281	1,149	\$46.34	113.4%
Jun-14	\$51,035	\$4,347	\$48,733	\$53,079	567	306	283	1,156	\$42.16	104.0%
Jul-14	\$51,182	\$4,358	\$58,880	\$63,238	568	307	284	1,159	\$50.80	123.6%
Aug-14	\$51,300	\$4,366	\$61,653	\$66,019	568	308	285	1,161	\$53.10	128.7%
Sep-14	\$51,799	\$4,400	\$47,559	\$51,958	569	312	289	1,170	\$40.65	100.3%
Oct-14	\$51,995	\$4,422	\$47,470	\$51,893	574	313	289	1,176	\$40.37	99.8%
Nov-14	\$52,199	\$4,441	\$35,593	\$40,034	578	312	291	1,181	\$30.14	76.7%
Dec-14	\$52,121	\$4,347	\$48,897	\$53,243	577	311	291	1,179	\$41.47	102.2%
<b>Plan 2 Premium</b>										
Jan-14	\$57,245	\$2,134	\$48,904	\$51,037	226	185	168	579	\$84.46	89.2%
Feb-14	\$57,015	\$2,130	\$33,815	\$35,946	224	184	168	576	\$58.71	63.0%
Mar-14	\$57,631	\$2,164	\$42,888	\$45,052	226	186	170	582	\$73.69	78.2%
Apr-14	\$57,951	\$2,172	\$39,071	\$41,243	226	185	173	584	\$66.90	71.2%
May-14	\$58,041	\$2,217	\$51,077	\$53,294	228	186	172	586	\$87.16	91.8%
Jun-14	\$57,851	\$2,202	\$44,326	\$46,528	225	186	172	583	\$76.03	80.4%
Jul-14	\$58,096	\$2,202	\$31,663	\$33,865	225	187	173	585	\$54.13	58.3%
Aug-14	\$58,364	\$2,213	\$51,139	\$53,352	227	187	174	588	\$86.97	91.4%
Sep-14	\$58,260	\$2,209	\$40,551	\$42,760	227	186	174	587	\$69.08	73.4%
Oct-14	\$58,197	\$2,205	\$48,256	\$50,461	226	186	174	586	\$82.35	86.7%
Nov-14	\$58,111	\$2,198	\$27,538	\$29,736	223	187	174	584	\$47.15	51.2%
Dec-14	\$58,111	\$2,285	\$44,949	\$47,234	223	187	174	584	\$76.97	81.3%
<b>2014 Total <sup>(2)</sup></b>	<b>\$1,307,467</b>	<b>\$78,491</b>	<b>\$1,130,920</b>	<b>\$1,209,412</b>	<b>9,478</b>	<b>5,921</b>	<b>5,466</b>	<b>20,865</b>	<b>\$54.20</b>	<b>92.5%</b>
<b>Plan 1 Comprehensive</b>										
Jan-15	\$51,826	\$4,415	\$54,889	\$59,304	583	307	287	1,177	\$46.63	114.4%
Feb-15	\$51,787	\$4,415	\$59,472	\$63,887	584	307	286	1,177	\$50.53	123.4%
Mar-15	\$51,884	\$4,422	\$55,758	\$60,181	585	307	287	1,179	\$47.29	116.0%
Apr-15	\$52,157	\$4,452	\$51,692	\$56,144	592	307	288	1,187	\$43.55	107.6%
May-15	\$52,196	\$4,452	\$56,118	\$60,570	591	307	289	1,187	\$47.28	116.0%
Jun-15	\$52,531	\$4,490	\$51,435	\$55,925	598	311	288	1,197	\$42.97	106.5%
Jul-15	\$52,639	\$4,498	\$59,362	\$63,859	600	312	288	1,200	\$49.47	121.3%
Aug-15	\$52,522	\$4,486	\$53,418	\$57,904	596	312	288	1,196	\$44.66	110.2%
Sep-15	\$52,406	\$4,475	\$48,176	\$52,651	595	313	286	1,194	\$40.35	100.5%
Oct-15	\$52,857	\$4,516	\$38,931	\$43,447	603	316	287	1,206	\$32.28	82.2%
Nov-15	\$52,767	\$4,501	\$41,370	\$45,872	601	314	288	1,203	\$34.39	86.9%
Dec-15	\$52,768	\$4,562	\$52,618	\$57,179	604	315	286	1,205	\$43.67	108.4%
<b>Plan 2 Premium</b>										
Jan-15	\$60,664	\$2,300	\$44,752	\$47,052	230	191	186	607	\$73.73	77.6%
Feb-15	\$60,753	\$2,307	\$55,694	\$58,001	232	192	185	609	\$91.45	95.5%
Mar-15	\$60,690	\$2,303	\$43,440	\$45,744	231	192	185	608	\$71.45	75.4%
Apr-15	\$60,768	\$2,303	\$45,718	\$48,021	230	192	186	608	\$75.19	79.0%
May-15	\$60,538	\$2,292	\$45,349	\$47,641	228	191	186	605	\$74.96	78.7%
Jun-15	\$60,679	\$2,296	\$37,810	\$40,106	228	191	187	606	\$62.39	66.1%
Jul-15	\$60,898	\$2,303	\$38,720	\$41,023	227	191	189	607	\$63.79	67.4%
Aug-15	\$61,128	\$2,315	\$40,030	\$42,345	229	192	189	610	\$65.62	69.3%
Sep-15	\$60,835	\$2,300	\$42,841	\$45,140	226	191	189	606	\$70.69	74.2%
Oct-15	\$61,348	\$2,322	\$46,287	\$48,609	228	192	191	611	\$75.76	79.2%
Nov-15	\$61,452	\$2,326	\$37,698	\$40,024	228	193	191	612	\$61.60	65.1%
Dec-15	\$61,555	\$2,281	\$40,473	\$42,753	228	194	191	613	\$66.02	69.5%
<b>2015 Total <sup>(2)</sup></b>	<b>\$1,359,646</b>	<b>\$81,334</b>	<b>\$1,142,050</b>	<b>\$1,223,384</b>	<b>9,877</b>	<b>6,030</b>	<b>5,703</b>	<b>21,610</b>	<b>\$52.85</b>	<b>90.0%</b>

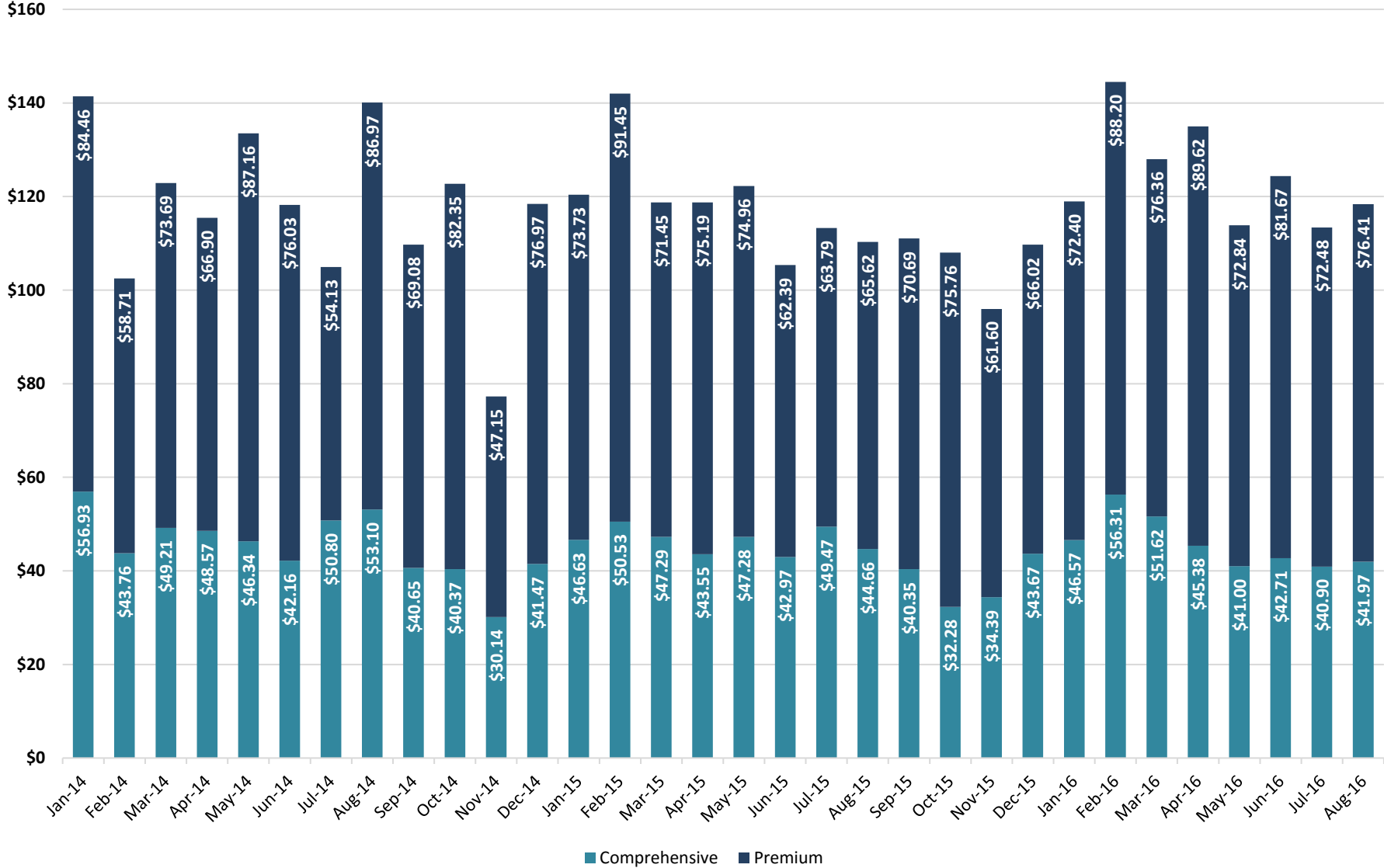
**City of Hollywood**  
**Dental Claims Experience since January 1, 2014**

