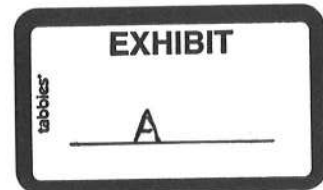


EMPLOYER	BEGINNING DOS	ENDING DOS	PROVIDER NAME	MEMBER NAME	ADD1	ADD2	GROSS	FINAL PROCESSED AMT	PARTICIPANT TIMELY PROVED AMT PAID	PARTICIPANT UNTIMELY PROVED AMT PAID	LATE PROOF	REASON ADJUSTED	Agree	IF NARRATIVE	HOGGE COMMENTS	REPONSE_TO_HOGGE	APPROVED AMOUNT
BLACK CANYON INN	7/29/2003	7/29/2003	WILLIAM R PIKE, DDS	THERESA MURRAY	P O BOX 1472	ESTES PARK, CO 80517	66.00	33.00	66.00			plan design	n	Hogge believes plan terminated on June 30, 2003. Documents that IF has indicates plan termination effective August 1, 2003 Hogge believes zero payment due. We believe \$33.00. Hogge states that from the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. Hogge states that it looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date. RMI position is that lack of information to Ms. Murray is not Ms. Murray fault. RMI amount \$33.00 Hogge amount zero.	From the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. It looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date.	disputed	
BLACK CANYON INN	7/31/2003	7/31/2003	WILLIAM R PIKE, DDS	THERESA MURRAY-AMBER MURRAY	P O BOX 1472	ESTES PARK, CO 80517	66.00	33.00	66.00			plan design	n	Hogge believes plan terminated on June 30, 2003. Documents that IF has indicates plan termination effective August 1, 2003 Hogge believes zero payment due. We believe \$33.00. Hogge states that from the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. Hogge states that it looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date. RMI position is that lack of information to Ms. Murray is not Ms. Murray fault. RMI amount \$33.00. Hogge amount zero.	From the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. It looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date.	disputed	
BLACK CANYON INN	7/31/2003	7/31/2003	WILLIAM R PIKE, DDS	THERESA MURRAY-ASHLEY MURRAY	P O BOX 1472	ESTES PARK, CO 80517	66.00	33.00	66.00			plan design	n	Hogge believes plan terminated on June 30, 2003. Documents that IF has indicates plan termination effective August 1, 2003 Hogge believes zero payment due. We believe \$33.00. Hogge states that from the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. Hogge states that it looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date. RMI position is that lack of information to Ms. Murray is not Ms. Murray RMI amount \$33.00. Hogge amount zero.	From the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. It looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/03; claim is after termination date.	disputed	



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BLACK CANYON INN	7/29/2003	7/29/2003	WILLIAM R PIKE, DDS	THERESA MURRAY-SEAN MURRAY	P O BOX 1472	ESTES PARK, CO 80517	66.00	33.00	66.00			plan design	n	Hogge believes plan terminated on June 30, 2003. Documents that IF has indicates plan termination effective August 1, 2003 Hogge believes zero payment due. We believe \$52.50. Hogge states that from the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. Hogge states that it looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/3, claim is after termination date. RMI position is that lack of information to Ms. Murray is not Ms. Murray. RMI amount \$52.60. Hogge amount zero.	From the DOL report of interview it is written that the final payment was mailed in June with Jim Sloan, owner of Black Canyon Inn. The termination date would have been June 30, 2003. It looks like Jim Sloan terminated the plan and did not tell Theresa Murray, previous claims history provided during time period. Claim date is 7/8/3, claim is after termination date.	disputed	
GARFIELD & HECHT	10/6/2003	10/15/2003	ROBERT CHRISTENSSSEN, DDS	GREGORY GORDON	P O BOX 634	ASPEN, CO 81612	1,145.00	672.50	672.50			plan design	n	Hogge believes claims should process for less because of a waiting period for crowns not met. No annual waiting period for 2003 could be met due to company shut down not the fault of participant. Hogge amount is \$104.00. Our amount is \$672.50	objection has not changed	disputed	
