

The School Board of Polk County, Florida

Customer Number 123166

Effective 10/01/2007

EXPERIENCE-0123166 The School Board of Polk County, Florida

REPORT-0123166 The School Board of Polk County, Florida

SUBCODE 0001-HIGH PLAN

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

SUBCODE 0002-HIGH PLAN: LATE ENTRANT

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

SUBCODE 0003-MIDDLE PLAN

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

SUBCODE 0004-MIDDLE PLAN: LATE ENTRANT

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

SUBCODE 0005-LOW PLAN

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

SUBCODE 0006-LOW PLAN: LATE ENTRANT

CLAIMBRANCH 0001-ACTIVES

DENTAL

CLAIMBRANCH 0003-RETIREEES

DENTAL

THE SCHOOL BOARD OF POLK COUNTY, FLORIDA
Customer - 123166 Experience - 123166

Branch - 000001		Lives - Personal	Lives - Dependent
DENT	Apr-09	7855	3264
DENT	May-09	7875	3273
DENT	Jun-09	7877	3277
DENT	Jul-09	7865	3271
DENT	Aug-09	7846	3263
DENT	Sep-09	7445	3124
DENT	Oct-09	7546	3190
DENT	Nov-09	7551	3191
DENT	Dec-09	7778	3265
DENT	Jan-10	7895	3312
DENT	Feb-10	7928	3314
DENT	Mar-10	7923	3309

Branch - 000003		Lives - Personal	Lives - Dependent
DENT	Apr-09	708	274
DENT	May-09	626	219
DENT	Jun-09	679	228
DENT	Jul-09	652	229
DENT	Aug-09	650	236
DENT	Sep-09	623	215
DENT	Oct-09	856	297
DENT	Nov-09	664	239
DENT	Dec-09	496	187
DENT	Jan-10	724	246
DENT	Feb-10	725	244
DENT	Mar-10	727	246

Premium vs Claims Report

From : 04/01/2009 To : 03/31/2010

Report Parameters:

Customer Number: 123166

Coverage Category DENTAL VOLUNTARY

Premium Level: Experience

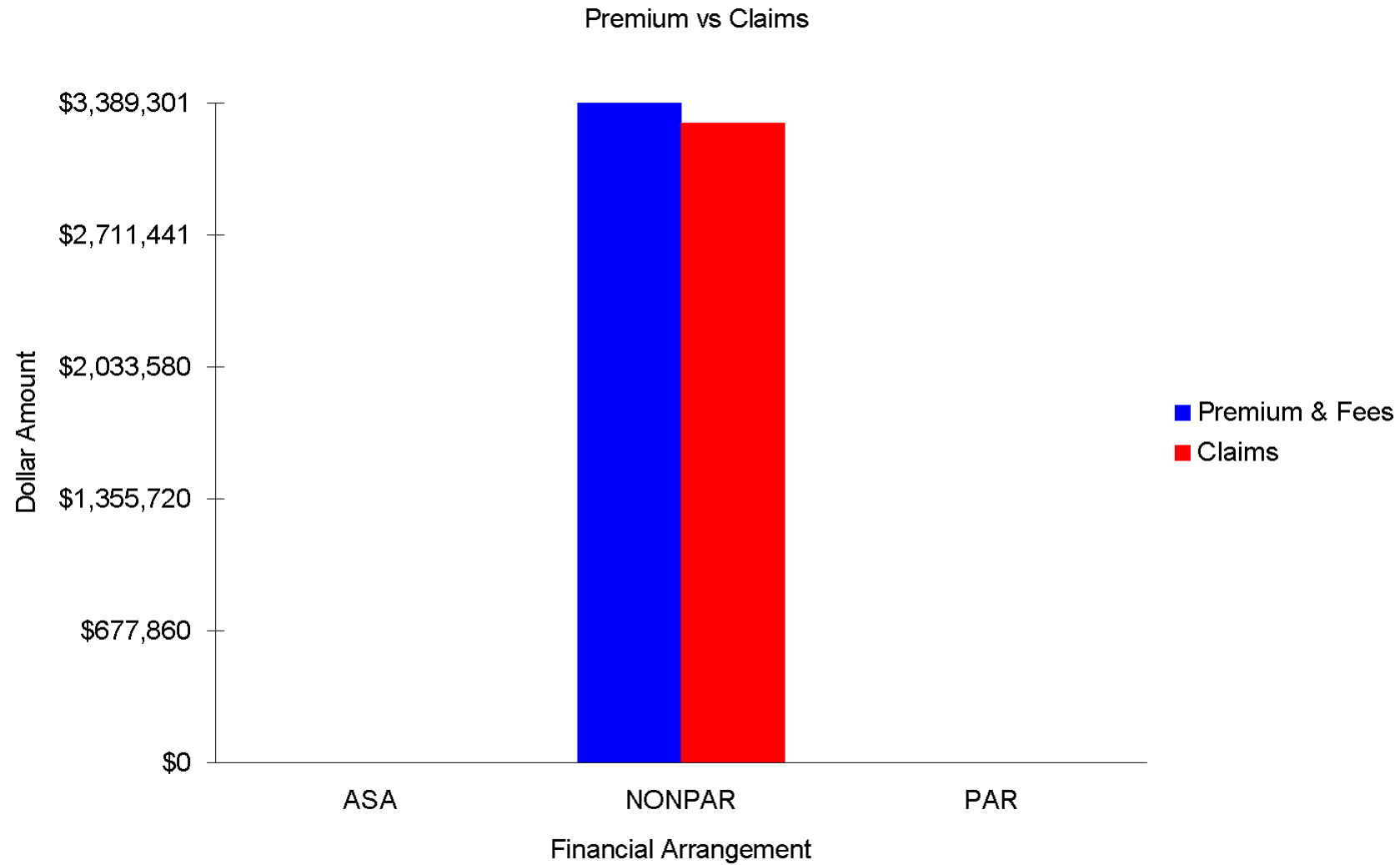
Claim Level: Paypoint

Claim View: Customer Reporting Date

Experience	Bill Formats
0123166 THE SCHOOL BOARD OF	ALL
0123166 THE SCHOOL BOARD OF	ALL

***If this is the only page you received please return to Edit this Report Package and review your parameter selections from the 'Re-run the Report Package Wizard' option.

Premium vs Claims Report



*Please note that if you have a DHMO product, this report may include DHMO premium but not DHMO claims. To see PDP data alone, please select the PDP coverage option when running your PVC report.

*Premium and claims information on this report has been matched at the most detailed level possible based on your billing and claims structure.

Premium vs Claims Report

PVC Rollup at Customer Level

04/01/2009 - 03/31/2010

Summary by Experience Number for Non-Participating (NONPAR) Arrangement

Experience Number	Current Month		Report Period to Date		
	Premium	Claims	Premium	Claims	Percent
0123166 THE SCHOOL BOARD OF POLK COUNT	\$294,400	\$275,883	\$3,389,301	\$3,286,597	97%
Sub-Total	\$294,400	\$275,883	\$3,389,301	\$3,286,597	97%

Customer Summary

Financial Arrangement	Current Month		Report Period to Date		
	Premium/Fees	Claims	Premium/Fees	Claims	Percent
NONPAR	\$294,400	\$275,883	\$3,389,301	\$3,286,597	97%
Grand Total	\$294,400	\$275,883	\$3,389,301	\$3,286,597	97%

note:

* Summary premium includes deposit liability if applicable

*Please note that if you have a DHMO product, this report may include DHMO premium but not DHMO claims. To see PDP data alone, please select the PDP coverage option when running your PVC report.

Premium vs Claims Report

Experience Level Summary

0123166 THE SCHOOL BOARD OF POLK COUNT

Customer	Experience	From	Thru	Claim View
123166	0123166	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	05E
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	630/978-5922

Product Summary

Product	Per/Dep	Current Month		Report Period to Date		Ratio Claims to Premium
		Premium & Deposit Liability	Claims	Premium & Deposit Liability	Claims	
DENTAL VOLUNTARY	D	\$111,743	\$103,797	\$1,299,395	\$1,289,913	99%
DENTAL VOLUNTARY	P	\$182,657	\$172,086	\$2,089,906	\$1,996,684	96%
	Total	\$294,400	\$275,883	\$3,389,301	\$3,286,597	97%

Monthly Summary

Month	Act/Est	Report Period to Date		Ratio Claims to Premium
		Premium & Deposit Liability	Claims	
04/2009	A	\$282,100	\$308,487	109%
05/2009	A	\$280,004	\$240,333	86%
06/2009	A *	\$281,231	\$267,568	95%
07/2009	A *	\$280,324	\$355,370	127%
08/2009	A	\$280,017	\$371,794	133%
09/2009	A	\$267,022	\$226,926	85%
10/2009	A	\$288,255	\$245,264	85%
11/2009	A	\$283,255	\$217,027	77%
12/2009	A	\$284,001	\$256,304	90%
01/2010	A	\$294,321	\$252,734	86%
02/2010	A *	\$274,371	\$268,907	98%
03/2010	A	\$294,400	\$275,883	94%

*Please note that if you have a DHMO product, this report may include DHMO premium but not DHMO claims. To see PDP data alone, please select the PDP coverage option when running your PVC report.