DATE	FUNDING	ASO FEES	CLAIMS	TOTAL PLAN COST	EE	EE + 1	EE+F	TOTAL	CLAIMS PEPM	LOSS RATIO (1)
<b>Plan 1 Comprehensive</b>										
Jan-16	\$52,078	\$4,516	\$55,745	\$60,261	613	304	280	1,197	\$46.57	115.7%
Feb-16	\$52,205	\$4,524	\$67,567	\$72,091	615	304	281	1,200	\$56.31	138.1%
Mar-16	\$52,341	\$4,539	\$62,050	\$66,589	615	304	283	1,202	\$51.62	127.2%
Apr-16	\$52,519	\$4,562	\$54,824	\$59,386	620	306	282	1,208	\$45.38	113.1%
May-16	\$52,577	\$4,577	\$49,604	\$54,181	622	306	282	1,210	\$41.00	103.1%
Jun-16	\$52,520	\$4,573	\$51,675	\$56,248	623	307	280	1,210	\$42.71	107.1%
Jul-16	\$52,638	\$4,573	\$49,658	\$54,231	626	309	279	1,214	\$40.90	103.0%
Aug-16	\$52,442	\$4,565	\$50,704	\$55,270	621	308	279	1,208	\$41.97	105.4%
Sep-16								0		N/A
Oct-16								0		N/A
Nov-16								0		N/A
Dec-16								0		N/A
<b>Plan 2 Premium</b>										
Jan-16	\$64,758	\$2,409	\$46,552	\$48,961	236	205	202	643	\$72.40	75.6%
Feb-16	\$64,844	\$2,417	\$56,888	\$59,304	239	204	202	645	\$88.20	91.5%
Mar-16	\$65,126	\$2,420	\$49,408	\$51,828	239	204	204	647	\$76.36	79.6%
Apr-16	\$65,449	\$2,428	\$58,164	\$60,592	238	205	206	649	\$89.62	92.6%
May-16	\$65,937	\$2,439	\$47,562	\$50,001	239	205	209	653	\$72.84	75.8%
Jun-16	\$66,286	\$2,451	\$53,574	\$56,024	239	207	210	656	\$81.67	84.5%
Jul-16	\$65,678	\$2,443	\$47,113	\$49,556	234	211	205	650	\$72.48	75.5%
Aug-16	\$65,909	\$2,451	\$49,893	\$52,344	236	212	205	653	\$76.41	79.4%
Sep-16								0		N/A
Oct-16								0		N/A
Nov-16								0		N/A
Dec-16								0		N/A
<b>2016 Total</b>	<b>\$943,307</b>	<b>\$55,886</b>	<b>\$850,981</b>	<b>\$906,868</b>	<b>6,855</b>	<b>4,101</b>	<b>3,889</b>	<b>14,845</b>	<b>\$57.32</b>	<b>96.1%</b>
<b>Rolling 12 Months</b>	<b>\$1,394,594</b>	<b>\$82,955</b>	<b>\$1,192,224</b>	<b>\$1,275,179</b>	<b>10,136</b>	<b>6,113</b>	<b>5,791</b>	<b>22,040</b>	<b>\$54.09</b>	<b>91.4%</b>

(1) Loss ratio calculation compares Total Plan Cost and Monthly Funding.

(2) Monthly Funding factors for 2014 and 2015 are same as current.

**City of Hollywood  
Dental ASO  
Claims Per Employee Per Month Per Plan**



**City of Hollywood**  
**Dental Renewal Projection**  
**Plan Effective Date: January 1, 2017**



*Paid Claims September 2015 - August 2016*

**16 Months Trend**

<b>Dental</b>		<b>Renewal Projection</b>
Total Paid Claims		\$1,199,373
Maturation Factor (0%)	x	1.00
Total Adjusted Paid Claims	=	\$1,199,373
Trend @ 5% / year Projected for 16 months	x	1.0672
Trended Claims	=	\$1,279,991
Average Setback Lives	/	1,841
Average Claims Per Employee Per Year	=	\$695
Current In Force	x	1,861
Adjusted Projected Annual Claims	=	\$1,293,720
Credit for Plan Changes	x	1.00
<b>Expected Dental Claims</b>	<b>=</b>	<b>\$1,293,720</b>
Administration (5% Increase)	+	\$88,401
<b>Projected Annual Cost</b>	<b>=</b>	<b>\$1,382,122</b>
<b>Current Funding (estimated)</b>	<b>/</b>	<b>\$1,420,211</b>
<b>Dollar Amount Increase Needed</b>	<b>=</b>	<b>-\$38,090</b>
<b>Percentage Increase Needed</b>	<b>=</b>	<b>-2.7%</b>

*This projection is for illustrative purposes only.*

**City of Hollywood**  
**2017 Dental Insurance & FSA Administration RFP Marketing List**

<b>Dental Carrier</b>	<b>Proposal Status</b>
Aetna	ASO Dental, FI Dental
Cigna	ASO Dental, FI Dental
Florida Combined Life (Incumbent)	ASO Dental, FI Dental
Delta Dental	No Response
Guardian, The	ASO Dental, FI Dental
Liberty Dental Plan	No Response
Lincoln Financial Group	No Response
MetLife	ASO Dental, FI Dental
Mutual of Omaha	No Response
Principal Financial Group	DTQ
Prudential	No Response
Reliance Standard	DTQ
Renaissance Family	No Response
Solstice	ASO Dental, FI Dental
Standard, The	No Response
United Concordia	ASO Dental, FI Dental
United Healthcare	Received after requested Due Date
<b>FSA Administrator</b>	<b>Proposal Status</b>
24Hour Flex.com	DTQ
Aetna / PayFlex	FSA
Ameriflex	DTQ
BASIC	DTQ
Benefits Workshop	FSA
Chard Snyder	FSA
Cigna	FSA
Discovery Benefits	FSA
Eagles Benefits	No Response
Employee Benefits Corporation	FSA
P&A Group	FSA
TASC (Incumbent)	FSA
United Healthcare	Received after requested Due Date
WageWorks	FSA

**City of Hollywood**  
**ASO Dental Insurance RFP Evaluation**  
**Effective Date: January 1, 2017**



SCHEDULE OF BENEFITS	CURRENT				RENEWAL				ALTERNATIVE #1				ALTERNATIVE #2			
	Florida Combined Life		Florida Combined Life		Florida Combined Life		Florida Combined Life		CIGNA - Package w/ Medical							
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High				
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network		
<b>Plan Basics</b>																
Annual Benefit Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
<b>Deductibles</b>																
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Benefits</b>																
Preventive	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																
Out of Network Benefits Payable Level	90% U&C		90% U&C		90% U&C		90% U&C		80% U&C		80% U&C		50% U&C		50% U&C	
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None	
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic	
Rate Guarantee	Expires 12/31/16				24 Months				24 Months				36 Months+ 2 yr. Cap			
<b>Fixed Costs</b>																
ASO Fee PEPM	1,864	\$3.77		\$3.77		\$3.77		\$3.77		\$3.77		\$2.35		\$2.35		
<b>Monthly Premium</b>			\$7,027		\$7,027		\$7,027		\$7,027		\$7,027		\$4,380		\$4,380	
<b>Annual Premium</b>			\$84,327		\$84,327		\$84,327		\$84,327		\$84,327		\$52,565		\$52,565	
<b>\$ Increase/Decrease</b>			N/A		\$0		\$0		\$0		\$0		-\$31,763		-\$31,763	
<b>% Increase/Decrease</b>			N/A		0.0%		0.0%		0.0%		0.0%		-37.7%		-37.7%	
<b>Proposed Budget Rates</b>																
Employee	623	236	\$29.28	\$63.28	\$29.28	\$63.28	\$29.28	\$63.28	\$29.28	\$63.28	\$29.28	\$63.28	\$25.20	\$54.46	\$25.20	\$54.46
Employee + One Dependent	310	209	\$49.49	\$103.84	\$49.49	\$103.84	\$49.49	\$103.84	\$49.49	\$103.84	\$49.49	\$103.84	\$42.59	\$89.37	\$42.59	\$89.37
Employee + Family	279	207	\$68.16	\$141.27	\$68.16	\$141.27	\$68.16	\$141.27	\$68.16	\$141.27	\$68.16	\$141.27	\$58.66	\$121.58	\$58.66	\$121.58
<b>Combined-plans Monthly Funding</b>			\$118,480		\$118,480		\$118,480		\$118,480		\$118,480		\$101,967		\$101,967	
<b>Combined Annual Premium</b>			\$1,421,754		\$1,421,754		\$1,421,754		\$1,421,754		\$1,421,754		\$1,223,599		\$1,223,599	
<b>\$ Increase/Decrease</b>			N/A		\$0		\$0		\$0		\$0		-\$198,155		-\$198,155	
<b>% Increase/Decrease</b>			N/A		0.0%		0.0%		0.0%		0.0%		-13.9%		-13.9%	

**City of Hollywood**  
**ASO Dental Insurance RFP Evaluation**  
**Effective Date: January 1, 2017**



SCHEDULE OF BENEFITS	<b>CURRENT</b>				<b>ALTERNATIVE #3</b>				<b>ALTERNATIVE #4</b>				<b>ALTERNATIVE #5</b>			
	Florida Combined Life		CIGNA - Standalone		Aetna		Guardian									
	Low	High	Low	High	Low	High	Low	High								
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network		
<b>Plan Basics</b>																
Annual Benefit Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
<b>Deductibles</b>																
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Benefits</b>																
Preventive	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																
Out of Network Benefits Payable Level	90% U&C		90% U&C		50% U&C		50% U&C		80% U&C		80% U&C		80% U&C		80% U&C	
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None	
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic	
Rate Guarantee	<b>Expires 12/31/16</b>				<b>36 Months+ 2 yr. Cap</b>				<b>36 Months</b>				<b>24 Months</b>			
<b>Fixed Costs</b>																
ASO Fee PEPM	1,864	\$3.77		\$2.65		\$2.74		\$2.95								
<b>Monthly Premium</b>			<b>\$7,027</b>		<b>\$4,940</b>		<b>\$5,107</b>		<b>\$5,499</b>							
<b>Annual Premium</b>			<b>\$84,327</b>		<b>\$59,275</b>		<b>\$61,288</b>		<b>\$65,986</b>							
<b>\$ Increase/Decrease</b>			<b>N/A</b>		<b>-\$25,052</b>		<b>-\$23,039</b>		<b>-\$18,342</b>							
<b>% Increase/Decrease</b>			<b>N/A</b>		<b>-29.7%</b>		<b>-27.3%</b>		<b>-21.8%</b>							
<b>Proposed Budget Rates</b>															<b>Guardian's Fully Insured Rates reflected</b>	
Employee	623	236	\$29.28	\$63.28	\$25.34	\$54.76	\$28.51	\$48.37	\$29.42	\$63.59						
Employee + One Dependent	310	209	\$49.49	\$103.84	\$42.82	\$89.85	\$48.18	\$79.37	\$49.73	\$104.34						
Employee + Family	279	207	\$68.16	\$141.27	\$58.98	\$122.24	\$66.36	\$107.98	\$68.49	\$141.96						
<b>Combined-plans Monthly Funding</b>			<b>\$118,480</b>		<b>\$102,522</b>		<b>\$101,567</b>		<b>\$119,054</b>							
<b>Combined Annual Premium</b>			<b>\$1,421,754</b>		<b>\$1,230,266</b>		<b>\$1,218,810</b>		<b>\$1,428,644</b>							
<b>\$ Increase/Decrease</b>			<b>N/A</b>		<b>-\$191,489</b>		<b>-\$202,944</b>		<b>\$6,890</b>							
<b>% Increase/Decrease</b>			<b>N/A</b>		<b>-13.5%</b>		<b>-14.3%</b>		<b>0.5%</b>							



City of Hollywood  
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Effective Date: January 1, 2017



