



**UFCW LOCAL 1500
WELFARE FUND
FIRST QUARTER 2012**



**FIRST QUARTER 2012
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 875.00	44	\$ 11,047
HMSM	\$ 885.00	3	\$ 8,190
Assoc Food	\$ 885.00	10	\$ 26,550
Stop & Shop Companies	\$ 875.00	1104	\$ 2,898,000
Columbus Foods Inc.	\$ 875.00	7	\$ 12,250
Dairy Barn Stores	\$ 885.00	37	\$ 98,235
Dans Supreme	\$ 885.00	70	\$ 186,735
Red Apple Supermarkets	\$ 885.00	83	\$ 220,365
King Kullen Grocery	\$ 875.00	670	\$ 1,757,875
Wild By Nature	\$ 875.00	49	\$ 128,625
King Kullen Pharmacy	\$ 875.00	29	\$ 76,125
DAG Provision, Inc.	\$ 1,737.00	1	\$ 5,211
Mandell Food Stores	\$ 885.00	77	\$ 204,435
Pick Quick Stores	\$ 885.00	59	\$ 156,645
Scaturro Supermarkets	\$ 885.00	11	\$ 28,320
A&P Supermarkets	\$ 875.00	995	\$ 2,611,875
Shelf Life	\$ 733.00	14	\$ 30,786
Yorkville Dagostino Bros	\$ 875.00	225	\$ 590,625
Fairway Operating Corp	\$ 875.00	175	\$ 459,375
Whitestone Salumeria Inc.	\$ 885.00	6	\$ 15,930
Five & One Office	\$ 885.00	2	\$ 5,310
Shop-Rite Supermarket Inc.	\$ 875.00	293	\$ 770,000
Matlyn Key Food	\$ 885.00	9	\$ 23,355
Gemstone	\$ 885.00	6	\$ 15,930
Chartric-DBA Food Basket	\$ 885.00	9	\$ 23,010
Powehouse Foods/Holiday Farms, Inc.	\$ 885.00	4	\$ 10,620
Glass Garden Inc.	\$ 875.00	37	\$ 97,125
Kings Supermarket	\$ 875.00	10	\$ 26,250
53rd Gourmet Deli Inc.	\$ -	0	\$ -
Shoprite Financial	\$ 875.00	43	\$ 113,750
IGA Amagansett Supersaver	\$ -	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 875.00	69	\$ 180,250
12th Avenue LLC	\$ 875.00	5	\$ 21,745
TOTALS		4,155	\$ 10,814,544

NOTE: Participant Counts and Contribution information provided by the Fund Office.

FULL TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 34,732	0.25%
Accident and Sickness	\$ -	0.00%
Medical - Network	\$ 10,475,743	75.16%
Medical - Out of Network	\$ 276,062	1.98%
Prescription Drug	\$ 2,124,141	15.24%
Dental	\$ 635,871	4.56%
Vision	\$ 25,676	0.18%
SUB TOTAL	\$ 13,572,225	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 26,000	0.19%
Medical	\$ 23,867	0.17%
Medicare Supplement (A&B)	\$ 181,504	1.30%
SUB TOTAL	\$ 231,371	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 135,207	0.97%
SUB TOTAL	\$ 135,207	

TOTAL EXPENSES	\$ 13,938,804
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SURPLUS (DEFICIT)	\$ (3,124,260)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,604,848
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 4,646,268
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,041,420)

**FIRST QUARTER 2012
CONTRIBUTIONS AND EXPENSES**

PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 63.25	0	\$ -
HMSM	\$ 63.25	7	\$ 1,344
Assoc Food	\$ 63.25	9	\$ 1,701
Stop & Shop Companies	\$ 63.25	3390	\$ 643,948
Columbus Foods Inc.	\$ 63.25	1	\$ 385
Dairy Barn Stores	\$ 63.25	62	\$ 14,721
Dans Supreme	\$ 63.25	225	\$ 42,462
Red Apple Supermarkets	\$ 63.25	191	\$ 36,162
King Kullen Grocery	\$ 63.25	1318	\$ 251,517
Wild By Nature	\$ 63.25	84	\$ 15,813
King Kullen Pharmacy	\$ 63.25	17	\$ 3,213
DAG Provision, Inc.	\$ 444.22	0	\$ -
Mandell Food Stores	\$ 63.25	267	\$ 50,400
Pick Quick Stores	\$ 63.25	205	\$ 38,745
Scaturro Supermarkets	\$ 63.25	25	\$ 5,547
A&P Supermarkets	\$ 63.25	2658	\$ 504,686
Shelf Life	\$ 185.00	6	\$ 3,330
Yorkville Dagostino Bros	\$ 63.25	303	\$ 57,267
Fairway Operating Corp	\$ 63.25	1343	\$ 268,366
Whitestone Salumeria Inc.	\$ 63.25	4	\$ 756
Five & One Office	\$ 63.25	23	\$ 4,284
Shop-Rite Supermarket Inc.	\$ 63.25	1161	\$ 222,485
Matlyn Key Food	\$ 63.25	27	\$ 5,103
Gemstone	\$ 63.25	52	\$ 9,765
Chartric-DBA Food Basket	\$ 63.25	1	\$ 189
PwrhseFoods/Holiday Farms, Inc.	\$ 63.25	10	\$ 1,890
Glass Garden Inc.	\$ 63.25	149	\$ 28,161
Kings Supermarket	\$ 63.25	17	\$ 3,276
53rd Gourmet Deli Inc.	\$ 63.25	4	\$ 756
Shoprite Financial	\$ 63.25	147	\$ 27,846
IGA Amagansett Supersaver	\$ 63.25	13	\$ 2,457
MLTK, LCC & KMLT, LLC	\$ 63.25	354	\$ 66,906
12th Avenue LLC	\$ 63.25	0	\$ -
TOTALS		12,074	\$ 2,313,481

NOTE: Participant Counts and Contribution information provided by the Fund Office.

