

APR 29 1996

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

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In the matter of:	)	Docket No. 96A-064
	)	
<b>WESTERN DENTAL</b>	)	
<b>OF ARIZONA, LTD.</b>	)	<b>CONSENT ORDER</b>
	)	<b>AND CONSENT TO ORDER</b>
Respondent	)	
	)	
	)	

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Western Dental of Arizona, LTD., ("Western Dental"), an Arizona domestic professional corporation, wishes to resolve this matter without formal adjudicative proceedings and consents to the entry of this order. After reviewing the filings, correspondence, and information provided to the Arizona Department of Insurance (the "Department"), the Director makes the following findings of fact and conclusions of law and issues the following order:

1. Since at least February 1995, Western Dental has been engaged in the delivery of dental services to consumers and residents of the State of Arizona.

2. Dr. Robert F. Beauchamp, James B. Beauchamp, and David T. Beauchamp, individually, as beneficiaries, and as trustees of various trusts, (the "Beauchamp Family") exercise control over Western Dental Services, Inc., a California corporation, JBB Enterprises, L.C., an Arizona limited liability company, and TMB Enterprises, L.C., an Arizona limited liability company, all three of which are general partners of WDS Dental Management, an Arizona general partnership ("WDS"), which has a contractual relationship with Western Dental for the leasing of equipment and space used for providing dental services

1 to consumers and residents of the State of Arizona, and provides  
2 management services for Western Dental.

3 3. The current president and 100% shareholder of Western  
4 Dental, is Dr. Thomas Maddocks. Dr. Maddocks also serves as an  
5 officer of Western Dental Services, Inc., which is affiliated with  
6 WDS. Dr. Maddocks assumed these roles with Western Dental on or  
7 about February 1, 1996 and replaced Dr. Robert D. Stallcup, who had  
8 previously held these roles during all times relevant to the facts  
9 discussed below in ¶¶ 5-6.

10 4. Western Dental will also have contractual relationship with  
11 Premier Choice Dental, Inc., an applicant for the issuance of a  
12 certificate of authority to transact insurance business in this state  
13 as a prepaid dental plan organization. Premier Choice Dental, Inc.,  
14 WDS, JBB Enterprises, L.C., TMB Enterprises, L.C. and Western Dental  
15 Services, Inc. are affiliates under the common control of the  
16 Beauchamp Family.

17 5. Between February 1, 1995 and November 1, 1995 in connection  
18 with its delivery of dental services in the state of Arizona, Western  
19 Dental undertook a systematic approach to advertising and billing  
20 that included a representation to dental patients that specifically  
21 identified dental treatments or service would be performed for "free"  
22 or at a specified discounted fee. Notwithstanding this representa-  
23 tion, Western Dental submitted claim payment requests to the  
24 patient's insurer seeking payments from the insurer for the dental  
25 service performed for the patient by Western Dental at Western  
26 Dental's usual and customary rate (the "UCR"), and not the "free" or  
27 discounted fee which would be charged to the patient. Insurers were  
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1 requested to pay claims based upon Western Dental's UCR as though  
2 there was no discounted fee.

3 6. Between February 1, 1995 and November 1, 1995, Western  
4 Dental submitted requests for claim payments to insurers based upon  
5 its usual and customary rates for treatment. Western Dental  
6 ultimately received payments from insurers or claims administrators  
7 for treatments provided 568 insureds that exceeded the discounted fee  
8 that Western Dental would have otherwise charged its patients.  
9 Western Dental did not disclose to the insurers to whom it made the  
10 requests for payment and from whom Western Dental received payments  
11 that the payment received exceeded the discounted fee for the  
12 treatment or services. The total payments received by Western Dental  
13 as to these 568 insureds exceeded the discounted fees to its patients  
14 by \$55,725.62. A summary of the excess payments and insurers making  
15 the payments discussed in this paragraph are identified in exhibit A,  
16 which is attached and incorporated into this Order by this reference.