SCHEDULE OF BENEFITS	CURRENT				ALTERNATIVE #6				ALTERNATIVE #7				ALTERNATE #8			
	Florida Combined Life		Solstice		MetLife		United Concordia									
	Low	High	Low	High	Low	High	Low	High								
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network		
<b>Plan Basics</b>																
Annual Benefit Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
<b>Deductibles</b>																
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$50	\$50
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$100	\$100
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$50
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Benefits</b>																
Preventive	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																
Out of Network Benefits Payable Level	90% U&C		90% U&C		80% U&C		80% U&C		80% U&C		80% U&C		MAC		MAC	
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None	
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic	
Rate Guarantee	Expires 12/31/16				24 Months				24 Months				24 Months			
<b>Fixed Costs</b>																
ASO Fee PEPM	1,864	\$3.77		\$3.00		\$3.77		\$3.80								
<b>Monthly Premium</b>			\$7,027		\$5,592		\$7,027		\$7,083							
<b>Annual Premium</b>			\$84,327		\$67,104		\$84,327		\$84,998							
<b>\$ Increase/Decrease</b>			N/A		-\$17,223		\$0		\$671							
<b>% Increase/Decrease</b>			N/A		-20.4%		0.0%		0.8%							
<b>Proposed Budget Rates</b>					<i>Solstices' Fully Insured Rates reflected</i>											
Employee	623	236	\$29.28	\$63.28	\$33.94	\$53.57	\$28.06	\$60.63	\$27.42	\$59.26						
Employee + One Dependent	310	209	\$49.49	\$103.84	\$57.36	\$87.91	\$47.42	\$99.50	\$46.35	\$97.24						
Employee + Family	279	207	\$68.16	\$141.27	\$79.00	\$119.60	\$65.31	\$135.36	\$63.83	\$132.30						
<b>Combined-plans Monthly Funding</b>			\$118,480		\$116,740		\$113,527		\$110,954							
<b>Combined Annual Premium</b>			\$1,421,754		\$1,400,882		\$1,362,321		\$1,331,452							
<b>\$ Increase/Decrease</b>			N/A		-\$20,873		-\$59,433		-\$90,302							
<b>% Increase/Decrease</b>			N/A		-1.5%		-4.2%		-6.4%							

**City of Hollywood**  
**Dental Insurance RFP Evaluation - Fully Insured**  
**Effective Date: January 1, 2017**



SCHEDULE OF BENEFITS	CURRENT [ASO]				ALTERNATIVE #1				ALTERNATIVE #2				ALTERNATIVE #3			
	Florida Combined Life		Florida Combined Life		Florida Combined Life		Florida Combined Life		Florida Combined Life		Aetna		Aetna			
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High		
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network
<b>Plan Basics</b>																
Annual Benefit Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
<b>Deductibles</b>																
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50	\$50	\$50	\$50
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Benefits</b>																
Preventive	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																
Out of Network Benefits Payable Level	90% U&C		90% U&C		90% U&C		90% U&C		80% U&C		80% U&C		80% U&C		80% U&C	
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None	
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic	
Rate Guarantee	Expires 12/31/16				12 Months				12 Months				12 Months			
<b>Fully Insured Rates</b>																
<i>Premium Equivalents</i>																
Employee	623	236	\$29.28	\$63.28	\$33.53	\$60.60	\$32.86	\$59.40	\$26.19	\$56.60						
Employee + One Dependent	310	209	\$49.49	\$103.84	\$56.67	\$99.45	\$55.53	\$97.48	\$44.27	\$92.88						
Employee + Family	279	207	\$68.16	\$141.27	\$78.05	\$135.30	\$76.48	\$132.62	\$60.97	\$126.36						
<b>Monthly Premium</b>			<b>\$52,600</b>	<b>\$65,880</b>	<b>\$60,233</b>	<b>\$63,094</b>	<b>\$59,024</b>	<b>\$61,844</b>	<b>\$47,051</b>	<b>\$58,926</b>						
<b>Annual Premium</b>			<b>\$631,200</b>	<b>\$790,554</b>	<b>\$722,794</b>	<b>\$757,125</b>	<b>\$708,288</b>	<b>\$742,129</b>	<b>\$564,608</b>	<b>\$707,112</b>						
<b>Combined Monthly Premium</b>			<b>\$118,480</b>		<b>\$123,327</b>		<b>\$120,868</b>		<b>\$105,977</b>							
<b>Combined Annual Premium</b>			<b>\$1,421,754</b>		<b>\$1,479,919</b>		<b>\$1,450,417</b>		<b>\$1,271,721</b>							
<b>\$ Increase/Decrease</b>			<b>N/A</b>		<b>\$58,165</b>		<b>\$28,663</b>		<b>-\$150,033</b>							
<b>% Increase/Decrease</b>			<b>N/A</b>		<b>4.1%</b>		<b>2.0%</b>		<b>-10.6%</b>							

**City of Hollywood**  
**Dental Insurance RFP Evaluation - Fully Insured**  
**Effective Date: January 1, 2017**



SCHEDULE OF BENEFITS	CURRENT [ASO]				ALTERNATIVE #4				ALTERNATIVE #5				ALTERNATIVE #6				
	Florida Combined Life		CIGNA - Multi-line Offer		CIGNA		MetLife										
	Low	High	Low	High	Low	High	Low	High									
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network			
<b>Plan Basics</b>																	
Annual Benefit Maximum	\$1,000		\$2,000		\$1,050		\$2,050		\$1,050		\$2,050		\$1,000		\$2,000		
<b>Deductibles</b>																	
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$0	\$0	\$0	\$0
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>Benefits</b>																	
Preventive	100%	80%	100%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																	
Out of Network Benefits Payable Level	90% U&C		90% U&C		50% U&C		50% U&C		50% U&C		50% U&C		80% U&C		80% U&C		
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None		
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic		
Rate Guarantee	Expires 12/31/16				12 Months				12 Months				24 Months				
<b>Fully Insured Rates</b>	<i>Premium Equivalents</i>				<i>Multi-Line Offer</i>				<i>Standalone Offer</i>								
Employee 623 236	\$29.28		\$63.28		Total premium represents 1% reduction for multi-line offer; Actual rates per tier to be confirmed				\$26.99		\$58.34		\$28.06		\$60.63		
Employee + One Dependent 310 209	\$49.49		\$103.84						\$45.62		\$95.73		\$47.42		\$99.50		
Employee + Family 279 207	\$68.16		\$141.27						\$62.83		\$130.23		\$65.31		\$135.36		
<b>Monthly Premium</b>	\$52,600		\$65,880		\$43,638		\$54,660		\$48,487		\$60,733		\$50,403		\$63,124		
<b>Annual Premium</b>	\$631,200		\$790,554		\$523,655		\$655,921		\$581,838		\$728,801		\$604,837		\$757,484		
<b>Combined Monthly Premium</b>	\$118,480				\$108,021				\$109,220				\$113,527				
<b>Combined Annual Premium</b>	\$1,421,754				\$1,296,251				\$1,310,640				\$1,362,321				
<b>\$ Increase/Decrease</b>	N/A				-\$125,503				-\$111,115				-\$59,433				
<b>% Increase/Decrease</b>	N/A				-8.8%				-7.8%				-4.2%				

**City of Hollywood**  
**Dental Insurance RFP Evaluation - Fully Insured**  
**Effective Date: January 1, 2017**



SCHEDULE OF BENEFITS	CURRENT [ASO]				ALTERNATIVE #7				ALTERNATIVE #8				ALTERNATIVE #9			
	Florida Combined Life		United Concordia		Solstice		Guardian									
	Low	High	Low	High	Low	High	Low	High								
	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network	In Network	Non Network		
<b>Plan Basics</b>																
Annual Benefit Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
<b>Deductibles</b>																
Single	\$25	\$25	\$25	\$25	\$25	\$25	\$50	\$50	\$25	\$25	\$25	\$25	\$25	\$25	\$50	\$50
Family	\$75	\$75	\$75	\$75	\$75	\$75	\$100	\$100	\$75	\$75	\$75	\$75	\$75	\$75	\$100	\$100
Orthodontia-Specific Deductible	\$25	\$25	\$25	\$25	\$50	\$50	\$50	\$50	\$0	\$0	\$0	\$0	\$50	\$50	\$50	\$50
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Benefits</b>																
Preventive	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%	100%	80%
Basic	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%	80%	70%
Major	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services (Child Only)	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
<b>Service Information</b>																
Out of Network Benefits Payable Level	90% U&C		90% U&C		MAC		MAC		80% U&C		80% U&C		80% U&C		80% U&C	
Waiting Period (Timely Entrants)	None		None		None		None		None		None		None		None	
Orthodontic Lifetime Maximum	\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000		\$1,000		\$2,000	
Endodontics / Periodontics	Basic		Basic		Basic		Basic		Basic		Basic		Basic		Basic	
Rate Guarantee	Expires 12/31/16				24 Months				24 Months				24 Months			
<b>Fully Insured Rates</b>																
	<i>Premium Equivalents</i>															
Employee 623 236	\$29.28	\$63.28	\$28.70	\$62.03	\$33.94	\$53.57	\$29.42	\$63.59								
Employee + One Dependent 310 209	\$49.49	\$103.84	\$48.51	\$101.78	\$57.36	\$87.91	\$49.73	\$104.34								
Employee + Family 279 207	\$68.16	\$141.27	\$66.81	\$138.47	\$79.00	\$119.60	\$68.49	\$141.96								
<b>Monthly Premium</b>	\$52,600		\$65,880		\$51,558		\$64,574		\$60,967		\$55,773		\$52,854		\$66,200	
<b>Annual Premium</b>	\$631,200		\$790,554		\$618,698		\$774,893		\$731,607		\$669,275		\$634,244		\$794,400	
<b>Combined Monthly Premium</b>	\$118,480				\$116,133				\$116,740				\$119,054			
<b>Combined Annual Premium</b>	\$1,421,754				\$1,393,591				\$1,400,882				\$1,428,644			
<b>\$ Increase/Decrease</b>	N/A				-\$28,163				-\$20,873				\$6,890			
<b>% Increase/Decrease</b>	N/A				-2.0%				-1.5%				0.5%			