PART TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 100,916	7.24%
Medical	\$ 19,596	1.41%
Prescription Drug	\$ 379,054	27.20%
Dental	\$ 483,636	34.71%
Vision	\$ 17,368	1.25%
SUB TOTAL	\$ 1,000,570	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 392,856	28.19%
SUB TOTAL	\$ 392,856	

TOTAL EXPENSES	\$ 1,393,426
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SURPLUS (DEFICIT)	\$ 920,055
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 771,160
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 464,475
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 306,685

**FIRST QUARTER 2012
CONTRIBUTIONS AND EXPENSES**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 259.59	0	\$ -
HMSM	\$ 259.59	0	\$ -
Assoc Food	\$ 259.59	3	\$ 2,331
Stop & Shop Companies	\$ 259.59	369	\$ 282,730
Columbus Foods Inc.	\$ 259.59	3	\$ 1,295
Dairy Barn Stores	\$ 259.59	13	\$ 8,274
Dans Supreme	\$ 259.59	64	\$ 49,203
Red Apple Supermarkets	\$ 259.59	38	\$ 29,134
King Kullen Grocery	\$ 259.59	272	\$ 207,165
Wild By Nature	\$ 259.59	5	\$ 3,885
King Kullen Pharmacy	\$ 259.59	2	\$ 1,554
DAG Provision, Inc.	\$ 444.22	0	\$ -
Mandell Food Stores	\$ 259.59	50	\$ 38,850
Pick Quick Stores	\$ 259.59	49	\$ 38,136
Scaturro Supermarkets	\$ 259.59	2	\$ 1,554
A&P Supermarkets	\$ 259.59	563	\$ 419,804
Shelf Life	\$ 185.00	1	\$ 740
Yorkville Dagostino Bros	\$ 259.59	26	\$ 19,026
Fairway Operating Corp	\$ 259.59	263	\$ 198,212
Whitestone Salumeria Inc.	\$ 259.59	0	\$ -
Five & One Office	\$ 259.59	4	\$ 3,108
Shop-Rite Supermarket Inc.	\$ 259.59	132	\$ 96,943
Matlyn Key Food	\$ 259.59	2	\$ 1,554
Gemstone	\$ 259.59	23	\$ 17,871
Chartric-DBA Food Basket	\$ 259.59	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 259.59	11	\$ 8,547
Glass Garden Inc.	\$ 259.59	13	\$ 9,450
Kings Supermarket	\$ 259.59	5	\$ 3,885
53rd Gourmet Deli Inc.	\$ 259.59	6	\$ 4,662
Shoprite Financial	\$ 259.59	4	\$ 3,108
IGA Amagansett Supersaver	\$ 259.59	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 259.59	42	\$ 32,046
12th Ave LLC	\$ 259.59	\$ -	\$ -
TOTALS		1,965	\$ 1,483,067

NOTE: Participant Counts and Contribution information provided by the Fund Office.

SPECIAL PART TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 16,420.02	0.86%
Prescription Drug	\$ 252,241.00	13.17%
Special Plan Medical	\$ 1,430,008.82	74.64%
Special Plan Dental	\$ 147,049	7.68%
Special Plan Vision	\$ 6,165	0.32%
SUB TOTAL	\$ 1,851,883	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 63,921	3.34%
SUB TOTAL	\$ 63,921	

TOTAL EXPENSES	\$ 1,915,805
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SURPLUS (DEFICIT)	\$ (432,738)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 494,356
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 638,602
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (144,246)

**2012
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 10,814,544				\$ 10,814,544

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 34,732				\$ 34,732	0.25%
Accident and Sickness	\$ -				\$ -	0.00%
Medical	\$ 10,751,805				\$ 10,751,805	77.14%
Prescription Drug	\$ 2,124,141				\$ 2,124,141	15.24%
Dental	\$ 635,871				\$ 635,871	4.56%
Vision	\$ 25,676				\$ 25,676	0.18%
SUBTOTAL	\$ 13,572,225	\$ -	\$ -	\$ -	\$ 13,572,225	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 26,000				\$ 26,000	0.19%
Medical	\$ 23,867				\$ 23,867	0.17%
Medicare Supplement	\$ 181,504				\$ 181,504	1.30%
SUBTOTAL	\$ 231,371	\$ -	\$ -	\$ -	\$ 231,371	
OPERATING EXPENSES						
Administration	\$ 135,207				\$ 135,207	0.97%
SUBTOTAL	\$ 135,207	\$ -	\$ -	\$ -	\$ 135,207	
TOTAL EXPENSE	\$ 13,938,804	\$ -	\$ -	\$ -	\$ 13,938,804	100.00%

SURPLUS (DEFICIT)	\$ (3,124,260)	\$ -	\$ -	\$ -	\$ (3,124,260)
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						AVERAGE
AVG MONTHLY INCOME	\$ 3,604,848	\$ -	\$ -	\$ -	\$ 3,604,848	
AVG MONTHLY EXPENSE	\$ 4,646,268	\$ -	\$ -	\$ -	\$ 4,646,268	
MONTHLY SURPLUS (DEFICIT)	\$ (1,041,420)	\$ -	\$ -	\$ -	\$ (1,041,420)	

TOTAL PARTICIPANTS	4,155				4,155
PPPM Cost	\$ 1,118				\$ 1,118

**2012
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 2,313,481				\$ 2,313,481

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 100,916				\$ 100,916	7.24%
Medical	\$ 19,596				\$ 19,596	1.41%
Prescription Drug	\$ 379,054				\$ 379,054	27.20%
Dental	\$ 483,636				\$ 483,636	34.71%
Vision	\$ 17,368				\$ 17,368	1.25%
SUBTOTAL	\$ 1,000,570	\$ -	\$ -	\$ -	\$ 1,000,570	
OPERATING EXPENSES						
Administration	\$ 392,856				\$ 392,856	28.19%
SUBTOTAL	\$ 392,856	\$ -	\$ -	\$ -	\$ 392,856	
TOTAL EXPENSE	\$ 1,393,426	\$ -	\$ -	\$ -	\$ 1,393,426	100.00%

SURPLUS (DEFICIT)	\$ 920,055	\$ -	\$ -	\$ -	\$ 920,055
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					AVERAGE
AVG MONTHLY INCOME	\$ 771,160	\$ -	\$ -	\$ -	\$ 771,160
AVG MONTHLY EXPENSE	\$ 464,475	\$ -	\$ -	\$ -	\$ 464,475
MONTHLY SURPLUS (DEFICIT)	\$ 306,685	\$ -	\$ -	\$ -	\$ 306,685

TOTAL PARTICIPANTS	12,074				12,074
PPPM Cost	\$ 38				\$ 38

**2012
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 1,483,067				\$ 1,483,067

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 16,420				\$ 16,420	0.86%
Prescription Drug	\$ 252,241				\$ 252,241	13.17%
Special Plan Medical	\$ 1,430,009				\$ 1,430,009	74.64%
Special Plan Dental	\$ 147,049				\$ 147,049	7.68%
Special Plan Vision	\$ 6,165				\$ 6,165	0.32%
SUBTOTAL	\$ 1,851,883	\$ -	\$ -	\$ -	\$ 1,851,883	
OPERATING EXPENSES						
Administration	\$ 63,921				\$ 63,921	3.34%
SUBTOTAL	\$ 63,921	\$ -	\$ -	\$ -	\$ 63,921	
TOTAL EXPENSE	\$ 1,915,805	\$ -	\$ -	\$ -	\$ 1,915,805	100.00%