17 7. Following the Department's notice to Western Dental of the  
18 facts outlined above in ¶¶ 5-6, Western Dental changed its management  
19 and operations and has since taken corrective action by altering its  
20 billing procedures. Western Dental represents that its operational  
21 changes have been altered substantially such that the billing  
22 practices outlined above in ¶¶ 5-6 will not recur. Western Dental's  
23 current management also represents the Company will adhere to the new  
24 billing practices. Western Dental acknowledges that the Department  
25 considers these representations to be material to this Consent Order  
26 and acknowledges that the Department has relied upon these represen-  
27 tations in agreeing to this Consent Order.  
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**CONSENT TO ORDER**

1. Western Dental has reviewed the attached Consent Order.

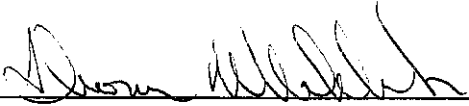
2. Western Dental is aware of its right to a hearing at which hearing it may be represented by counsel, present evidence and cross-examine witnesses. Western Dental has irrevocably waived its right both to demand a public hearing and to seek judicial review of this Order.

3. Western Dental admits the jurisdiction of the Director of Insurance, State of Arizona, and consents to the entry of this Consent Order.

4. Western Dental states that no promises of any kind or nature whatsoever were made to it to induce it to enter into this Order and that it has entered into this Consent Order voluntarily.

5. Western Dental acknowledges that the acceptance of this Consent Order by the Director of Insurance, State of Arizona, is solely to settle this matter against it and does not preclude any other agency, officer, or subdivision of this state from instituting other civil or criminal proceedings as may be appropriate now or in the future.

6. Dr. Thomas Maddocks, who holds the office of President of Western Dental, is authorized to enter into this Order for it and on its behalf.

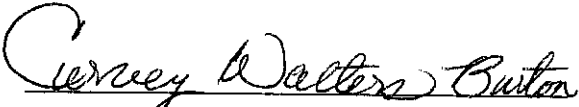
  
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Date: 4/23/96

1 Copy of the foregoing served by mail/e-mail this  
2 29th day of April, 1996 to:

3 Chris Herstam, Director  
4 Charles Cohen, Deputy Director  
5 Gregory Harris, Executive Assistant Director  
6 Erin Klug, Executive Assistant  
7 Catherine O'Neil, Assistant Director  
8 Gary Torticill, Assistant Director  
9 Deloris Williamson, Assistant Director  
10 Nancy Howse, Deputy Chief Examiner  
11 Kelly Stephens, Deputy Assistant Director  
12 Jeffrey Solem, Chief Analyst  
13 A. Lee Books, Examiner/Analyst  
14 2910 North 44th Street, Suite 210  
15 Phoenix, Arizona 85018

16 S. David Childers, Esq.  
17 Low & Childers, P.C.  
18 2999 North 44th Street, Suite 250

19 Dr. Thomas Maddocks  
20 Western Dental of Arizona, Ltd.  
21 300 Plaza Alicante, #800  
22 Garden Grove, California 92640

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24 SECY3\WESTDENT\PLEADINGS  
25 P003TLB.SRH  
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## EXHIBIT A

Insurer	Address	Refund
A.B.P.A.	P.O. Box 16200, Phoenix, Arizona 85011	\$326.60
Accordia	P.O. Box 19570, Irvine, California 92713	\$43.00
Admin. Ent.	3404 W. Cheryl Drive, Phoenix, Arizona 85051	\$9.00
Aetna	P.O. Box 85079, Richmond, Virginia 23285	\$115.00
Aetna	P.O. Box 26053, Greensboro, North Carolina 27402	\$619.20
Aetna	P.O. Box 18040, Columbus, Ohio 43218	\$120.00
Aetna	3541 Winchester, Allentown, Pennsylvania 18195	\$380.00
Aetna	P.O. Box 129002, San Diego, California 92112	\$894.80
Aetna	P.O. Box 50032, San Bernardino, California 92410	\$105.00
Aetna	P.O. Box 1738, Reading, Pennsylvania 19603	\$545.68
Aetna	P.O. Box 171827, Memphis, Tennessee 38187	\$79.00
Aetna	P.O. Box 795083, San Antonio, Texas 78279	\$4.80
Aetna	P.O. Box 26979, Milwaukee, Wisconsin 53226	\$312.20
Aetna	P.O. Box 91555, Arlington, Texas 76015	\$21.60
Aetna	P.O. Box 12340, Fresno, California 93765	\$447.00
Allied Admin.	P.O. Box 2500, San Francisco, California	\$7.00
American Bankers	P.O. Box 82069, Lincoln, Nebraska 68501	\$65.00
Amer. Ben. Plan	P.O. Box 46200, Phoenix, Arizona 85011-6200	\$228.00