**City of Hollywood**  
**Dental RFP Insurance Evaluation Caveats**  
**Effective Date: January 01, 2017**

Carrier	Dental Caveats
Aetna	<ul style="list-style-type: none"> <li>- ASO fee guaranteed 3 years [Expires December 31, 2019]</li> <li>- Aetna may recalculate if there is 15% decrease to total employee count or to the member-to-employee ratio.</li> <li>- Fully insured dental rate guarantee of 12 month rates with second year rate cap of 6%</li> <li>- Aetna may recalculate if there is 15% change to census count or geographic mix, or benefit plan changes.</li> <li>- Assumes employer pays 75% of employee cost or 50% of total employee and dependent cost.</li> <li>- Minimum participation is 75% of eligible lives.</li> <li>- Bulk shipping of paper directories available, to one location, for additional \$0.13 PEPM.</li> </ul>
CIGNA	<ul style="list-style-type: none"> <li>- Network is Cigna Total DPPO. Any provider not participating will be paid out-of-network reimbursement level.</li> <li>- Cigna will offer discount if medical and dental are purchased together; Dental fully insured fees will be lowered by 1% and Dental ASO fees will be reduced as outlined below:</li> <li>- ASO Fee (\$2.65) Standalone: ASO fee guaranteed 3 years [Expires December 31, 2019]; Year 4 \$2.70 PEPM; Year 5 \$2.75 PEPM</li> <li>- ASO (\$2.35) Multi-line Offer: ASO fee guaranteed 3 years [Expires December 31, 2019]; Year 4 \$2.39 PEPM; Year 5 \$2.44 PEPM</li> <li>- Fully insured dental rate guarantee of 12 months.</li> </ul>
Florida Combined Life	<ul style="list-style-type: none"> <li>- Network: FCL owned BlueDental PPO, plus access to UCCI national network at same in-network benefits, per partnership with Highmark BCBS</li> <li>- ASO and Fully insured dental rates are guaranteed 24 Months.</li> <li>-FCL reserves right to rerate if there is 15% change to census count over course of contract period.</li> <li>- Participation requirement: The greater of 35% of eligible or 10 must be enrolled. When Orthodontia is included, 5 child/ family units must be enrolled.</li> <li>- Proposal includes Oral Health for Overall Health Program expanded for members with chronic conditions; certain services do not count toward annual max.</li> </ul>
Guardian	<ul style="list-style-type: none"> <li>- Network: Guardian owned DentalGuard Preferred PPO plus access to dentists via leased network arrangements (seamless to members).</li> <li>- Rates are guaranteed 24 Months.</li> <li>-Guardian reserves right to rerate if there is 10% change from current enrollment.</li> <li>- Proposed ASO Fee includes \$0.15 for Guardian to assume fiduciary responsibilities.</li> <li>- Minimum participation is 75% of eligible lives.</li> <li>- For an additional \$0.33 PEPM; add program for members to earn up to \$25,000 in College Tuition Rewards; One dollar each reward at over 340 participating private colleges &amp; Universities.</li> <li>- Unique: Direct billing - GLIC fronts all claims; allowing 55 day reconciliation. [Additional \$0.26 included in ASO Fee for this billing arrangement]</li> </ul>

Carrier	Dental Caveats
MetLife	<ul style="list-style-type: none"> <li>- Network: MetLife owned DPPO: PDP Network plus access to expanded PDP 'Plus' Network. Employees living in TX, LA and MS are scheduled under plans with equal coinsurance levels for in &amp; out of network; same Network access.</li> <li>- Rates are guaranteed 24 Months.</li> <li>- Minimum participation is 77% of eligible lives and at least 10 covered lives.</li> </ul>
Solstice	<p>Network: Solstice PPO network available throughout FL, GA, NJ, NY CT and Puerto Rico. Lease arrangement with PPO USA/Connection Dental and United Concordia Advantage Plus network for other areas.</p> <ul style="list-style-type: none"> <li>- Rates are guaranteed 24 months.</li> <li>- Minimum participation is 30% excluding valid waivers (ASO and Fully insured)</li> <li>- ID Cards included; mailed within 5 business days.</li> <li>- <b>Solstice offering \$0.25 PEPM for both web based enrollment systems and wellness funds.</b></li> </ul>
United Concordia	<p>Network: Concordia Preferred (PPO)</p> <ul style="list-style-type: none"> <li>- Rates are guaranteed 24 months.</li> <li>- Minimum participation is 10 enrolled per plan.</li> <li>- ID Cards included; Each household receives one or two depending on contract.</li> <li>- Smile for Health Wellness Program provides 100% coverage for additional services for those with Chronic conditions. - Additional \$0.50 PMPM*</li> </ul>

*\*This page is a high level summary of the key caveats taken from the respective proposals. Please refer to the proposals for a more detailed description.*

City of Hollywood  
Dental Geo Access Summary  
Effective Date: January 1, 2017



Network	Florida Combined Life - Choice Plus	Aetna	Cigna Total DPPO	Guardian DentalGuard Preferred	MetLife Dental PDP Plus	Solstice ASO	United Concordia Advantage Plus 2.0
Employee Count basis in report:	5,645	1,862	2,345	5,645	5,639	5,638	2,074

Employees with Access to at Least 2 Providers within 10 Miles	General Dentists							
	# Total Number of Participating Unique Provider Locations	94,598	50,947	75,247	67,243	99,573	4,166	63,558
	% Percentage of employees with desired access	97.8%	97.6%	98.8%	98.4%	98.0%	94.7%	98.5%
	* Average distance in miles for employees with desired access to two (2) providers.	1.2	19.3	1.0	1.4	0.8	13.4	0.9
	All Specialists							
	# Total Number of Participating Unique Provider Locations	44,272	19,390	26,951	41,740	38,557	2,020	38,923
	% Percentage of employees with desired access	92.4%	97.9%	95.7%	95.4%	96.6%	95.1%	94%
	* Average distance in miles for employees with desired access to two (2) providers.	8.2	25.4	1.3	3.5	1.1	13.6	1.9

**City of Hollywood**  
**Detailed Dental Disruption Analysis - by Paid \$ Amount**  
**Effective Date: January 01, 2017**



	<u>Provider Name</u>	<u>Provider Type</u>	City	State	Zip	Member count	Claim count	Plan \$ Paid Amount	FCL	CIGNA Total DPPO	Solstice	UCCI Advantage Plus 2.0
1	PABLO E LEON DDS	General Dentistry	HOLLYWOOD	FL	33021	317	618	\$129,668.48	NO	NO	NO	NO
2	ADRIAN R PARUAS DMD PA	General Dentistry	HALLANDALE	FL	33009	138	198	\$48,948.14	NO	NO	NO	NO
3	THOMAS A PARKER DDS PA	General Dentistry	HOLLYWOOD	FL	33021	176	331	\$46,691.50	YES	YES	YES	YES
4	DRS GORDON AND RAMIREZ DENTISTRY	General Dentistry	HOLLYWOOD	FL	33021	81	226	\$38,306.76	NO	NO	NO	NO
5	ELISA RAMIREZ DMD	General Dentistry	HOLLYWOOD	FL	33021	40	147	\$23,744.10	NO	YES	NO	YES
6	THOMAS A PARKER DDS PA	General Dentistry	HOLLYWOOD	FL	33021	93	135	\$16,988.90	YES	YES	YES	YES
7	CHARLES S MANDELL DDS PA	General Dentistry	HOLLYWOOD	FL	33021	61	159	\$16,800.00	NO	YES	YES	YES
8	PETER M HERNANDEZ DMD	General Dentistry	HOLLYWOOD	FL	33024	33	77	\$14,011.80	NO	YES	YES	NO
9	ALL DENTAL SERVICES INC	General Dentistry	HOLLYWOOD	FL	33020	22	48	\$9,894.40	YES	YES	YES	YES
10	MICHAEL R MINARS DDS	Orthodontics	HOLLYWOOD	FL	33021	14	100	\$9,863.10	NO	YES	NO	YES
11	HELENA URREA-FELDSBERG DDS MDS PA	Pediatric Dentistry	PEMBROKE PINES	FL	33026	36	75	\$8,145.20	NO	YES	YES	YES
12	ADVANCED DENTAL CARE OF PEMBROKE PINES	General Dentistry	PEMBROKE PINES	FL	33026	27	63	\$8,138.90	YES	YES	YES	NO
13	LARRY C WILNER DDS	General Dentistry	HOLLYWOOD	FL	33021	29	58	\$7,797.40	NO	YES	YES	YES
14	ARMANDO TORAL DMD LLC	Unknown	Unknown	N/A	N/A	25	61	\$7,665.20	NO	NO	YES	NO
15	JAMES D SANDS DDS PA	General Dentistry	DAVIE	FL	33314	15	33	\$6,998.80	NO	YES	YES	YES
16	STANLEY D KANOWITZ DDS	General Dentistry	PEMBROKE PINES	FL	33024	23	57	\$6,727.60	NO	YES	NO	YES
17	BARRY W ROSENTHAL DDS	General Dentistry	FORT LAUDERDALE	FL	33351	15	29	\$6,595.12	NO	YES	NO	NO
18	SCOTT I BARR DDS	General Dentistry	PLANTATION	FL	33317	15	36	\$6,508.26	NO	NO	NO	YES
19	ASSOCIATES IN ORAL AND MAXILLOFACIAL SURGERY	Oral Surgery	HOLLYWOOD	FL	33326	14	21	\$6,320.23	NO	YES	YES	NO
20	DENTAL ASSOCIATES OF HOLLYWOOD PA	Multi-Specialty	HOLLYWOOD	FL	33021	9	32	\$5,884.18	YES	YES	YES	YES
21	HANS SPERLING DMD PA	General Dentistry	HOLLYWOOD	FL	33021	19	61	\$5,498.99	NO	YES	YES	NO
22	PATRICIA G TEMPLETON DDS	Pediatric Dentistry	PEMBROKE PINES	FL	33024	28	59	\$5,292.80	NO	YES	NO	NO
23	ANDREW J ADLER DMD	General Dentistry	HOLLYWOOD	FL	33019	16	36	\$5,136.50	NO	YES	YES	YES
24	RONALD E ROSENBAUM DMD PA	General Dentistry	PEMBROKE PINES	FL	33024	23	53	\$4,987.30	NO	YES	YES	NO
25	SOUTH FLORIDA ENDODONTICS	General Dentistry	PLANTATION	FL	33322	13	15	\$4,886.01	NO	YES	YES	NO
26	STIRLING GROVE SPECIALTY CENTER	Multi-Specialty	HOLLYWOOD	FL	33021	43	59	\$4,885.00	YES	YES	YES	YES
27	MANUEL CAPIRO DDS PA	General Dentistry	MIAMI LAKES	FL	33014	2	15	\$4,875.40	NO	YES	NO	NO
28	GENTLE DENTAL GROUP OF HOLLYWOOD PLLC	General Dentistry	HOLLYWOOD	FL	33021	8	24	\$4,707.10	YES	YES	YES	NO
29	RICHARD L BALICK DMD	General Dentistry	HOLLYWOOD	FL	33021	21	42	\$4,661.50	NO	YES	YES	YES
30	ROBERT J LEV DMD	General Dentistry	PEMBROKE PINES	FL	33024	11	29	\$4,619.00	NO	YES	YES	YES
31	MITCHELL R FEUER DMD	General Dentistry	HOLLYWOOD	FL	33020	18	49	\$4,564.46	NO	YES	NO	YES
32	WILLIAM B CINKILIC DMD	General Dentistry	HOLLYWOOD	FL	33021	17	53	\$4,535.30	NO	YES	NO	YES
33	ASSOCIATES IN ORAL AND MAXILLOFACIAL SURGERY	General Dentistry	KEY WEST	FL	33040	4	5	\$4,531.17	NO	YES	YES	NO
34	IRA M KOTCH DMD PA	General Dentistry	PEMBROKE PINES	FL	33027	11	29	\$4,491.70	NO	YES	NO	YES
35	GARY YANOWITZ DDS PA	General Dentistry	PEMBROKE PINES	FL	33026	12	24	\$4,473.40	NO	YES	YES	YES
36	RICHARD L BALICK DMD PA	General Dentistry	HOLLYWOOD	FL	33021	17	27	\$4,446.00	YES	YES	YES	YES
37	COOPER CITY FAMILY DENTISTRY LLC	General Dentistry	COOPER CITY	FL	33330	19	33	\$4,046.40	NO	YES	YES	YES
38	BROWARD DENTAL ASSOCIATES	General Dentistry	TAMARAC	FL	33321	3	11	\$3,768.70	NO	YES	NO	NO
39	TRAVIS W BENNETT DMD PA	General Dentistry	KEY LARGO	FL	33037	4	9	\$3,682.19	NO	YES	NO	YES
40	BENN KUSHNER	General Dentistry	PEMBROKE PINES	FL	33024	19	32	\$3,675.40	NO	YES	YES	YES
41	SIDNEY JULIUS DDS	General Dentistry	MIRAMAR	FL	33023	6	24	\$3,637.60	NO	YES	YES	YES
42	MARCELA NEWMAN DDS MS PA	General Dentistry	HOLLYWOOD	FL	33024	7	24	\$3,522.73	YES	YES	YES	NO
43	MEL RICHARD KROHN DMD PA	Oral Surgery	PLANTATION	FL	33317	5	9	\$3,518.00	NO	YES	NO	NO