SURPLUS (DEFICIT)	\$ (432,738)	\$ -	\$ -	\$ -	\$ (432,738)
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					AVERAGE
AVG MONTHLY INCOME	\$ 494,356	\$ -	\$ -	\$ -	\$ 494,356
AVG MONTHLY EXPENSE	\$ 638,602	\$ -	\$ -	\$ -	\$ 638,602
MONTHLY SURPLUS (DEFICIT)	\$ (144,246)	\$ -	\$ -	\$ -	\$ (144,246)

TOTAL PARTICIPANTS	1,965				1,965
PPPM Cost	\$ 325				\$ 325

**2012
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 14,611,092				\$ 14,611,092
COBRA	\$ 150,218				\$ 150,218
INTEREST & DIVIDENDS	\$ 112,243				\$ 112,243
FORMULARY REBATES	\$ -				\$ -
SUBROGATION	\$ 269				\$ 269
MISCELLANEOUS INCOME	\$ -				\$ -

TOTAL INCOME	\$ 14,873,822	\$ -	\$ -	\$ -	\$ 14,873,822
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 152,068				\$ 152,068	0.88%
Accident and Sickness	\$ -				\$ -	0.00%
Medical	\$ 12,201,410				\$ 12,201,410	70.74%
Prescription Drug	\$ 2,755,436				\$ 2,755,436	15.98%
Dental	\$ 1,266,556				\$ 1,266,556	7.34%
Vision	\$ 49,209				\$ 49,209	0.29%
Death Benefit	\$ 26,000				\$ 26,000	0.15%
Retiree Medical	\$ 23,867				\$ 23,867	0.14%
Medicare Supplement	\$ 181,504				\$ 181,504	1.05%
SUBTOTAL	\$ 16,656,050	\$ -	\$ -	\$ -	\$ 16,656,050	
OPERATING EXPENSES						
Administration	\$ 591,985				\$ 591,985	3.43%
SUBTOTAL	\$ 591,985	\$ -	\$ -	\$ -	\$ 591,985	
TOTAL EXPENSE	\$ 17,248,035	\$ -	\$ -	\$ -	\$ 17,248,035	100.00%

SURPLUS (DEFICIT)	\$ (2,374,213)	\$ -	\$ -	\$ -	\$ (2,374,213)
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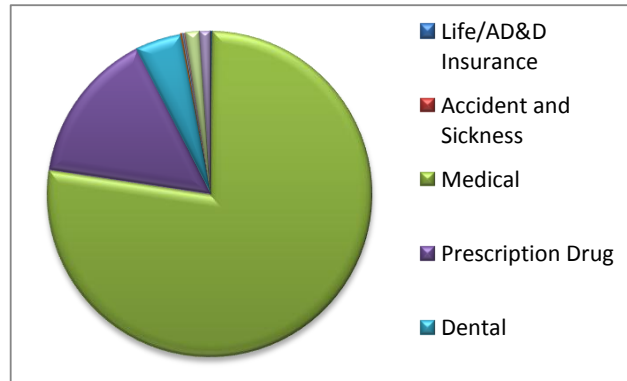
					AVERAGE
AVG MONTHLY INCOME	\$ 4,957,941	\$ -	\$ -	\$ -	\$ 4,957,941
AVG MONTHLY EXPENSE	\$ 5,749,345	\$ -	\$ -	\$ -	\$ 5,749,345
MONTHLY SURPLUS (DEFICIT)	\$ (791,404)	\$ -	\$ -	\$ -	\$ (791,404)

TOTAL PARTICIPANTS	18,194			0	18,194
PPPM Cost	\$ 316				\$ 316

Note: Including the estimated retention fee for Empire (\$568,387/qtr), administration represents 6.7% of total expenses (1Q12)