*Premium and claims information on this report has been matched at the most detailed level possible based on your billing and claims structure.

* Actual premium reflects received and processed bills. Estimated premium reflects bills not yet processed.

* Under an insured arrangement, claims paid may not fully reflect the plan's liability. Additional charges may apply in underwriting and financial accounting.

* The current month premium includes adjustments. The adjustments reflect changes to previously reported premium.

Premium vs Claims Report

Report Level Claims Summary

0123166 THE SCHOOL BOARD OF POLK COUNT

Customer	Experience	Report	From	Thru	Claim View
123166	0123166	0123166	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	05E
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	630/978-5922

Product Summary		Current Month	Report Period to Date
Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$103,797	\$1,289,913
DENTAL VOLUNTARY	P	\$172,086	\$1,996,684
	Total	\$275,883	\$3,286,597

Monthly Summary	Report Period to Date
Month	Claims
04/2009	\$308,487
05/2009	\$240,333
06/2009	\$267,568
07/2009	\$355,370
08/2009	\$371,794
09/2009	\$226,926
10/2009	\$245,264
11/2009	\$217,027
12/2009	\$256,304
01/2010	\$252,734
02/2010	\$268,907
03/2010	\$275,883

Subcode Level Claim Summary		Current Month	Report Period to Date
Subcode		Claims	Claims
0001	HIGH PLAN	\$167,232	\$1,940,266
0003	MIDDLE PLAN	\$88,377	\$1,078,061
0005	LOW PLAN	\$20,275	\$268,270

Premium vs Claims Report
 Subcode Level Claims Summary
 0001 HIGH PLAN

Customer	Experience	Report	Subcode	From	Thru	Claim View
123166	0123166	0123166	0001	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	05E
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	630/978-5922

Product Summary		Current Month	Report Period to Date
Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$54,883	\$662,811
DENTAL VOLUNTARY	P	\$112,349	\$1,277,455
	Total	\$167,232	\$1,940,266

Monthly Summary	Report Period to Date
Month	Claims
04/2009	\$182,015
05/2009	\$150,809
06/2009	\$158,646
07/2009	\$196,646
08/2009	\$212,957
09/2009	\$136,494
10/2009	\$153,287
11/2009	\$124,925
12/2009	\$147,245
01/2010	\$148,051
02/2010	\$161,959
03/2010	\$167,232

Paypoint Level Claim Summary		Current Month	Report Period to Date
Paypoint		Claims	Claims
0001	ACTIVES	\$137,449	\$1,704,303
0003	RETIREES	\$29,782	\$235,963

Premium vs Claims Report
 Paypoint Level Claims Summary
 0001 ACTIVES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0001	0001	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$43,167	\$598,334
DENTAL VOLUNTARY	P	\$94,282	\$1,105,969
	Total	\$137,449	\$1,704,303

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$162,716
05/2009	\$133,610
06/2009	\$139,635
07/2009	\$182,321
08/2009	\$191,401
09/2009	\$119,422
10/2009	\$134,506
11/2009	\$103,353
12/2009	\$128,092
01/2010	\$133,419
02/2010	\$138,378
03/2010	\$137,449

Premium vs Claims Report
 Paypoint Level Claims Summary
 0003 RETIREES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0001	0003	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$11,715	\$64,477
DENTAL VOLUNTARY	P	\$18,067	\$171,486
	Total	\$29,782	\$235,963

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$19,299
05/2009	\$17,198
06/2009	\$19,011
07/2009	\$14,325
08/2009	\$21,556
09/2009	\$17,071
10/2009	\$18,781
11/2009	\$21,573
12/2009	\$19,153
01/2010	\$14,632
02/2010	\$23,581
03/2010	\$29,782

Premium vs Claims Report
 Subcode Level Claims Summary
 0003 MIDDLE PLAN

Customer	Experience	Report	Subcode	From	Thru	Claim View
123166	0123166	0123166	0003	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	05E
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	630/978-5922