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44	NILDA M ARCEO DDS	Periodontics	HOLLYWOOD	FL	33021	8	17	\$3,507.40	NO	YES	YES	NO
45	CHARLES KEITH RAYNOR DMD PA	General Dentistry	MIRAMAR	FL	33027	6	17	\$3,478.70	NO	YES	YES	YES
46	EMERALD HILLS DENTAL CENTER PC	General Dentistry	HOLLYWOOD	FL	33021	17	50	\$3,398.40	YES	YES	YES	YES
47	ROTHFIELD DENTAL ASSOCIATES PA	General Dentistry	HOLLYWOOD	FL	33021	12	47	\$3,395.60	NO	YES	YES	YES
48	FRANCISCO T MONTAMARTA DDS PA	Periodontics	DAVIE	FL	33330	6	22	\$3,390.50	NO	YES	YES	YES
49	GROSMAN AND MARRANZINI PA	Orthodontics	DAVIE	FL	33330	3	23	\$3,333.75	NO	YES	YES	NO
50	RANDALL T CALIFF DDS	General Dentistry	MIRAMAR	FL	33023	7	20	\$3,316.50	NO	YES	YES	YES
51	DONNIE L ADKINS DMD	General Dentistry	GREENEVILLE	TN	37745	2	12	\$3,288.50	NO	YES	YES	YES
52	BLUTH FAMILY DENTAL	General Dentistry	DAVIE	FL	33314	11	22	\$3,267.80	NO	YES	YES	YES
53	SMILES BY DESIGN INC	General Dentistry	WESTON	FL	33331	3	14	\$3,241.40	NO	YES	NO	YES
54	A DENTAL ART	General Dentistry	FORT LAUDERDALE	FL	33351	3	25	\$3,211.30	NO	YES	NO	NO
55	GENTLE DENTAL GROUP OF COOPER CITY	Multi-Specialty	COOPER CITY	FL	33026	15	30	\$3,145.20	YES	NO	YES	NO
56	DENTAL & SEDATION GROUP LLC	General Dentistry	LIGHTHOUSE POINT	FL	33064	5	15	\$3,129.16	NO	YES	NO	NO
57	DANIELA MODESTO GRAND DENTAL INC	General Dentistry	FORT LAUDERDALE	FL	33308	5	14	\$3,097.40	NO	YES	YES	YES
58	SCOTT H KLAREICH DDS	General Dentistry	TAMARAC	FL	33321	2	4	\$3,052.10	NO	YES	NO	YES
59	PALACIN DENTAL GROUP PA	General Dentistry	DAVIE	FL	33325	3	11	\$3,013.20	YES	YES	YES	YES
60	J KIM PERIODONTICS	General Dentistry	PORT ORANGE	FL	32129	1	7	\$2,969.40	NO	YES	NO	YES
61	SAMIRA ALEMPOUR DMD	Pediatric Dentistry	WESTON	FL	33331	12	30	\$2,968.20	NO	YES	YES	NO
62	PERETZ & JOBLOVE & PEREZ DDS PA	General Dentistry	HOLLYWOOD	FL	33021	13	28	\$2,961.80	NO	NO	YES	YES
63	STEVEN D AARON DMD	General Dentistry	NORTH MIAMI BEACH	FL	33162	3	12	\$2,876.90	NO	YES	YES	NO
64	RICHARD D SALZMANN DMD	Periodontics	COOPER CITY	FL	33024	6	13	\$2,874.00	NO	YES	YES	YES
65	DRS PSS & FRYDMEN PA	Prosthodontics	HOLLYWOOD	FL	33021	8	18	\$2,833.76	NO	NO	NO	NO
66	MIRAMAR FAMILY DENTISTRY INC	Unknown	Unknown	N/A	N/A	9	22	\$2,784.40	NO	NO	YES	NO
67	ROBERT M WAGNER DMD	General Dentistry	FORT LAUDERDALE	FL	33305	2	10	\$2,692.78	NO	YES	NO	YES
68	GROSMAN PEDIATRIC DENTISTRY AND ORTHODONTICS	Multi-Specialty	DAVIE	FL	33330	19	26	\$2,673.80	YES	YES	YES	YES
69	OSIS FAMILY DENTAL SPA LLC	General Dentistry	JUPITER	FL	33458	3	11	\$2,666.20	NO	YES	YES	NO
70	PINES FAMILY DENTAL INC	General Dentistry	PEMBROKE PINES	FL	33029	8	16	\$2,586.60	NO	YES	YES	NO
71	JAMES M KERNS DMD PLLC	General Dentistry	PLANTATION	FL	33317	11	20	\$2,547.50	NO	YES	YES	NO
72	KINGA ROGOWSKA DDS PA	General Dentistry	HOLLYWOOD	FL	33021	10	17	\$2,523.20	YES	YES	YES	YES
73	MARGARET M MICHAEL DMD PA	General Dentistry	MIRAMAR	FL	33025	9	21	\$2,519.00	NO	YES	YES	YES
74	ROBERT J BLANK DDS	Orthodontics	HOLLYWOOD	FL	33024	3	28	\$2,468.60	NO	NO	NO	YES
75	MAIN STREET CHILDRENS DENTISTRY OF SOUTH BROW	Multi-Specialty	COOPER CITY	FL	33024	12	19	\$2,438.40	YES	NO	YES	YES
76	HARVEY J ADELSON DMD	General Dentistry	TAMARAC	FL	33321	3	12	\$2,432.15	NO	NO	NO	NO
77	FRANK J MAYE DMD	Pediatric Dentistry	BOCA RATON	FL	33498	6	15	\$2,428.60	YES	YES	YES	YES
78	DRS PSS & FRYDMEN PA	General Dentistry	HOLLYWOOD	FL	33021	7	15	\$2,415.93	NO	YES	NO	NO
79	JONATHAN T BLOCH DMD PA	General Dentistry	MIAMI	FL	33183	2	14	\$2,405.00	NO	YES	NO	YES
80	PALM DENTAL CENTER PA	Multi-Specialty	HIALEAH	FL	33016	3	9	\$2,399.20	YES	YES	YES	NO
81	RACHELLE A DERMODY DMD PA	Pediatric Dentistry	PORT SAINT LUCIE	FL	34986	3	10	\$2,396.16	NO	YES	NO	NO
82	GLICKSMAN & MARS DENTAL LLC	General Dentistry	PEMBROKE PINES	FL	33027	2	8	\$2,319.10	NO	YES	YES	NO
83	OSCAR GONZALEZ DDS PA	Multi-Specialty	DAVIE	FL	33330	6	14	\$2,260.40	YES	YES	YES	YES
84	GORDON D SOKOLOFF DDS	General Dentistry	CORAL GABLES	FL	33134	1	5	\$2,255.00	NO	NO	NO	NO
85	NACHT TRUPKIN AND BABYAR DDS PA	Pediatric Dentistry	PLANTATION	FL	33317	10	17	\$2,236.00	YES	YES	NO	YES
86	GENTLE DENTISTRY OF TAMARAC PA	General Dentistry	TAMARAC	FL	33351	3	11	\$2,230.20	NO	YES	YES	NO