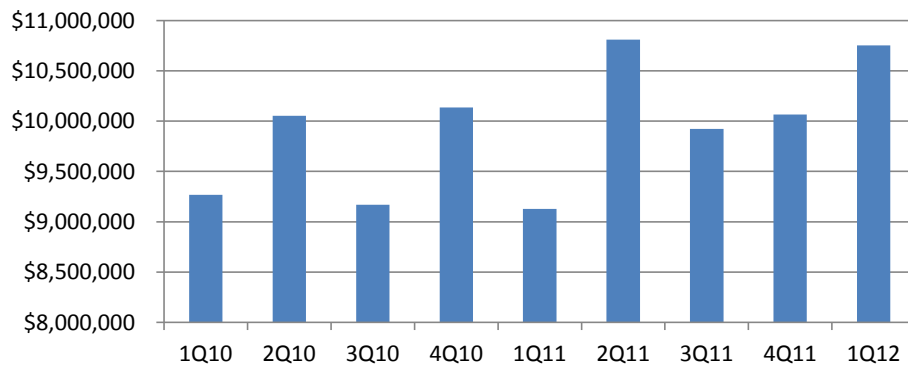
FULL TIME EMPLOYEES PLAN

January 2012 - March 2012 Expense Data

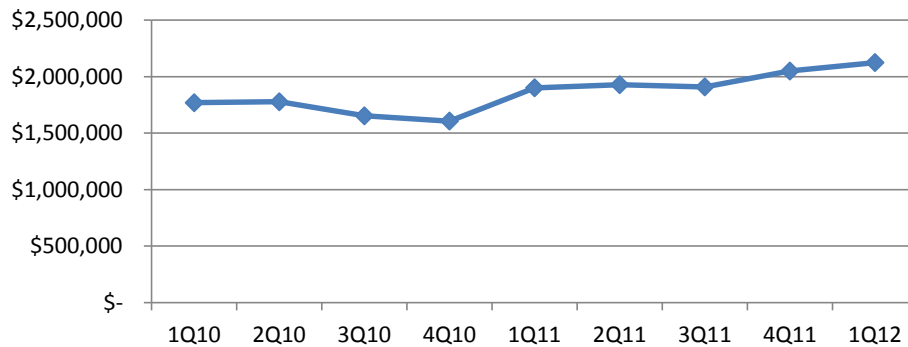


TREND REPORTS

FT Medical

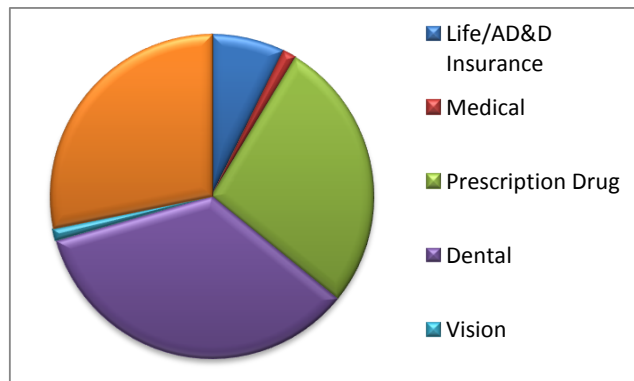


FT Prescription Drug



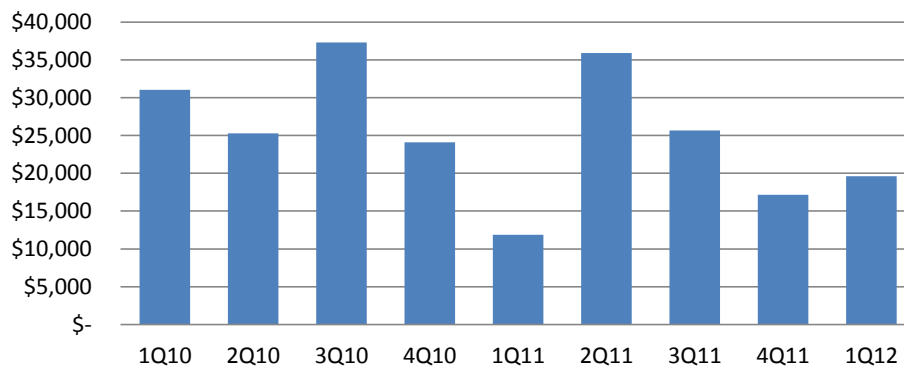
PART TIME EMPLOYEES PLAN

January 2012 - March 2012 Expense Data

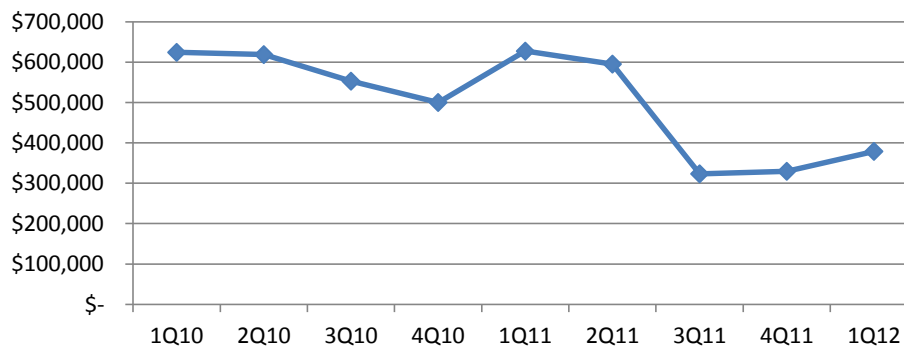


TREND REPORTS

PT Medical



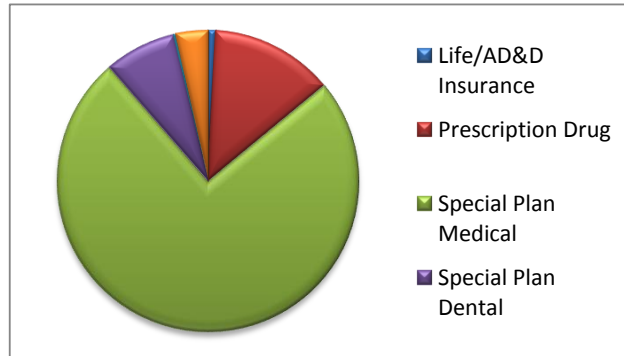
PT Prescription Drugs



Note: Beginning 3Q11 SPT RX costs moved to the SPT Chart

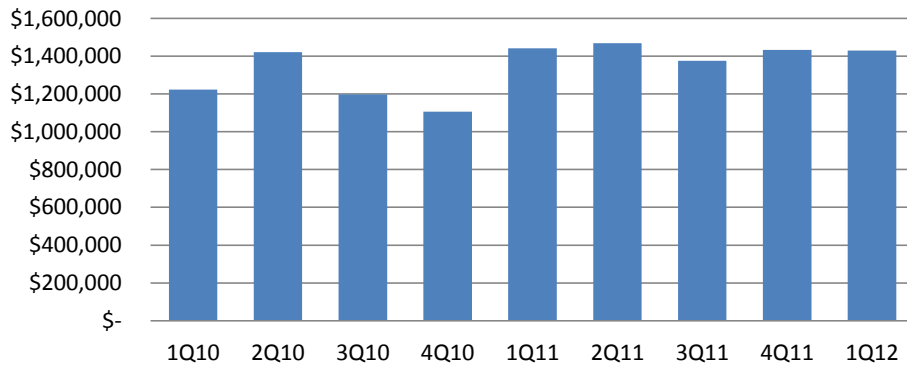
SPECIAL PART TIME EMPLOYEES PLAN

January 2012 - March 2012 Expense Data

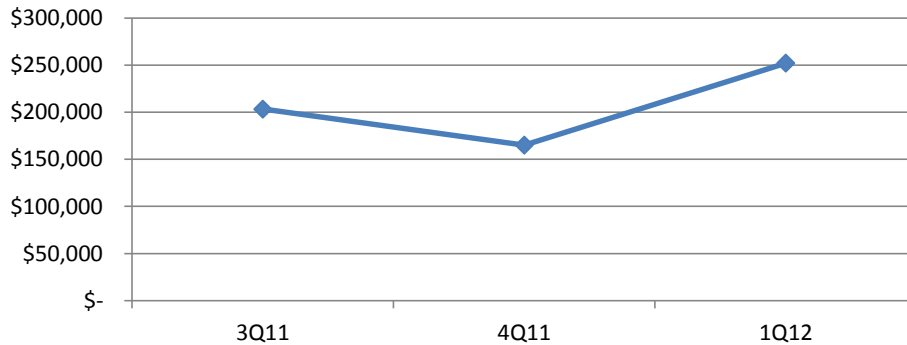


TREND REPORTS

Special PT Medical



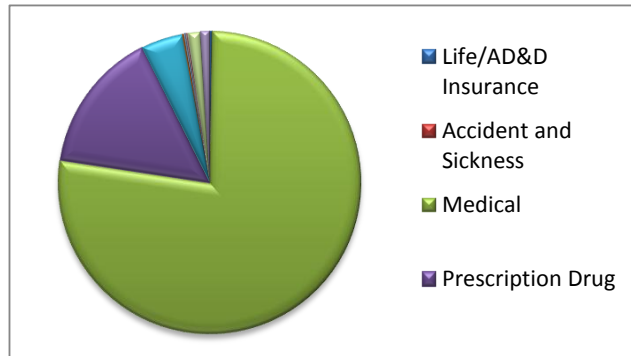
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