Insurer	Address	Refund
American Comm.	39201 Seven Mile Road, Livonia, Michigan 48152	\$49.60
Amer. Med. Services	P.O. Box 19032, Green Gay, Wisconsin 54307	\$65.00
Ameritas	P.O. Box 82520, Lincoln, Nebraska 68501	\$691.70
APS	P.O. Box 53970, Phoenix, Arizona 85072	\$162.00
Az Pipe Trades	3109 North 24th St., Bldg. B, Phoenix, Arizona 85176	\$1.49
Blue Cross/Blue Shield	P.O. Box 1200, Phoenix, Arizona 85001	\$105.00
Basha's Benefits	426 North 44th Street, Suite 220, Phoenix, Arizona 85008	\$3.60
Ben. Adm. Office	P.O. Box 29005, Phoenix, Arizona 85038	\$61.80
Benefits Health Plan	P.O. Box 4900, Scottsdale, Arizona 85261	\$223.51
Benefits Plan	10 S. Broadway, 14th Fl., St. Louis, Missouri 63102	\$339.20
Blue Cross	P.O. Box 91077, Seattle, Washington 98111	\$197.00
Blue Cross	P.O. Box 4127, Woodland Hills, California 91365	\$342.80
Blue Cross	P.O. Box 98029, Baton Rouge, Louisiana 70898	\$25.60
Blue Cross	1990 W. Camelback Road, #306, Phoenix, Arizona 85015	\$61.86
Blue Cross	P.O. Box 7012, Indianapolis, Indiana 46207	\$45.40
Blue Cross	4415 W. Windler Drive, #201, Tempe, Arizona 85028	\$85.61
Blue Cross	P.O. Box 13466, Phoenix, Arizona 85002	\$235.60
Blue Cross	P.O. Box 1938, Newark, New Jersey 07101	\$188.00



Insurer	Address	Refund
Blue Cross	22 Richards, Plymouth, Massachusetts 02363	\$79.06
Brokerage Services	P.O. Box 11020, Albuquerque, New Mexico 87192	\$212.00
CCEBT	P.O. Box 1755, Minneapolis, Minnesota 55440	\$935.35
C.S.A.	4415 W. Windler, #201, Tempe, Arizona 85028	\$499.28
Central States	P.O. Box 5104, Des Plaines, Illinois 60017	\$300.00
Chandler Reg. Hosp.	1875 W. Frye Rd., Chandler, Arizona 85224	\$60.00
Cigna	P.O. Box 1970, Bourbannais, Illinois 64919	\$1,242.00
Cigna	P.O. Box 10485, Des Moines, Iowa 50306	\$342.40
Cigna	P.O. Box 33683, Charlotte, North Carolina 28234	\$518.00
Cigna	P.O. Box 9358, Sherman, Texas 75091-9358	\$594.40
City of Mesa	P.O. Box 1466, Mesa, Arizona 85072	\$15.00
Claim Management	P.O. Box 279, West Bend, Wisconsin 53095	\$76.78
CNA	P.O. Box 305204, Nashville, Tennessee 37230	\$153.90
Confed. Life	P.O. Box 29414-03, N. Charleston, South Carolina 29414	\$158.20
Conn. General	P.O. Box 969, Bristol, Connecticut 06010	\$243.50
Conn. General	P.O. Box 5112, Southfield, Michigan 48086	\$78.00
Conn. General	P.O. Box 5030, Visalia, California 93278	\$229.40

Insurer	Address	Refund
Conn. General	7400 Carmel Executive, Charlotte, North Carolina 28234	\$85.00
Conn. General	P.O. Box 9005, Jericho, New York 11753	\$269.80
Conn. General	P.O. Box 9013, Sherman, Texas 75091	\$79.00
Consolidated Frtway.	P.O. Box 3988, Portland, Oregon 97208	\$298.00
Continental Assurance	P.O. Box 305182, Nashville, Tennessee 37230	\$29.00
Core Source	6100 Fairview, Charlotte, North Carolina 28210	\$665.00
Core Source	P.O. Box 6179, Westchesterville, Ohio 43081	\$35.00
Corp. Benft. Services	139 S. Tyler Street, Charlotte, North Carolina 28202	\$414.56
Corp. Center	10210 N. 25th Avenue, Phoenix, Arizona 85021	\$23.00
Corp. Health Admin.	P.O. Box 2678, Bismarck, North Dakota 58502	\$268.00
Deferred Works	330 E. Kilbourn, #380, Milwaukee, Wisconsin	\$45.00
Delta Dental	P.O. Box 269023, Sacramento, California 95826	\$153.83
Delta Dental	P.O. Box 7736, San Francisco, California 94120	\$1,666.20
Delta Dental	P.O. Box 4300, Phoenix, Arizona 85080	\$1,792.90
Delta Dental	P.O. Box 90805, Farmington Hills, Michigan 48333	\$12.00
Delta Dental	P.O. Box 259, Minneapolis, Minnesota 55440	\$824.24
Delta Dental	P.O. Box 59239, Minneapolis, Minnesota 55459	\$1,357.70