GARFIELD & HECHT	7/5/2003	10/5/2003	JACK HILTY, DDS	KATHLEEN SYDORYK-LUKE SYDORYK	601 KINGS ROW AVE	CARBONDALE, CO 81623	4,700.00	2,000.00	1,900.00				n	Hogge states plan design-one year waiting period on orthodontics not met. Plan terminated on 10-31-2003 through no fault of participant. Participant could not satisfy waiting period condition through no fault of participant. Participant submitted proof of pymt of \$1900.00 on orthodontics charg. Hogge states claim is not eligible for reimbursement. Hogge amount zero. Our amount \$1,900	objection would remain the same; on the spreadsheet previously provided by the IF it shows final processed amount of \$0; I went back to the claim at the IF (scanned copy) and the receipt only shows actual payment of \$800 (4 cc transactions of \$200 each); the \$1100 downpayment does not show a date as to when it was paid; the group effective date was 4/1/03, with the first payment being made on 7/5/03; if the IF determines to process the claim it should only be processed proof of payment of \$800.	disputed	
ILA	6/18/2003	6/18/2003	JOSHUA A BOCKIAN, DDS	ROBERT MARQUIS	200 N E 12TH AVE., #1C	HALLANDALE, FL 33009	6,893.00	2,000.00	2,000.00			plan design	n	Hogge believes should process under Plan B (no current roster though) and reprocessed to \$1,000.00. We believe lifetime maximum should be paid as the Plan ceased operations due to no fault of participant. Hogge amount \$1,000. Our Amount \$2,000	objection removed with IF re-processed amount of \$1000	disputed	
WFO PAC	7/8/2002	10/1/2003	TWIN CITIES ORTHODONICS	COLLEEN GALLI-KRISTEN GALLI	2500 WEST COURT 42, STE 132	BURNSVILLE, MN 55337	3,962.20	2,000.00	2,000.00			plan design; orthodontics lifetime max is \$2000	n	Hogge does not agree that coverage for orthodontia attached due to the lack of meeting plan document waiting period. Further, Hogge would only pay plan year maximum of \$1000 if anything were due, not the lifetime maximum. Hogge states nothing due. Hogge believes correspondence MSB received from participant also indicates she knew claims were not eligible at the time. We believe lifetime maximum should pay as plan ceased operation due to no fault of participant. Hogge amount zero. Our amount \$2000.	Claim: Kristen Galli Ortho claim paying out \$2000, subject to \$1000 annual maximum; this claim was previously denied due to ortho waiting period; date of placement was 7/8/02, which did not meet the 12 month waiting period; if the IF determines to pay this claim, it would be subject to the annual maximum. Object: previous denial; ortho waiting period; ortho eligible 12/1/02 (plan provision calls for 12 month wait unless 100% employer paid; date of service 7/8/02; plan maximum of \$1000 eligible charges \$1463; plan year charges 2002-03 = \$133 x 6 months = \$798; plan year 2003-2004 charges = \$133 x 3 months = \$399; previous payout \$2000 (other Kristen claims = \$279.20) should be changed to \$1087.50. Claimant makes an appeal to bend the rules in her letter dated 10/27/03 "...my application would arrive marginally beyond the grace period for part of the application. As a result, I need to appeal to you for a special dispensation. Would you be so kind as to authorize the processing of the application that exceeds the grace period?"  pay \$0.00 Plan was secondary; primary EOB was also not provided	disputed	

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RRG CBB COLDWELL BANKER	10/12/2003	10/14/2003	KENNETH ZUCKER, DDS	GERALDINE LEMAY	130 E DEMONT AVE., #354	LITTLE CANADA, MN 55117	955.44	577.72	577.72			plan design	n	Hogge would not pay this claim because the participant did not meet six month waiting period. Participant was enrolled on 6-1-2003. Participant could not meet the waiting period because the plan terminated on 10-31-2003. Hogge amount zero. RMI amount \$577.72	procedures covered under the dental plans are "as incurred" meaning that payment is made when the services are performed and then reimbursed to the plan participant; the participant had the procedure done during the waiting period; a root canal can only be done once on a tooth; if the dentist or specialist has to go back into the tooth for what ever reason, then the dentist would use the root canal retreatment code, objection stands	disputed	