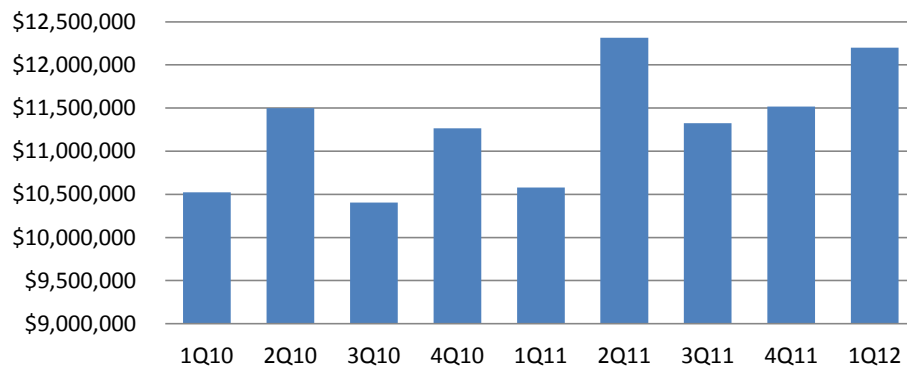
ALL PLANS

January 2012 - March 2012 Expense Data

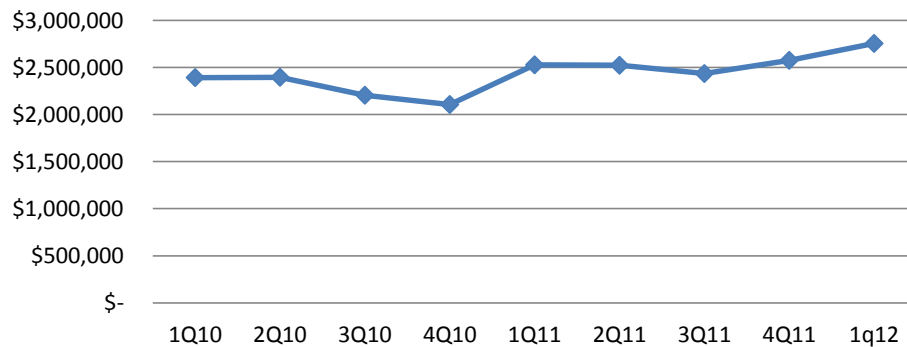


TREND REPORTS

All Plans Medical



All Plans Prescription Drug



**FIRST QUARTER 2012
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Administrative Allowance	\$ 280,314
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 193,401
COBRA Administration Fees	\$ 6,983
Prescription Drug Administration Fees	\$ 28,704
Legal	\$ 24,666
Accounting	\$ 9,900
Consulting	\$ 14,183
Booklets & Mailings	\$ 19,795
Conventions and Conferences	\$ 1,477
Insurance	\$ 8,346
Computer	\$ -
Office & Supplies	\$ 4,216

TOTAL EXPENSE	\$ 591,985
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ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,155	22.84%	\$ 135,207.35
Part Time Plan Allocation	12,074	66.36%	\$ 392,856.22
Special Part Time Plan Allocation	1,965	10.80%	\$ 63,921.43

Note: Miscellaneous expenses are assigned to individual plans pro-rata based on participant counts.

LIFE INSURANCE AD&D ALLOCATION

Life Insurance/AD&D Expense	\$ 152,068.00
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	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,155	22.84%	\$ 34,731.81
Part Time Plan Allocation	12,074	66.36%	\$ 100,916.17
Special Part Time Plan Allocation	1,965	10.80%	\$ 16,420.02

Note: Life Insurance AD&D expenses are assigned to individual plans pro-rata based on participant counts.

**FIRST QUARTER 2012
CBA INFORMATION**

COMPANY	COMPANY NUMBER	PART TIME RATE	FULL TIME RATE	CBA EXPIRATION
Local 1500	0002	\$63.25/259.59	\$875.00	
HMSM	0023	\$66.43/259.59	\$960.00	8/31/2012
Assoc Food	0029	\$66.43/259.59	\$885.00	8/31/2012
Stop & Shop Companies	0046	\$63.25/259.59	\$875.00	9/28/2013
Columbus Foods Inc.	0078	\$63.25/259.59	\$875.00	1/31/2012
Dairy Barn Stores	0084	\$63.25/259.59	\$885.00	6/10/2012
Dans Supreme	0088	\$63.25/259.59	\$885.00	12/28/2013
Red Apple Supermarkets	0192	\$63.25/259.59	\$885.00	9/29/2013
King Kullen Grocery	0256	\$63.25/259.59	\$875.00	9/28/2013
Wild By Nature	0257	\$63.25/259.59	\$875.00	11/3/2012
King Kullen Pharmacy	0258	\$63.25/259.59	\$875.00	9/28/2013
GGP Provision, Inc.	0274	\$151.52/621.86	\$1,737.78	8/31/2012
Mandell Food Stores	0302	\$63.25/259.59	\$885.00	10/26/2013
Pick Quick Stores	0365	\$63.25/259.59	\$885.00	12/28/2013
Scaturro Supermarkets	0423	\$63.25/259.59	\$885.00	12/28/2013
A&P Supermarkets	0430	\$63.25/259.59	\$875.00	9/28/2013
Shelf Life	0434	\$63.25/259.59	\$875.00	10/26/2013
Yorkville Dagostino Bros	0514	\$63.25/259.59	\$875.00	9/30/2012
Fairway Operating Corp	0918	\$63.25/259.59	\$875.00	3/29/2014
Whitestone Salumeria Inc.	0999	\$63.25/259.59	\$885.00	8/31/2012
Five & One Office	1011	\$63.25/259.59	\$885.00	10/26/2013
Shop-Rite Supermarket Inc.	1225	\$63.25/259.59	\$875.00	11/2/2013
Matlyn Key Food	1226	\$63.25/259.59	\$885.00	10/26/2013
Gemstone	1244	\$63.25/259.59	\$885.00	12/14/2013
Chartric-DBA Food Basket	1284	\$63.25/259.59	\$885.00	2/2/2014
Holiday Farms, Inc.	1302	\$63.25/259.59	\$885.00	12/14/2013
Glass Garden Inc.	1328	\$63.25/259.59	\$875.00	10/19/2013
Kings Supermarket	1329	\$63.25/259.59	\$875.00	9/29/2012
53rd Gourmet Deli Inc.	1330	\$63.25/259.59	\$0.00	7/31/2014
Shoprite Financial	1332	\$63.25/259.59	\$875.00	3/29/2014
IGA Amagansett Supersaver	1334	\$63.25/259.59	\$875.00	12/31/2012
MLTK, LCC & KMLT, LLC	1335	\$63.25/259.59	\$875.00	11/2/2013