Insurer	Address	Refund
Delta Dental	P.O. Box 30416, Lanside, Michigan 48909	\$42.50
Delta Dental	P.O. Box 9104, Medord, Massachusetts 02155	\$188.40
Delta Dental	P.O. Box 330, Minneapolis, Minnesota 55440	\$32.40
Delta Dental	One Delta Drive, Mechanicsburg, Pennsylvania 17055	\$237.00
Delta Dental	P.O. Box 222, Parsippany, New Jersey 07054	\$371.00
Delta Dental	P.O. Box 9150, Downers Grove, Illinois 60515	\$135.96
Delta USA	P.O. Box 16450, N. Little Rock, Arkansas 72231	\$70.56
Desert Mutual	P.O. Box 45530, Salt Lake City, Utah 84145	\$18.00
Donovan Benefit Ins.	4430 Louisiana St., #1600, Houston, Texas 77002	\$130.00
EHP Claims Adm.	P.O. Box 26447, Phoenix, Arizona 85068-0447	\$90.00
Employer Health	1100 Employers Bl., Greenbay, Wisconsin 54344	\$54.00
Fed Mutual	121 E. Park SQ, Owatonna, Minnesota 55060	\$84.60
Fex Everett	P.O. Box 23096, Jackson, Mississippi 39225	\$67.65
First Health	P.O. Box 8099, London, Kentucky 40742	\$2,821.00
First Health	P.O. Box GG, Boise, Idaho 83707	\$1,349.90
First Health	P.O. Box 4000, Coraupblis, Pennsylvania 15108	\$178.80
First Health	P.O. Box 26199, Milwaukee, Wisconsin 53226	\$217.40
First Health	P.O. Box 22750, Tempe, Arizona 85285	\$375.00

Insurer	Address	Refund
First Health	326 E. Coronado Road, Phoenix, Arizona 85004	\$11.00
First Health	P.O. Box 30084, Salt Lake City, Utah 84126	\$240.00
First Health	P.O. Box 26247, Salt Lake City, Utah 84126	\$380.40
First Health	P.O. Box 671248, Houston, Texas 77267	\$70.00
Fortis Benefits	P.O. Box 419876, Kansas City, Missouri 64141	\$220.00
Fortis Benefits	P.O. Box 64289, St. Paul, Minnesota 55164	\$410.50
Foxworth	P.O. Box 569710, Dallas, Texas 95350	\$72.00
Gem Ins.	P.O. Box 449, Salt Lake City, Utah 84110	\$498.20
General America	1040 Crown Point Pkw., Suite 350 Atlanta, Georgia	\$395.00
General American	1111 Bayhill Dr., #390, San Bruno, California 94066	\$282.00
General American	P.O. Box 5205, Rockford, Illinois 62115	\$32.00
Great West	P.O. Box 29032, Glendale, California 91209	\$469.00
Greatwest	P.O. Box 97313, Bellvue, Washington	\$95.00
Guardian	P.O. Box 2458, Spokane, Washington 99210	\$542.00
Guardian	P.O. Box 8019, Appleton, Wisconsin 54913	\$157.00
Guardian Mut. Life	P.O. Box 2640, Omaha, Nebraska 68114	\$65.00
Health & Welfare	5818 N. 7th St., #106, Phoenix, Arizona 85014	\$52.51
Healthcare Mgmt.	P.O. Box 85008, Bellevue, Washington 98015	\$95.00