Product Summary		Current Month	Report Period to Date
Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$40,646	\$523,525
DENTAL VOLUNTARY	P	\$47,730	\$554,536
	Total	\$88,377	\$1,078,061

Monthly Summary	Report Period to Date
Month	Claims
04/2009	\$99,533
05/2009	\$70,147
06/2009	\$83,862
07/2009	\$125,256
08/2009	\$128,406
09/2009	\$71,557
10/2009	\$73,313
11/2009	\$75,648
12/2009	\$89,008
01/2010	\$84,179
02/2010	\$88,774
03/2010	\$88,377

Paypoint Level Claim Summary		Current Month	Report Period to Date
Paypoint		Claims	Claims
0001	ACTIVES	\$82,463	\$1,005,357
0003	RETIREES	\$5,914	\$72,703

Premium vs Claims Report
 Paypoint Level Claims Summary
 0001 ACTIVES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0003	0001	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$38,661	\$500,651
DENTAL VOLUNTARY	P	\$43,802	\$504,706
	Total	\$82,463	\$1,005,357

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$94,197
05/2009	\$66,383
06/2009	\$79,456
07/2009	\$117,707
08/2009	\$122,259
09/2009	\$65,971
10/2009	\$66,846
11/2009	\$68,172
12/2009	\$82,919
01/2010	\$78,646
02/2010	\$80,339
03/2010	\$82,463

Premium vs Claims Report
 Paypoint Level Claims Summary
 0003 RETIREES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0003	0003	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$1,985	\$22,873
DENTAL VOLUNTARY	P	\$3,929	\$49,830
	Total	\$5,914	\$72,703

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$5,337
05/2009	\$3,764
06/2009	\$4,407
07/2009	\$7,549
08/2009	\$6,147
09/2009	\$5,586
10/2009	\$6,467
11/2009	\$7,477
12/2009	\$6,089
01/2010	\$5,533
02/2010	\$8,435
03/2010	\$5,914

Premium vs Claims Report

Subcode Level Claims Summary
0005 LOW PLAN

Customer	Experience	Report	Subcode	From	Thru	Claim View
123166	0123166	0123166	0005	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	05E
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	630/978-5922

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$8,268	\$103,577
DENTAL VOLUNTARY	P	\$12,007	\$164,693
	Total	\$20,275	\$268,270

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$26,938
05/2009	\$19,377
06/2009	\$25,060
07/2009	\$33,468
08/2009	\$30,431
09/2009	\$18,875
10/2009	\$18,664
11/2009	\$16,453
12/2009	\$20,051
01/2010	\$20,504
02/2010	\$18,174
03/2010	\$20,275

Paypoint Level Claim Summary

Current Month

Report Period to Date

Paypoint	Claims	Claims
0001 ACTIVES	\$18,986	\$245,806
0003 RETIREES	\$1,289	\$22,464

Premium vs Claims Report
 Paypoint Level Claims Summary
 0001 ACTIVES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0005	0001	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$7,981	\$98,634
DENTAL VOLUNTARY	P	\$11,005	\$147,172
	Total	\$18,986	\$245,806

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$25,024
05/2009	\$18,381
06/2009	\$22,204
07/2009	\$31,685
08/2009	\$28,917
09/2009	\$17,642
10/2009	\$16,262
11/2009	\$13,680
12/2009	\$17,717
01/2010	\$19,212
02/2010	\$16,096
03/2010	\$18,986

Premium vs Claims Report
 Paypoint Level Claims Summary
 0003 RETIREES

Customer	Experience	Report	Subcode	Paypoint	From	Thru	Claim View
123166	0123166	0123166	0005	0003	04/2009	03/2010	Customer Reporting

Customer Information

Experience	0123166	Zone/Admin	630/978-5922
Name	THE SCHOOL BOARD OF POLK COUNT	Account Specialist	Allen, Jean
		Phone	05E

Product Summary

Current Month

Report Period to Date

Product	Per/Dep	Claims	Claims
DENTAL VOLUNTARY	D	\$287	\$4,943
DENTAL VOLUNTARY	P	\$1,002	\$17,521
	Total	\$1,289	\$22,464

Monthly Summary

Report Period to Date

Month	Claims
04/2009	\$1,914
05/2009	\$996
06/2009	\$2,856
07/2009	\$1,783
08/2009	\$1,514
09/2009	\$1,233
10/2009	\$2,402
11/2009	\$2,773
12/2009	\$2,334
01/2010	\$1,292
02/2010	\$2,078
03/2010	\$1,289