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87	CRAIG A GLAESNER DDS	General Dentistry	WEST PALM BEACH	FL	33410	2	7	\$2,183.50	NO	NO	NO	NO
88	JUPITER DENTAL CARE PLC	General Dentistry	JUPITER	FL	33458	8	17	\$2,182.40	NO	YES	YES	NO
89	PALM BEACH ENDODONTICS PA	General Dentistry	PALM BEACH GARDENS	FL	33410	2	5	\$2,137.50	NO	YES	NO	NO
90	ENDODONTIC SPECIALTY GROUP PA	General Dentistry	PEMBROKE PINES	FL	33027	3	5	\$2,122.40	NO	YES	YES	NO
91	NACHT TRUPKIN AND BABYAR DDS PA	Pediatric Dentistry	PLANTATION	FL	33317	9	20	\$2,120.20	NO	YES	NO	NO
92	ENDODONTICS UNLIMITED	General Dentistry	PEMBROKE PINES	FL	33024	4	5	\$2,101.08	NO	YES	YES	YES
93	A AZIZ ALAWA DDS MSD	General Dentistry	HIALEAH	FL	33015	2	9	\$2,091.20	YES	YES	YES	YES
94	ABRAHAM K ASSEFF DDS PA	General Dentistry	HOLLYWOOD	FL	33019	6	13	\$2,054.90	YES	YES	YES	YES
95	RONALD G ROBERTSON DDS	General Dentistry	SANTA BARBARA	CA	93101	1	6	\$2,050.00	NO	YES	NO	NO
96	MARK FORREST DMD PA	Periodontics	PEMBROKE PINES	FL	33028	7	17	\$2,038.80	NO	YES	NO	YES
97	MITCHELL J FARR DMD	General Dentistry	AVENTURA	FL	33160	6	14	\$2,029.80	NO	NO	NO	NO
98	PERFECT SMILE DENTISTRY LLC	Multi-Specialty	WELLINGTON	FL	33414	3	6	\$2,019.20	YES	YES	YES	YES
99	ALBERT LUCAS DMD	General Dentistry	PLANTATION	FL	33324	4	26	\$2,016.74	NO	YES	YES	YES
100	ROBERT W ASTLES DMD	General Dentistry	VERO BEACH	FL	32960	2	10	\$2,016.40	NO	YES	YES	YES
101	KR PERIODONTICS	Periodontics	NORTH MIAMI BEACH	FL	33162	2	6	\$2,010.00	NO	NO	NO	NO
102	MICHAEL MARURI DMD PA	Orthodontics	PLANTATION	FL	33324	2	20	\$2,005.76	NO	YES	YES	YES
104	YANITZA MCCONNELL DMD	General Dentistry	FT LAUDERDALE	FL	33316	1	5	\$2,000.00	NO	NO	NO	YES
103	KEVIN T BONN DMD PA	General Dentistry	LAKE MARY	FL	32746	1	10	\$2,000.00	NO	YES	NO	NO
105	THOMAS A PARKER DDS PA	General Dentistry	HOLLYWOOD	FL	33021	6	8	\$1,989.80	YES	YES	YES	NO
106	BRUCE L SESSIONS DDS PC	General Dentistry	LONGMONT	CO	80501	2	10	\$1,968.17	NO	YES	NO	NO
107	JUAN L GARRASTAZU DMD PA	General Dentistry	PEMBROKE PINES	FL	33026	7	15	\$1,939.40	YES	YES	YES	YES
108	STICKNEY DENTAL LLC	General Dentistry	OCALA	FL	34476	2	3	\$1,937.50	YES	YES	YES	YES
109	DAYSY PINERO DMD	General Dentistry	CORAL SPRINGS	FL	33065	10	18	\$1,913.20	YES	YES	NO	YES
110	FAMILY DENTISTRY II INC	General Dentistry	WESTON	FL	33331	5	10	\$1,909.60	NO	YES	YES	YES
111	RICK H FERGUSON DMD	General Dentistry	DAVIE	FL	33330	4	24	\$1,907.40	NO	YES	YES	YES
112	BROWARD PERIODONTAL ASSOCIATES INC	Periodontics	HOLLYWOOD	FL	33021	14	18	\$1,892.60	NO	YES	YES	YES
113	GENTLE DENTAL GROUP OF DELRAY BEACH	Multi-Specialty	DELRAY BEACH	FL	33446	3	17	\$1,890.40	YES	YES	YES	YES
114	WILLIAM T MCKENZIE JR DMD MS	Periodontics	PORT CHARLOTTE	FL	33952	1	2	\$1,874.50	NO	YES	NO	YES
115	KINGA E ROGOWSKA DDS PA	General Dentistry	HOLLYWOOD	FL	33021	16	26	\$1,871.00	NO	YES	YES	YES
116	MIRAGE DENTAL ASSOCIATES	General Dentistry	CASTLE ROCK	CO	80104	2	8	\$1,851.48	NO	YES	YES	YES
117	ORAL FACIAL IMPLANT CENTER PA	Oral Surgery	BOCA RATON	FL	33486	3	6	\$1,832.60	NO	YES	YES	YES
118	MARK A KUHL DMD PA	General Dentistry	JUNO BEACH	FL	33408	1	9	\$1,816.90	NO	YES	YES	YES
119	MIAMI LAKES PERIODONTAL	Periodontics	MIAMI LAKES	FL	33016	1	1	\$1,809.00	NO	YES	YES	YES
120	GARY R WEIDER DMD	General Dentistry	AVENTURA	FL	33180	2	8	\$1,802.70	NO	YES	YES	YES
121	BROWARD MALL DENTAL PA	Multi-Specialty	PLANTATION	FL	33388	1	3	\$1,789.10	YES	YES	YES	YES
122	BENN KUSHNER	General Dentistry	PEMBROKE PINES	FL	33024	6	9	\$1,789.00	YES	YES	YES	YES
123	PETER M SCERBO DMD PA	General Dentistry	FORT LAUDERDALE	FL	33316	6	19	\$1,788.80	NO	YES	YES	YES
124	LAURA GONZALEZ DMD PA	General Dentistry	PEMBROKE PINES	FL	33026	4	11	\$1,782.64	NO	YES	NO	YES
125	BROWARD PERIODONTAL ASSOCIATES INC	Periodontics	HOLLYWOOD	FL	33021	5	5	\$1,772.80	YES	YES	YES	YES
126	RGD DENTAL CORP	General Dentistry	PEMBROKE PINES	FL	33029	1	6	\$1,757.00	NO	YES	YES	YES
127	KISTAMA NAIDU DDS	General Dentistry	PEMBROKE PINES	FL	33024	2	10	\$1,749.85	NO	YES	YES	NO
128	AA DENTAL PLLC	General Dentistry	FORT LAUDERDALE	FL	33315	4	7	\$1,741.40	NO	YES	NO	YES
129	H G HOSSEINI DDS PA	General Dentistry	FORT LAUDERDALE	FL	33326	3	6	\$1,739.91	NO	YES	YES	YES

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130	RICHARD KARAM DDS PA	General Dentistry	PEMBROKE PINES	FL	33024	3	5	\$1,738.90	NO	YES	YES	YES
131	TOMER HAIK DDS PA	Pediatric Dentistry	WELLINGTON	FL	33449	8	15	\$1,733.80	NO	YES	YES	NO
132	SAWGRASS MILLS MALL DENTAL	General Dentistry	SUNRISE	FL	33323	3	7	\$1,731.80	NO	YES	YES	NO
133	ADVANCED AESTHETIC CENTER FOR ORAL AND MAXILL	Oral Surgery	WESTON	FL	33326	3	6	\$1,727.40	NO	YES	NO	YES
134	DENTAAMERICA LLC	General Dentistry	COOPER CITY	FL	33330	11	17	\$1,713.00	NO	YES	NO	YES
135	LAKE CITY FAMILY DENTAL CENTER	General Dentistry	LAKE CITY	FL	32025	1	4	\$1,709.30	NO	YES	NO	YES
136	WESTON DENTAL ASSOCIATES	General Dentistry	WESTON	FL	33331	4	8	\$1,702.34	NO	YES	YES	NO
137	WILLIAM J MORSE FAMILY DENTISTRY INC	General Dentistry	SAINT AUGUSTINE	FL	32080	2	6	\$1,681.10	YES	YES	YES	NO
138	KEITH E MOORE DMD	General Dentistry	FORT LAUDERDALE	FL	33316	3	6	\$1,676.58	NO	YES	NO	YES
139	JENNIFER M ADELSON DDS PA	Multi-Specialty	HALLANDALE	FL	33009	5	21	\$1,675.10	YES	YES	YES	YES
140	MARTHA DE LAIFLERIA DMD & REINOL GONZALEZ DMD	General Dentistry	DAVIE	FL	33330	5	15	\$1,666.60	NO	YES	YES	NO
141	MICHAEL J FRIEND DMD PA	General Dentistry	PLANTATION	FL	33324	9	18	\$1,634.20	YES	YES	NO	NO
142	AVENTURA DENTAL ARTS LLC	General Dentistry	MIAMI	FL	33180	4	13	\$1,618.40	NO	YES	NO	NO
143	DENTAL SPECIALITY CENTER OF PEMBROKE PINE	Multi-Specialty	PEMBROKE PINES	FL	33024	7	9	\$1,617.60	YES	YES	YES	YES
144	MILAN KHAKRIA DMD	Orthodontics	PLANTATION	FL	33324	2	18	\$1,615.00	NO	NO	YES	YES
145	SUNRISE DENTAL GROUP PA	Multi-Specialty	PLANTATION	FL	33322	3	6	\$1,614.40	YES	YES	YES	YES
146	HIRSCHFIELD & ASSOCIATES PA	Orthodontics	MIAMI	FL	33176	2	14	\$1,613.23	NO	NO	YES	YES
147	DONALD J RADOMSKI DDS	General Dentistry	GULF BREEZE	FL	32563	4	16	\$1,608.50	NO	YES	NO	YES
148	WILLIAM E CHEN DMD PC	General Dentistry	AVON PARK	FL	33825	2	7	\$1,607.00	NO	NO	NO	YES
149	MLK INC	General Dentistry	DULUTH	GA	30097	1	1	\$1,602.70	NO	NO	NO	NO
150	DR ERIC H NAIERMAN DDS PA	Unknown	Unknown	N/A	N/A	6	13	\$1,600.00	Unknown	NO	YES	NO
151	FERNANDO GUTIERREZ DMD	General Dentistry	PEMBROKE PINES	FL	33024	2	8	\$1,590.30	NO	YES	NO	YES
152	DENTAL SPECIALITY CENTER OF PEMBROKE PINE	Multi-Specialty	PEMBROKE PINES	FL	33024	5	12	\$1,586.00	YES	YES	YES	YES
153	DRS JOHAL DUNNING & ASSOCIATES II	General Dentistry	CHARLOTTE	NC	28226	2	9	\$1,582.00	YES	YES	NO	NO
154	SOUTHWEST BROWAR DENTAL ASSOCIATES	General Dentistry	PEMBROKE PINES	FL	33029	2	6	\$1,560.40	YES	NO	YES	YES
155	DAVID W YATES DMD PC	General Dentistry	PALM BEACH GARDENS	FL	33418	3	7	\$1,543.44	NO	NO	YES	NO
156	COMFORTABLE CARE DENTAL HEALTH PROFESSIONALS	General Dentistry	PLANTATION	FL	N/A	4	5	\$1,543.32	YES	YES	YES	NO
157	DENTAL CARE INSTITUTE PA	General Dentistry	PONTE VEDRA	FL	32081	4	9	\$1,524.00	NO	YES	YES	YES
158	STEVEN A ROSENBERG DDS PA	General Dentistry	FORT LAUDERDALE	FL	33317	6	11	\$1,521.46	NO	YES	NO	YES
159	FONGS COMPLETE DENTAL CARE INC	General Dentistry	PEMBROKE PINES	FL	33024	3	15	\$1,515.00	NO	YES	YES	YES
160	MONARCH LAKES DENTAL GROUP PA	General Dentistry	MIRAMAR	FL	33027	3	6	\$1,514.80	NO	NO	NO	YES
161	SOUTH FLORIDA ENDODONTICS	Endodontics	PLANTATION	FL	33322	2	3	\$1,514.60	NO	YES	YES	NO
162	4350 DENTAL	General Dentistry	HOLLYWOOD	FL	33021	3	4	\$1,503.80	NO	YES	YES	YES
163	ORAL FACIAL RECONSTRUCTION & IMPLANT CTR	Oral Surgery	AVENTURA	FL	33180	2	2	\$1,494.00	YES	YES	YES	YES
164	CENTER FOR COMPLETE DENTISTRY INC	General Dentistry	HALLANDALE BEACH	FL	33009	3	7	\$1,483.80	YES	YES	YES	YES
165	GATEWAY DENTAL INC	General Dentistry	HOLLYWOOD	FL	33024	2	12	\$1,462.60	YES	YES	YES	YES
166	RONALD A GEORGE DMD	General Dentistry	FORT LAUDERDALE	FL	33317	4	24	\$1,455.00	NO	YES	YES	YES
167	KENNETH C WEST DDS PC	General Dentistry	BLAIRSVILLE	GA	30512	2	6	\$1,452.50	NO	NO	NO	YES
168	JOHN S BAZOS DMD PA	General Dentistry	CORAL SPRINGS	FL	33067	4	6	\$1,449.20	NO	YES	NO	YES
169	JAMIE L SHORE DDS	General Dentistry	HOLLYWOOD	FL	33026	3	7	\$1,447.40	NO	NO	NO	NO
170	LANDON LEE GREER DDS	General Dentistry	DUNLAP	TN	37327	5	13	\$1,446.20	NO	YES	YES	YES
171	RICHARD D SIEGEL DDS	General Dentistry	PEMBROKE PINES	FL	33027	2	4	\$1,445.31	NO	NO	NO	NO
172	DAWN L POLASKY DDS PA	General Dentistry	FT LAUDERDALE	FL	33308	2	7	\$1,444.60	NO	YES	YES	YES