**FIRST QUARTER 2012
VENDOR CONTRACT INFORMATION**

PROVIDER	SERVICE	CURRENT RATES	CURRENT RATE EFF. DATE	CONTRACT EXPIRATION
Broach & Stulberg	Counsel	\$3,200/Month Retainer \$250/hr Non-Retainer	1/1/2012	
David Fisch & Co.	Auditor	\$3300/Month	1/1/2010	
David Fisch & Co.	Payroll Auditor	\$50/hr*	1/1/2010	
Empire Blue Cross Blue Shield	Medical	\$42.45 PCPM EPO (Actives) and \$17.62 PCPM Hospital only (Retirees)	1/1/2012	12/31/2012
Empire HealthChoice Assurance, Inc	Subrogation	Fee varies (20 - 30%) based on recovery amount	2/20/2008	
InformedRx (formerly NMHC)	Pharmacy Benefit Manager	\$0.80 per Rx; \$2.50 for paper claim; \$1.70 dispensing fee @ retail	12/1/2009	12/1/2012
Maloney and Associates	Administrative Manager	Est \$70,000/Mon	1/1/2010	
Maloney and Associates	COBRA Admin	\$5.94/transaction	1/1/2010	
Investment Performance Services	Investment Consultant	\$5,000/yr	10/1/2010	
MD SASS Investment Management	Investment Manager	0.35% of assets (annualized)	4/24/2000	
Prudential	A&S	\$7.09 pmpm (est. \$69,766/yr)	1/1/2012	12/31/2012
Prudential	Life/AD&D	FT: \$0.302/\$1000 PT: \$0.090/\$1000 AD&D: \$0.031/\$1000	1/1/2012	12/31/2012
L.I. Council on Alcoholism & Drug Dependence	Substance Abuse	\$78,740/yr	4/1/2012	3/31/2013
Associated Administrators, LLC	Consultant	\$6,000/Mon	5/1/2012	4/30/2013

* - Costs shared equally with Pension Fund and Local 1500

Fund Reserve
FIRST QUARTER 2012

Months of Available Fund Reserve Calculation

Expenses			
Period	Jan - Dec 2011		\$ 64,800,032
	Jan - Mar 2012		\$ 17,248,035
	Total		\$ 82,048,067
	Per Month		\$ 5,469,871
Fund Reserve			
Reserve Amount *		\$	14,320,045.00
Months of Reserve			
			2.6

* - Unassigned Funds per the Quarterly Financial Statement

Reserve Projection

Quarter	Surplus/(Deficit)
FT 2011	\$ (10,878,310)
PT 2011	\$ 3,828,835
SPT 2011	\$ (1,051,027)
FT 1Q12	\$ (3,124,260)
PT 1Q12	\$ 920,055
SPT 1Q12	\$ (432,738)
Total	\$ (10,737,445)
Monthly Average	\$ (715,830)

Projection	Reserve Amount	Months of Reserve
3 months (6/30/12)	\$ 12,172,556	2.2
6 Months (9/30/12)	\$ 10,025,067	1.8
12 Months (3/31/13)	\$ 5,730,089	1.0

Note: Does Not Include Additional Income (COBRA, Investments, Rebates, Subrogation, Other).

**2011
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS	\$ 9,352,074	\$ 9,726,121	\$ 11,004,402	\$ 10,949,317	\$ 41,031,914

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 52,231	\$ 51,689	\$ 50,791	\$ 52,834	\$ 207,545	0.40%
Accident and Sickness	\$ 19,385	\$ 19,385	\$ 19,384	\$ 19,385	\$ 77,539	0.15%
Medical	\$ 9,126,852	\$ 10,809,265	\$ 9,921,475	\$ 10,066,381	\$ 39,923,973	76.91%
Prescription Drug	\$ 1,900,866	\$ 1,928,023	\$ 1,908,968	\$ 2,049,046	\$ 7,786,903	15.00%
Dental	\$ 655,013	\$ 617,594	\$ 612,076	\$ 506,658	\$ 2,391,341	4.61%
Vision	\$ 27,693	\$ 32,395	\$ 31,672	\$ 32,301	\$ 124,061	0.24%
SUBTOTAL	\$ 11,782,040	\$ 13,458,351	\$ 12,544,366	\$ 12,726,605	\$ 50,511,362	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 11,000	\$ 24,000	\$ 19,000	\$ 18,000	\$ 72,000	0.14%
Medical	\$ 12,623	\$ 10,082	\$ 32,514	\$ 27,260	\$ 82,479	0.16%
Medicare Supplement	\$ 175,349	\$ 174,288	\$ 176,944	\$ 175,829	\$ 702,410	1.35%
SUBTOTAL	\$ 198,972	\$ 208,370	\$ 228,458	\$ 221,089	\$ 856,889	
OPERATING EXPENSES						
Administration	\$ 133,428	\$ 147,052	\$ 127,237	\$ 134,256	\$ 541,973	1.04%
SUBTOTAL	\$ 133,428	\$ 147,052	\$ 127,237	\$ 134,256	\$ 541,973	
TOTAL EXPENSE	\$ 12,114,440	\$ 13,813,773	\$ 12,900,061	\$ 13,081,950	\$ 51,910,224	100.00%

SURPLUS (DEFICIT)	\$ (2,762,366)	\$ (4,087,652)	\$ (1,895,659)	\$ (2,132,633)	\$ (10,878,310)
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					AVERAGE
AVG MONTHLY INCOME	\$ 3,117,358	\$ 3,242,040	\$ 3,668,134	\$ 3,649,772	\$ 3,419,326
AVG MONTHLY EXPENSE	\$ 4,038,147	\$ 4,604,591	\$ 4,300,020	\$ 4,360,650	\$ 4,325,852
MONTHLY SURPLUS (DEFICIT)	\$ (920,789)	\$ (1,362,551)	\$ (631,886)	\$ (710,878)	\$ (906,526)

TOTAL PARTICIPANTS	4,353	4,155	4,230	4,217	4,239
PPPM Cost	\$ 928	\$ 1,108	\$ 1,017	\$ 1,034	\$ 1,022

**2011
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS ¹	\$ 3,165,500	\$ 5,009,463	\$ 2,641,208	\$ 2,237,950	\$ 13,054,121