ST LUKES NURSING	9/23/2003	9/23/2003	JASON DAHL, DDS	JOAN BREW	121 6TH AVE., W	DICKINSON, ND 58601	223.00	177.00	177.00			plan design	n	Hogge believes this claim should pay zero because benefits had been exceeded. Based upon information supplied by Hogge, benefits were not exhausted on this date of service. Hogge amount zero. RMI amount \$177.00	the group had a dual option \$750 and \$1000; I gave the participant the greater plan; total claims processed to be paid on previous IF provided spreadsheet are as follows: DOS 10/17/03 net amount of \$711 and DOS 10/10/03 net amount \$269; the \$711 plus the \$269 = \$980; this would only leave \$20 in payment amount remaining	disputed	
ST LUKES NURSING	10/10/2003	10/10/2003	JASON DAHL, DDS	JOAN BREW	121 6TH AVE., W	DICKINSON, ND 58601	538.00	269.00	538.00			plan design	n	Hogge would pay \$100. However Hogge did not process these claims chronologically as required by plan document. RMI amount is \$304.80. Participant proved she paid the full amount of the claim. Hogge states that the group had a dual option of \$750 or \$1000. He states he gave the participant the greater plan. He states the RMI process amounts of DOS on \$711 and \$269 equal \$980, leaving a \$20 balance.	the group had a dual option \$750 and \$1000; I gave the participant the greater plan; total claims processed to be paid on previous IF provided spreadsheet are as follows: DOS 10/17/03 net amount of \$711 and DOS 10/10/03 net amount \$269; the \$711 plus the \$269 = \$980; this would only leave \$20 in payment amount remaining	disputed	
STEWARDSHIP FINANCIAL	10/30/2003	10/30/2003	UTAH VALLEY ORTHO	CAROL NIBLEY-MARIANA NIBLEY	549 E 2825 NORTH	PROVO, UT 84604	3,780.00	895.30	895.30			plan design; annual plan maximum is \$1000, prior claims pymt \$104.70; remaining benefit \$895.30	n	Hogge states his company (and plan) went out of business on 10-23-2003. Plan termination date was established by RMI to be 10-31-2003. Hogge would pay zero. RMI amount \$895.30	objections stands	disputed	
TRIANGLE CO-OP	11/18/2002	8/7/2003	CHARLES CORWIN, DDS	SARAH SLESS	P O BOX 172	LOUIS, TX 77455	8,330.00	2,000.00	2,000.00			plan design; plan annual benefit max \$2000	n	Hogge would not pay the lifetime maximum, only the plan year maximum of \$1000 per Plan Document. RMI would pay the lifetime maximum since the Plan ceased doing business at no fault of the Participant. RMI amount \$2000. Hogge amount \$1000.	page 3 of the summary plan document #10 definition for "Maximum Reimbursement. The maximum amount the Plan shall pay for Eligible Participant, (including his/her Spouse and Eligible Dependents), during a Plan Year. SPD page 4, "Plan Year: January 1-December 31". Page 5 "Decision: The Plan will reimburse the Plan Participant as follows: The Maximum Reimbursable Amount the Plan will pay an Eligible Participant, his/her spouse and dependents during a Plan Year is \$1000. This is per Person." Continue objection	disputed	
UGA	3/18/2003	3/18/2003	DOUGLAS C KALLIS, DMD	LORI ANNE COSPER-BLAIR TOOMBS	134 OAKDALE ROAD	GRIFFIN, GA 30224	3,701.40	1,000.00	1,000.00			plan design	n	Hogge believes this claim should not pay because the participant did not meet the 1 year waiting period for coverage. Plan terminated prior to the one year at no fault of participant. so participant could not have met the requirement. Hogge states procedures covered under the dental plans are "as incurred" meaning that payment is made when the services are performed and then reimbursed to the plan participant; the participant had the procedure done during the waiting period; a root canal can only be done once on a tooth; if the dentist or specialist has to go back into the tooth for what ever reason, then the dentist would use the root canal retreatment code. Hogge would pay zero. RMI \$1,000	procedures covered under the dental plans are "as incurred" meaning that payment is made when the services are performed and then reimbursed to the plan participant; the participant had the procedure done during the waiting period; a root canal can only be done once on a tooth; if the dentist or specialist has to go back into the tooth for what ever reason, then the dentist would use the root canal retreatment code, objection stands	disputed	