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	<u>Provider Name</u>	<u>Provider Type</u>	City	State	Zip	Member count	Claim count	Plan \$ Paid Amount	FCL	CIGNA Total DPPO	Solstice	UCCI Advantage Plus 2.0
173	DALINDA CANELA PICHARDO DDS PA	General Dentistry	HOLLYWOOD	FL	33020	3	6	\$1,442.20	YES	YES	YES	YES
174	JON G DUNN DMD	General Dentistry	PROVIDENCE	KY	42450	2	6	\$1,422.00	NO	NO	NO	NO
175	JUAN C VALDES DDS PA	General Dentistry	HALLANDALE	FL	33009	1	4	\$1,418.40	YES	YES	NO	YES
176	BAITNER PEDIATRIC DENTISTRY	Pediatric Dentistry	HOLLYWOOD	FL	33021	5	8	\$1,410.80	NO	YES	YES	YES
177	COWAN & ASSOCIATES DDS PA	Multi-Specialty	PLANTATION	FL	33322	1	2	\$1,407.60	YES	YES	YES	YES
178	SUNRISE DENTAL GROUP PA	Multi-Specialty	PLANTATION	FL	33322	3	5	\$1,402.00	YES	YES	YES	YES
179	BROWARD PERIODONTAL ASSOCIATES INC	Periodontics	HOLLYWOOD	FL	33021	12	14	\$1,401.44	YES	YES	YES	YES
180	NATALIA M BENDA DDS	General Dentistry	FORT LAUDERDALE	FL	33309	4	6	\$1,392.30	NO	YES	YES	NO
181	DUNKLING AND PENNEY DENTISTRY	General Dentistry	JERICO	VT	05465	2	6	\$1,390.09	NO	NO	NO	YES
182	DAVID J YODER	General Dentistry	PONTE VEDRA BEACH	FL	32082	3	10	\$1,388.60	NO	YES	YES	YES
183	ERIKA A MARTINEZ DMD PA	General Dentistry	FORT LAUDERDALE	FL	33326	4	6	\$1,382.80	NO	YES	YES	NO
184	LAKES PLAZA DENTAL ASSOCIATES P A	General Dentistry	WESTON	FL	33326	7	17	\$1,372.74	NO	YES	NO	YES
185	CHRISTOPHER T BAKKE DMD	General Dentistry	MARIETTA	GA	30062	2	5	\$1,361.14	NO	NO	NO	NO
186	FIRST CARE DENTAL ASSOCIATES PA	General Dentistry	TALLAHASSEE	FL	32308	4	10	\$1,352.20	NO	YES	YES	NO
187	LILIANA C GONZALEZ DDS PA	General Dentistry	PEMBROKE PINES	FL	33024	1	12	\$1,351.40	NO	YES	YES	YES
188	DALINDA CANELA PICHARDO DDS PA	General Dentistry	HOLLYWOOD	FL	33020	3	5	\$1,343.50	NO	YES	YES	YES
189	DAVID B KAGAN DMD PA	General Dentistry	BOCA RATON	FL	33434	1	3	\$1,341.30	NO	YES	NO	NO
190	TOWNCARE DENTAL OF PEMBROKE PINES PA	Multi-Specialty	PEMBROKE PINES	FL	33026	1	4	\$1,333.50	YES	YES	YES	YES
191	VALERIE MARINO DDS	Periodontics	NORTH PALM BEACH	FL	33408	2	5	\$1,315.93	NO	YES	YES	YES
192	GLORIA MARIA HENAO DDS PA	General Dentistry	MIRAMAR	FL	33025	4	5	\$1,304.91	NO	NO	YES	NO
193	MARIANNA KAUFMAN DMD	General Dentistry	WELLINGTON	FL	33414	1	7	\$1,290.80	NO	YES	YES	YES
194	MIGUEL F BORDA DMD	General Dentistry	FORT LAUDERDALE	FL	33308	3	9	\$1,281.20	NO	YES	YES	YES
195	ALEJANDRO DE LA CRUZ DDS PA	General Dentistry	MIAMI	FL	33155	2	5	\$1,280.60	YES	YES	YES	YES
196	DR GARY S ARNOLD DDS PA	General Dentistry	HALLANDALE	FL	33009	1	1	\$1,278.00	NO	YES	YES	YES
197	DENTAL NOW OF PALM SPRINGS LLC	Pediatric Dentistry	HALLANDALE BEACH	FL	33009	1	7	\$1,268.80	NO	YES	YES	YES
198	NIVIA E CONTE DDS	General Dentistry	CORAL SPRINGS	FL	33071	2	8	\$1,266.80	NO	YES	YES	NO
199	ANGELA M BUITRAGO DEFABRIQUE DMD	General Dentistry	LOXAHATCHEE	FL	33470	2	25	\$1,262.66	NO	YES	YES	YES
200	NIGEL D GRANDISON DMD	Unknown	Unknown	N/A	N/A	3	7	\$1,250.00	NO	NO	YES	YES
201	WALKER AND RAYNAL DMDS PL	General Dentistry	BRANDON	FL	33510	2	7	\$1,249.35	YES	YES	NO	YES
202	ANDREW E BERTNOLLI DDS	General Dentistry	FORT LAUDERDALE	FL	33334	1	5	\$1,244.00	NO	YES	NO	YES
203	DAYSY E PINERO DMD	General Dentistry	CORAL SPRINGS	FL	33065	8	11	\$1,236.20	NO	YES	NO	NO
204	BITCHATCHI AND DELCASTILLO DMD PA	General Dentistry	HOLLYWOOD	FL	33021	2	7	\$1,230.00	NO	YES	NO	YES
205	CHARLES W CONNER DMD	General Dentistry	WEST PALM BEACH	FL	33411	4	10	\$1,229.90	NO	NO	NO	NO
206	STEVE R COOPER DMD JENNIFER S COOPER DMD	General Dentistry	ORMOND BEACH	FL	32174	2	8	\$1,216.03	YES	YES	YES	NO
207	SUPERIOR DENTAL PLATATION PL	General Dentistry	PLANTATION	FL	33317	5	7	\$1,211.20	YES	YES	YES	NO
208	MICHAEL BRODY DDS PA	General Dentistry	MIAMI BEACH	FL	33140	3	6	\$1,207.90	NO	YES	NO	YES
209	BRAD W GRAFF DMD	General Dentistry	FORT LAUDERDALE	FL	33312	7	11	\$1,204.00	NO	YES	YES	YES
210	FREEMAN ORTHODONTICS	Orthodontics	PLANTATION	FL	33322	3	19	\$1,196.62	NO	YES	YES	NO
211	HORTON PAUL F	General Dentistry	SEBRING	FL	33870	1	1	\$1,195.80	YES	YES	YES	YES
212	DENTAL CARE CENTER OF HOLLYWOOD	General Dentistry	HOLLYWOOD	FL	33021	4	5	\$1,183.60	YES	YES	YES	YES
213	DRS PANCHAL AND HAYGOOD PA	General Dentistry	WILMINGTON	NC	28403	1	3	\$1,179.00	NO	YES	YES	YES
214	CHRISTOPHER L KATES DDS	General Dentistry	STUART	FL	34994	2	6	\$1,177.20	NO	YES	YES	YES
215	GENTLE DENTAL GROUP OF COCONUT CREEK PLLC	Multi-Specialty	COCONUT CREEK	FL	33073	1	1	\$1,176.20	YES	YES	YES	NO

**City of Hollywood**  
**Detailed Dental Disruption Analysis - by Paid \$ Amount**  
**Effective Date: January 01, 2017**