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 173,453	\$ 173,992	\$ 150,683	\$ 147,754	\$ 645,882	7.00%
Medical	\$ 11,877	\$ 35,925	\$ 25,657	\$ 17,161	\$ 90,620	0.98%
Prescription Drug	\$ 627,498	\$ 595,399	\$ 323,449	\$ 329,643	\$ 1,875,989	20.34%
Dental	\$ 423,522	\$ 402,133	\$ 443,262	\$ 343,075	\$ 1,611,992	17.47%
Vision	\$ 12,261	\$ 19,878	\$ 26,241	\$ 23,855	\$ 82,235	0.89%
Special Plan Medical	\$ 1,441,323	\$ 1,468,323			\$ 2,909,646	31.54%
Special Plan Dental	\$ 148,486	\$ 154,379			\$ 302,865	3.28%
Special Plan Vision	\$ 5,918	\$ 9,112			\$ 15,030	0.16%
SUBTOTAL	\$ 2,844,338	\$ 2,859,141	\$ 969,292	\$ 861,488	\$ 7,534,259	
OPERATING EXPENSES						
Administration	\$ 443,093	\$ 494,999	\$ 377,476	\$ 375,459	\$ 1,691,027	18.33%
SUBTOTAL	\$ 443,093	\$ 494,999	\$ 377,476	\$ 375,459	\$ 1,691,027	
TOTAL EXPENSE	\$ 3,287,431	\$ 3,354,140	\$ 1,346,768	\$ 1,236,947	\$ 9,225,286	100.00%

SURPLUS (DEFICIT)	\$ (121,931)	\$ 1,655,323	\$ 1,294,440	\$ 1,001,003	\$ 3,828,835
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					AVERAGE
AVG MONTHLY INCOME	\$ 1,055,167	\$ 1,669,821	\$ 880,403	\$ 745,983	\$ 1,087,843
AVG MONTHLY EXPENSE	\$ 1,095,810	\$ 1,118,047	\$ 448,923	\$ 412,316	\$ 768,774
MONTHLY SURPLUS (DEFICIT)	\$ (40,644)	\$ 551,774	\$ 431,480	\$ 333,668	\$ 319,070

TOTAL PARTICIPANTS	14,456	14,521	12,550	11,794	13,330
PPPM Cost ²	\$ 76	\$ 77	\$ 36	\$ 35	\$ 56

¹ - 1Q11 reflects contributions credits.

² - Effective 3Q11 - Separate Reporting of SPT.

**2011
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS ¹			\$ 1,060,030	\$ 1,521,445	\$ 2,581,475

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance			\$ 24,209	\$ 25,093	\$ 49,302	1.36%
Prescription Drug			\$ 203,325	\$ 165,113	\$ 368,438	10.14%
Special Plan Medical			\$ 1,376,011	\$ 1,434,360	\$ 2,810,371	77.37%
Special Plan Dental			\$ 135,865	\$ 127,599	\$ 263,464	7.25%
Special Plan Vision			\$ 8,099	\$ 8,418	\$ 16,517	0.45%
SUBTOTAL	\$ -	\$ -	\$ 1,747,509	\$ 1,760,583	\$ 3,508,092	
OPERATING EXPENSES						
Administration			\$ 60,646	\$ 63,764	\$ 124,410	3.42%
SUBTOTAL	\$ -	\$ -	\$ 60,646	\$ 63,764	\$ 124,410	
TOTAL EXPENSE	\$ -	\$ -	\$ 1,808,155	\$ 1,824,347	\$ 3,632,502	100.00%

SURPLUS (DEFICIT)	\$ -	\$ -	\$ (748,125)	\$ (302,902)	\$ (1,051,027)
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					AVERAGE
AVG MONTHLY INCOME	\$ -	\$ -	\$ 353,343	\$ 507,148	\$ 430,246
AVG MONTHLY EXPENSE	\$ -	\$ -	\$ 602,718	\$ 608,116	\$ 605,417
MONTHLY SURPLUS (DEFICIT)	\$ -	\$ -	\$ (249,375)	\$ (100,967)	\$ (175,171)

TOTAL PARTICIPANTS			2,016	2,003	2,010
PPPM Cost			\$ 299	\$ 304	\$ 301

NOTE: Effective 3Q11 - Separate Reporting of SPT

**2011
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS ¹	\$ 12,517,574	\$ 14,735,584	\$ 14,705,640	\$ 14,708,712	\$ 56,667,510
COBRA	\$ 91,257	\$ 172,778	\$ 149,001	\$ 161,376	\$ 574,412
INTEREST & DIVIDENDS	\$ 77,727	\$ 83,333	\$ 56,857	\$ 37,696	\$ 255,613
FORMULARY REBATES	\$ 105,658	\$ 105,239	\$ 106,126	\$ 105,448	\$ 422,471
SUBROGATION	\$ 5,400	\$ 8,130	\$ (1)	\$ 1	\$ 13,530
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME	\$ 12,797,616	\$ 15,105,064	\$ 15,017,623	\$ 15,013,233	\$ 57,933,536
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 225,684	\$ 225,681	\$ 225,684	\$ 225,681	\$ 902,730	1.39%
Accident and Sickness	\$ 19,385	\$ 19,385	\$ 19,384	\$ 19,385	\$ 77,539	0.12%
Medical	\$ 10,580,052	\$ 12,313,513	\$ 11,323,143	\$ 11,517,901	\$ 45,734,609	70.58%
Prescription Drug	\$ 2,528,364	\$ 2,523,422	\$ 2,435,742	\$ 2,575,820	\$ 10,063,348	15.53%
Dental	\$ 1,227,022	\$ 1,174,106	\$ 1,191,203	\$ 977,332	\$ 4,569,663	7.05%
Vision	\$ 45,872	\$ 61,385	\$ 66,012	\$ 64,574	\$ 237,843	0.37%
Death Benefit	\$ 11,000	\$ 24,000	\$ 19,000	\$ 18,000	\$ 72,000	0.11%
Retiree Medical	\$ 12,623	\$ 10,082	\$ 32,514	\$ 27,260	\$ 82,479	0.13%
Medicare Supplement	\$ 175,349	\$ 174,288	\$ 176,944	\$ 175,829	\$ 702,410	1.08%
SUBTOTAL	\$ 14,825,351	\$ 16,525,862	\$ 15,489,626	\$ 15,601,782	\$ 62,442,621	
OPERATING EXPENSES						
Administration	\$ 576,521	\$ 642,051	\$ 565,360	\$ 573,479	\$ 2,357,411	3.64%
SUBTOTAL	\$ 576,521	\$ 642,051	\$ 565,360	\$ 573,479	\$ 2,357,411	
TOTAL EXPENSE	\$ 15,401,872	\$ 17,167,913	\$ 16,054,986	\$ 16,175,261	\$ 64,800,032	100.00%