Insurer	Address	Refund
Health Claims Svc.	P.O. Box 59054, Minneapolis, Minnesota 55459	\$38.00
Health Management	101 Maukegan, #700, Lake Buff, Illinois 60044	\$65.00
Health Network	P.O. Box 3565, Portland, Oregon 97208	\$166.00
Health Risk Mgmt.	P.O. Box 1479, Minneapolis, Minnesota 55440	\$65.00
Health Source	P.O. Box 8915, Bristol, Texas 37621	\$23.00
Home Life	1 Centennial Avenue, Piscataway, New Jersey 08855	\$65.00
I.B.E.W.	5818 N. 7th St., #106, Phoenix, Arizona 85014	\$126.53
IAC	P.O. Box 39119, Phoenix, Arizona 85069	\$1,295.60
IBS Incorporated	P.O. Box 218969, Houston, Texas 77218	\$10.03
Intercore	P.O. Box 3559, Englewood, Colorado 80155	\$81.65
Jeffer. "Pilot"	P.O. Box 26005, Greensboro, North Carolina 27420	\$97.00
John Hancock	P.O. Box 833898, Richardson, Texas 75083	\$69.00
John Hancock	Box 2120, Dearborn, Michigan 48121	\$56.00
John Hancock Mut.	P.O. Box 859033, Braintree, Massachusetts 02185	\$112.00
John Hancock	P.O. Box 26713, Greensboro, North Carolina 27417	\$393.00
Kansas City Life	P.O. Box 419325, Kansas City, Missouri 64141	\$40.00
L & H Admin.	P.O. Box 12772, Fresno, California 93779	\$20.00

Insurer	Address	Refund
M.H.F.I.A.	P.O. Box 4221, Woodland Hills, California 91365-4	\$300.00
Maricopa Found.	P.O. Box 16200, Phoenix, Arizona 85011	\$138.20
Maricopa Found.	P.O. Box 449, Salt Lake City, Utah 84110	\$39.00
Mass. Mutual	P.O. Box 60004, City of Industry, California 91716	\$82.00
Mass. Mutual	P.O. Box 743, Windsor, Connecticut 06095	\$65.00
Medical Security	P.O. Box 19032, Greenbay, Wisconsin 54307-90	\$61.14
Met Life	P.O. Box 2078, Aurora, Illinois 60507	\$1,292.90
Met Life	P.O. Box 6127, Utica, New York 13504	\$57.75
Met Life	P.O. Box 3015, Utica, New York 13504	\$580.35
Met Life	P.O. Box 27448, Albuquerque, New Mexico 87125	\$230.00
Met Life	P.O. Box 450, Warwick, Rhode Island 02887	\$44.00
Met Life	P.O. Box 30276, Tampa, Florida 33630	\$917.00
Midwest	P.O. Box 2040, Omaha, Nebraska 68103	\$268.00
Motorola	P.O. Box 29005, Phoenix, Arizona 85088-9005	\$1,662.60
Mutual	1777 Dicksie Way, Ste. 700 Fort Wright, KY 47071	\$185.00
Mutual Health Ins.	P.O. Box 94685, Cleveland, Ohio 44101-4685	\$172.00
Mutual Life	P.O. Box 577000, Salt Lake City, Utah	\$12.00
Nat'l Dental	P.O. Box 182660 Columbus, Ohio 43218	\$15.80

Insurer	Address	Refund
Nat. Auto Sprinkler	8000 Corporate Dr., Landover, Maryland 20785	\$15.00
Nat. Health Svc.	P.O. Box 94685, Cleveland, Ohio 44101	\$159.00
Nat. Dental Health	P.O. Box 85816, San Diego, California 92186	\$143.00
Nationwide Ins.	326 E. Coronado Rd., Phoenix, Arizona 85004	\$187.00
Nationwide	P.O. Box 182163, Columbus, Ohio 43218	\$259.00
NEI Health Plan	P.O. Box 475, Newtown Square, Pennsylvania	\$9.00
New York Life	P.O. Box 17600, Salt Lake City, Utah 84117	\$85.00
New York Life	P.O. Box 1090, Louisville, Kentucky 40201	\$388.00
North Western	7830 E. Broadway, Tucson, Arizona 85716	\$1,405.90
Nrthwstrn National	146 Industrial Park, Jackson, Minnesota 56143	\$348.20
Paul Revere Ins.	P.O. Box 15118, Worcester, Massachusetts 01615	\$109.00
Peoria Unif. Sch. Dist.	P.O. Box 16200, Phoenix, Arizona 85011	\$79.00
Phoenix Home Life	P.O. Box 1477, Greenfield, Michigan 81302	\$210.20
Plumbrs Loc #519	7950 N.W. 53rd St., #202, Miami, Florida 33166	\$124.71
Principal	10985 Cody St., #200, Overland Park, Kansas 66210	\$130.00
Principal	1210 N. 25th Ave., Phoenix, Arizona 85021- 1665	\$584.70
Principal	111 Presidential, #200, Bala Cyn Wyd, Pennsylvania 19004	\$110.00