	<u>Provider Name</u>	<u>Provider Type</u>	City	State	Zip	Member count	Claim count	Plan \$ Paid Amount	FCL	CIGNA Total DPPO	Solstice	UCCI Advantage Plus 2.0
216	KIDS DENTAL PLACE INC	Pediatric Dentistry	PLANTATION	FL	33324	3	8	\$1,172.00	YES	YES	YES	YES
217	EDDY A MORA DDS PA	General Dentistry	MIAMI	FL	33155	2	5	\$1,164.61	NO	YES	YES	YES
218	DENTAL ASSOCIATES OF SUN CITY	General Dentistry	SUN CITY CENTER	FL	33566	2	6	\$1,162.30	NO	YES	YES	YES
219	ELIZABETH ZIADIE DDS	General Dentistry	COOPER CITY	FL	33024	5	10	\$1,161.60	YES	YES	NO	YES
220	ROBERT S DOLGOW DDS	General Dentistry	FORT LAUDERDALE	FL	33351	3	8	\$1,152.80	NO	YES	NO	YES
221	VALLEY FORGE DENTAL OF FL PA	Multi-Specialty	SANFORD	FL	32771	3	8	\$1,148.60	YES	YES	YES	YES
222	ORAL FACIAL RECONSTRUCTION & IMPLANT CTR	Oral Surgery	AVENTURA	FL	33180	1	1	\$1,144.00	YES	YES	YES	NO
223	RICHARD OKLIN DMD PA	General Dentistry	HOLLYWOOD	FL	33023	2	11	\$1,136.40	YES	YES	YES	YES
224	ALAN J BUSSELL DDS PA	General Dentistry	TAMARAC	FL	33321	3	8	\$1,133.70	NO	YES	YES	YES
225	PERETZ & JOBLOVE & PEREZ DDS PA	Multi-Specialty	HOLLYWOOD	FL	33021	5	5	\$1,131.20	YES	NO	YES	NO
226	KERI A SHENKER DMD PA	General Dentistry	PLANTATION	FL	33324	3	8	\$1,126.74	YES	YES	YES	NO
227	ADVANCED DENTAL CARE OF PEMBROKE PINES	General Dentistry	PEMBROKE PINES	FL	33026	6	7	\$1,125.00	YES	YES	YES	NO
228	ANGELA M HARNEY DMD PA	General Dentistry	FORT MYERS	FL	33907	2	4	\$1,114.47	NO	NO	NO	NO
229	GASTON BERENQUER INC	Periodontics	STUART	FL	34994	1	1	\$1,112.80	YES	YES	YES	YES
230	DENTAL & SEDATION GROUP LLC	General Dentistry	LIGHTHOUSE POINT	FL	33064	2	2	\$1,111.20	NO	YES	NO	NO
231	RANDALL T CALIFF DDS	General Dentistry	SUNRISE	FL	33323	2	6	\$1,107.20	NO	YES	YES	NO
232	RICHARD A MUFSON DDS	General Dentistry	MIAMI	FL	33180	3	4	\$1,103.00	NO	YES	NO	YES
233	SMILE DESIGNERS INC	Orthodontics	PLANTATION	FL	33317	1	11	\$1,102.75	NO	NO	NO	YES
234	UPPER VALLEY ENDODONTICS PC	General Dentistry	WHITE RIVER JUNCTION	VT	05001	1	2	\$1,101.12	NO	NO	NO	YES
235	MIAMI BEACH DENTAL ASSOCIATES	General Dentistry	MIAMI	FL	33140	1	8	\$1,100.50	NO	YES	YES	NO
236	ROYAL DENTAL CARE PA	General Dentistry	PLANTATION	FL	33317	2	5	\$1,099.10	YES	YES	YES	NO
237	THAI THANH NONG	General Dentistry	PALM COAST	FL	32164	2	9	\$1,083.70	YES	YES	YES	YES
238	TAMIR M SEGAL DMD	Periodontics	FORT LAUDERDALE	FL	33331	2	3	\$1,080.00	NO	YES	NO	YES
239	S EDWARD NEUWIRTH DDS	General Dentistry	HALLANDALE	FL	33009	4	9	\$1,075.20	NO	NO	NO	NO
240	OROFACIAL AND DENTAL IMPLANT SURGERY	Oral Surgery	ORLANDO	FL	32819	1	2	\$1,066.18	YES	YES	YES	YES
241	GENTLE DENTAL GROUP OF DELRAY BEACH	Multi-Specialty	DELRAY BEACH	FL	33446	1	2	\$1,065.00	YES	YES	YES	YES
242	TIMOTHY P CHEN DMD PA	Pediatric Dentistry	MIRAMAR	FL	33027	7	10	\$1,061.40	NO	YES	YES	NO
243	JOHN DE STEFON DMD PA	General Dentistry	FORT LAUDERDALE	FL	33301	2	6	\$1,060.00	NO	YES	YES	YES
244	KELVIN LANTIGUA DMD PA	General Dentistry	HOLLYWOOD	FL	33024	3	8	\$1,057.80	NO	YES	YES	NO
245	H & K ENDODONTICS	Endodontics	PLANTATION	FL	33324	2	2	\$1,056.00	YES	YES	YES	YES
246	CAMPBELL DENTAL ASSOCIATES	General Dentistry	MIRAMAR	FL	33025	4	9	\$1,054.00	YES	YES	NO	NO
247	ANAS SELMAN DDS	Endodontics	DAVIE	FL	33314	2	3	\$1,050.40	NO	YES	NO	YES
248	RICHARD L BALICK DMD PA	General Dentistry	HOLLYWOOD	FL	33021	10	11	\$1,044.60	YES	YES	YES	NO
249	M & G DENTS CORP	General Dentistry	MIAMI BEACH	FL	33139	1	3	\$1,041.40	YES	NO	NO	YES
250	STEVE R COOPER DMD JENNIFER S COOPER DMD	General Dentistry	ORMOND BEACH	FL	32174	2	8	\$1,036.76	YES	YES	YES	YES
						<b>Total In-Network Matches:</b>			<b>73</b>	<b>210</b>	<b>165</b>	<b>158</b>

\* Spreadsheet only shows 250 out of 1,238 records.

City of Hollywood  
 FSA Administration RFP Evaluation  
 Effective Date: January 1, 2017



	<b>RENEWAL</b>	<b>Alternative #1</b>	<b>Alternative #2</b>	<b>Alternative #3</b>	<b>Alternative #4</b>	<b>Alternative #5</b>
	<b>TASC</b>	<b>HealthEquity</b>	<b>P&amp;A Group</b>	<b>WageWorks</b>	<b>Employee Benefits Corporation (EBC)</b>	<b>Benefits Workshop</b>
Basic FSA Services PPPM	\$3.25	\$1.95	\$3.00	\$3.00	\$3.15	\$3.25
Debit card setup fee	Included	Included	Included	Included	Included	Included
First Year Set-up fee	Included	<b>\$1,500</b>	Included	Included	Included	Included
Annual renewal fee	Included	<b>\$1,500</b>	Included	Included	Waived	Included
Plan Design, Documents and Forms costs	Included	Included	Included	Included	Included	Included
Claim submission options	TASC Card, Mobile App, Web Wizard/MyTASC, Fax, Auto Claim Feed, Mail	Online portal, Mobile App, Email, Fax, Mail	Paper, Fax, Mobile upload	Mail, Online, Mobile App, Toll-free Fax	Online, Mobile App, Benefits Card, Paper forms; US Mail, Fax, Email	Mail, Email, Fax
Claims turnaround, processing and payment timing	24 Hours	3 - 5 business days; Average TAT is 2 - 3 business days	24/7 claims processing & daily per bank calendar. 2 - 3 business days if direct deposit & 3 - 5 business days for manual check	Claims processed within two (2) business days for visibility on website	Claims processed within two (2) business days of receipt; Reimbursement depends on funding type	Weekly
Direct deposit of reimbursements	Yes	Yes	Yes	Yes	Yes	Yes
Secure Employer & Employee Web Portals	<a href="http://www.tasconline.com">www.tasconline.com</a>	<a href="http://www.healthequity.com">www.healthequity.com</a>	<a href="http://www.paadmin.com">www.paadmin.com</a>	<a href="http://www.WageWorks.com">www.WageWorks.com</a>	<a href="http://www.ebcflex.com">www.ebcflex.com</a>	<a href="http://BenefitsWorkshop.com/hollywood">BenefitsWorkshop.com/hollywood</a>
Electronic enrollment kits	Yes	Yes	Yes	Yes	Yes	Yes
Printed/Paper enrollment kits	N/A	N/A	Included	Quoted upon request	\$3.00 per printed packet	Included for cost
Employee Communications	Included	Included	Included	Included	Included	Included
Reporting capabilities	Included; Online, IVR Mobile App. Real time updates	Monthly & web portal access	24/7 live reporting via online portals	24/7 live reporting via online portals	Daily / Annual	Any, as often as weekly. Custom reports no extra cost
Customized Group Employee Education Meeting	Included	One (1) Onsite Education support day included	Included	Three (3) Meetings and Webinar support included	Webinar included; in-person meetings are additional cost.	Included
Non-Discrimination testing	Included	Included; One (1) annually	Included	Included; One (1) annually	Included; One (1) annually	Included
Rate Guarantee	<b>36 Months</b>	<b>36 Months</b>	<b>60 Months</b>	<b>60 Months</b>	<b>60 Months</b>	<b>36 Months</b>
Premium Rates:						
Monthly Administration Fee PPPM <u>1,360</u>	\$3.25	\$1.95	\$3.00	\$3.00	\$3.15	\$3.25
Monthly Premium	\$4,420	\$2,652	\$4,080	\$4,080	\$4,284	\$4,420
Annual Premium*	\$53,040	\$34,824	\$48,960	\$48,960	\$51,408	\$53,040
\$ Decrease	\$0	-\$18,216	-\$4,080	-\$4,080	-\$1,632	\$0
% Decrease	0.0%	-34.3%	-7.7%	-7.7%	-3.1%	0.0%

\*Includes Set-up and/or Renewal Fee if applicable

Year 2; -10.4%

City of Hollywood  
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	RENEWAL	Alternative #6	Alternative #7	Alternative #8	Alternative #9	Alternative #10
	TASC	Discovery	Chard Snyder	Aetna / PayFlex	UnitedHealthcare	CIGNA
Basic FSA Services PPPM	\$3.25	\$3.80	\$3.95	\$4.15 - Under 2000 \$3.99 - 2000+	\$4.02	\$4.59
Debit card setup fee	Included	Included	Included	Included	<b>\$0.50 additional PEPM</b>	Included
First Year Set-up fee	Included	Included	Included	<b>\$750</b>	Included	Included
Annual renewal fee	Included	Included	Included	<b>\$500</b>	Included	Included
Plan Design, Documents and Forms costs	Included	Included	Included	Included	Included	Included
Claim submission options	TASC Card, Mobile App, Web Wizard/MyTASC, Fax, Auto Claim Feed, Mail	Electronic per participant portal, Mobile App, Fax, Mail	Mail, Fax, E-mail, Online, Mobile App	Online, Fax, Mail, Mobil App	Benefits Card, Paper, Fax	Online, Fax, Mail & can elect AutoPay [Automatic claims forwarding]
Claims turnaround, processing and payment timing	24 Hours	Claims processed within two (2) business days; Reimbursement following business day	95%+ processed in 5 business days	Within 2 business days; 2015 average TAT was 1.39 business days	<i>No timing detail provided</i>	95%+ processed in 7 business days
Direct deposit of reimbursements	Yes	Yes	Yes	Yes	Yes	Yes
Secure Employer & Employee Web Portals	<a href="http://www.tasconline.com">www.tasconline.com</a>	<a href="http://www.DiscoveryBenefits.com">www.DiscoveryBenefits.com</a>	<a href="http://www.chard-snyder.com">www.chard-snyder.com</a>	<a href="http://www.payflex.com">www.payflex.com</a>	<a href="http://www.myuhc.com">www.myuhc.com</a>	<a href="http://www.CignaAccess.com">www.CignaAccess.com</a> <a href="http://www.myCigna.com">www.myCigna.com</a>
Electronic enrollment kits	Yes	Yes	Yes	Yes	Yes	Yes
Printed/Paper enrollment kits	N/A	Available; Limited Quantity	Included	Included	<b>Not Included</b>	Included
Employee Communications	Included	Included	Included	Included; Customization for additional costs	Included	Included
Reporting capabilities	Included; Online, IVR Mobile App. Real time updates	24/7 live reporting via online portals	Monthly	24/7 live reporting via online portals	Monthly	24/7 live reporting via online portals
Customized Group Employee Education Meeting	Included	Webinar included; in-person meetings are additional cost.	One (1) Included; Additional at cost	Included	Customization not included	Included
Non-Discrimination testing	Included	Included; Four (4) tests	Included	Included; Three (3) tests	<b>\$500 / test</b>	<b>Not Included</b>
Rate Guarantee	<b>36 Months</b>	<b>36 Months</b>	<b>36 Months</b>	<b>36 Months</b>	<b>12 Months</b>	<b>36 Months</b>
Premium Rates:					<i>Debit Card Fee included</i>	
Monthly Administration Fee PPPM <u>1,360</u>	\$3.25	\$3.80	\$3.95	\$3.99	\$4.52	\$4.59
Monthly Premium	\$4,420	\$5,168	\$5,372	\$5,426	\$6,147	\$6,242
Annual Premium*	\$53,040	\$62,016	\$64,464	\$66,366.80	\$73,766	\$74,909
\$ Decrease	\$0	\$8,976	\$11,424	\$13,327	\$20,726	\$21,869
% Decrease	0.0%	16.9%	21.5%	25.1%	39.1%	41.2%

\*Includes Set-up and/or Renewal Fee if applicable

Year 2; -32.6%