Insurer	Address	Refund
Principal Fin Grp	4021 S. 700 East, Suite 500, Salt Lake City, Utah 84107	\$366.40
Principal Mutual	4050 River Ridge N.E., Iowa 52402-7587	\$81.00
Principal Financial	P.O. Box 795014, San Antonio, Texas 79501	\$49.00
Provident	P.O. Box 171837, Memphis, Tennessee 38187	\$223.00
Provident	P.O. Box 182539, Chattanooga, Tennessee 37422	\$685.00
Pru-Ins.	P.O. Box 100, Manorville, Pennsylvania 15146	\$2,308.60
Prudential	P.O. Box 44123, Jacksonville, Florida 32231	\$456.00
Prudential	P.O. Box 122, N. Second Street, Phoenix, Arizona	\$75.00
Prudential	P.O. Box 15078, Albany, New York 12212	\$670.60
Prudential	P.O. Box 540, Matteson, Illinois 60443	\$255.80
Prudential	P.O. Box 5200, Rockaway, New Jersey 07866	\$5.00
S.L. of Canada	P.O. Box 650, Wellesley Hills, Massachusetts 02184	\$8.80
Samaritan Choice	P.O. Box 34511, Phoenix, Arizona 85067	\$21.00
Seabury & Smith	P.O. Box 1520, Iowa City, Iowa 52244	\$99.00
Security Life	P.O. Box 39119, Phoenix, Arizona 85069	\$65.00
Southern Benefits	Arizona 85038	\$15.00
So. Benefit	P.O. Box 569710, Dallas, Texas 75356	\$29.00
Southwest	P.O. Box 8091, Landon, Kentucky 40742	\$10.20



Insurer	Address	Refund
Sthwst Teamsters	P.O. Box 16200, Phoenix, Arizona 85011	\$55.00
SWA Dental Plan	P.O. Box 36611, Dallas, Texas 75235	\$65.00
T.P.A.	P.O. Box 52100, Phoenix, Arizona 85072	\$200.50
Total Plan Serv.	P.O. Box 36631, Dallas, Texas 75235	\$15.00
The TPA of Wash.	800 5th Ave., Suite 2500, Seattle, Washington 98111	\$46.00
Travelers	P.O. Box 30992, Salt Lake City, Utah 84130	\$94.00
Travelers	P.O. Box 52100, Phoenix, Arizona	\$98.00
Travelers	P.O. Box 901068, Fort Worth, Texas 76101	\$185.00
Travelers	P.O. Box 22063, Albany, New York 12201-2063	\$138.80
Travelers	P.O. Box 1905, Albany, New York 12201	\$65.00
Travelers	P.O. Box 9806, New Haven, Connecticut 06536	\$119.00
TRW Dental	P.O. Box 100, Monroeville, Pennsylvania 15146	\$214.40
Tucson Grp Clm Ctr.	7830 E. Broadway, Tucson, Arizona 85710	\$183.68
U.F.C.W.	1990 W. Camelback, #306, Phoenix, Arizona 85015	\$1,692.63
UFCW EMP.	P.O. Box 8099, London, Kentucky 40742	\$47.00
UFCW Employee	P.O. Box 26355, Salt Lake City, Utah 84120	\$246.60
United Omaha	P.O. Box 34014, Seattle, Washington 98124	\$266.00
UNUM	P.O. Box 9500, Portland, Oregon 04104	\$5.00
U.S. West Health	1161 E. Main Street, Mesa, Arizona	\$25.00

Insurer	Address	Refund
WA Life	P.O. Box 100106, San Antonio, Texas 78201	\$7.28
Wash. Dntl. Svcs.	P.O. Box 75983, Seattle, Washington 98125	\$30.00
Wash. Nat. Ins.	P.O. Box 32277, Phoenix, Arizona 85064	\$37.00
Western States Ins.	P.O. Box 55016, Fresno, California 93747	\$31.00
Woodman Acc. Life	P.O. Box 82288, Lincoln, Nebraska 68501	\$382.20
Zenith Admin.	1990 W. Camelback, #480, Phoenix, Arizona 85015	\$950.60
<b>TOTAL</b>		<b>\$55,725.62</b>

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