SURPLUS (DEFICIT)	\$ (2,604,256)	\$ (2,062,849)	\$ (1,037,363)	\$ (1,162,028)	\$ (6,866,496)
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	AVERAGE				
AVG MONTHLY INCOME	\$ 4,265,872	\$ 5,035,021	\$ 5,005,874	\$ 5,004,411	\$ 4,827,795
AVG MONTHLY EXPENSE	\$ 5,133,957	\$ 5,722,638	\$ 5,351,662	\$ 5,391,754	\$ 5,400,003
MONTHLY SURPLUS (DEFICIT)	\$ (868,085)	\$ (687,616)	\$ (345,788)	\$ (387,343)	\$ (572,208)

TOTAL PARTICIPANTS	18,809	18,835	18,797	16,012	18,113
PPPM Cost	\$ 273	\$ 304	\$ 285	\$ 337	\$ 300

Note: Including the estimated retention fee for Empire (\$587,770/qtr), administration represents 7.4% of total expenses (4Q11)

1 - 1Q11 reflects contributions credits.

**UFCW Local 1500 Welfare Fund
3Q11 to 4Q11 Audit Comparison**

		3/31/2012	Delta
Assets			
Cash and Equivalents	\$	818,542.00	\$ 818,542.00
Contributions receivable - employers	\$	-	\$ -
Investments (Note 2)	\$	23,945,744.00	\$ 23,945,744.00
Furniture and Fixtures	\$	18,528.00	\$ 18,528.00
Interest income receivable	\$	8,640.00	\$ 8,640.00
Total Assets	\$	24,791,454.00	\$ 24,791,454.00
Liabilities			
Accrued expenses payable	\$	4,195,971.00	\$ 4,195,971.00
Total liabilities	\$	4,195,971.00	\$ 4,195,971.00
Fund Balance			
Reserve for medical & dental claims	\$	1,160,000.00	\$ 1,160,000.00
Reserve for BCBS medical claims (Note 3)	\$	5,115,438.00	\$ 5,115,438.00
Unassigned funds	\$	14,320,045.00	\$ 14,320,045.00
Total Fund balance	\$	20,595,483.00	\$ 20,595,483.00
Total liabilities and fund balance	\$	24,791,454.00	\$ 24,791,454.00
Revenues			
Contributions from employers	\$	15,354,410.00	\$ 15,354,410.00
Contributions from employees	\$	150,218.00	\$ 150,218.00
COBRA administrative fees (<i>Maloney Fee</i>)	\$	(6,983.00)	\$ (6,983.00)
Investment income	\$	215,835.00	\$ 215,835.00
Realized gain (loss) on investments	\$	(134,988.00)	\$ (134,988.00)
Unrealized gain (loss) on investments	\$	52,018.00	\$ 52,018.00
Investment & Custodial fees	\$	(20,622.00)	\$ (20,622.00)
Additional employer contributions (refunds)	\$	-	\$ -
Other income (Formulary and Subrogation)	\$	269.00	\$ 269.00
Total revenues	\$	15,610,157.00	\$ 15,610,157.00
Expenses for Benefits			
Insurance carriers & related expenses	\$	10,627,811.00	\$ 10,627,811.00
Self insured medical claims	\$	3,289,134.00	\$ 3,289,134.00
Prescription drug benefit	\$	2,784,140.00	\$ 2,784,140.00
Drug & Alcohol rehabilitation	\$	-	\$ -
Medicare reimbursements	\$	181,504.00	\$ 181,504.00
Total expenses for benefits	\$	16,882,589.00	\$ 16,882,589.00
Administrative Expenses			
Actuarial Fee	\$	-	\$ -
Rent	\$	3,198.00	\$ 3,198.00
Administrative Allowance	\$	280,314.00	\$ 280,314.00
Legal Fees	\$	24,666.00	\$ 24,666.00
Accounting fees	\$	9,900.00	\$ 9,900.00
Consulting fees	\$	14,183.00	\$ 14,183.00
Computer	\$	-	\$ -
Booklets & Mailings	\$	19,795.00	\$ 19,795.00
Convention & conferences	\$	1,477.00	\$ 1,477.00
Insurance	\$	8,346.00	\$ 8,346.00
Office & Supplies	\$	4,216.00	\$ 4,216.00
Total administrative expenses	\$	366,095.00	\$ 366,095.00
Total expenses	\$	17,248,684.00	\$ 17,248,684.00
Balance of revenues over expenses	\$	(1,638,528.00)	\$ (1,638,528.00)
Unassigned Fund balance - beginning	\$	15,958,573.00	\$ 15,958,573.00
Blue Cross Adjustment	\$	-	\$ -
Unassigned Fund balance - ending	\$	14,320,045.00	\$ 14,320,045.00

Supplemental Schedules

3/31/2012

Delta

Cash and Equivalents

Regular Checking Account (NOW)		\$	680,269.00	\$	680,269	
Medical Claims Account		\$	65,835.00	\$	65,835	
Medicare Reimbursement Account		\$	72,439.00	\$	72,439	
Totals	\$	-	\$	818,543.00	\$	818,543

Schedule of Investments

JP Morgan Chase MM Fund (Vista)		\$	4,119,779.00	\$	4,119,779
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MD SASS

Corporate Bonds		\$	-	\$	-	
Temporary Money Markets		\$	409,230.00	\$	409,230	
Government Backed Securities		\$	19,416,735.00	\$	19,416,735	
Total MD SASS	\$	-	\$	19,825,965.00	\$	19,825,965
Total Investments	\$	-	\$	23,945,744.00	\$	23,945,744

Schedule of Investment Income (Interest and Dividends)

MD SASS			\$	215,731.00	\$	215,731	
Bond Interest			\$	-	\$	-	
Money Markets			\$	-	\$	-	
JP Morgan Chase			\$	104.00	\$	104	
	Totals	\$	-	\$	215,835.00	\$	215,835

Schedule of Custodial and Investment Management Fees

IPS			\$	1,250.00	\$	1,250	
MD SASS			\$	17,295.00	\$	17,295	
Investor's Bank and Trust			\$	2,077.00	\$	2,077	
	Totals	\$	-	\$	20,622.00	\$	20,622

Schedule of Other Income

Prescription Rebates			\$	-	\$	-
Subrogation Income			\$	269.00	\$	269
Totals	\$	-	\$	269.00	\$	269

Health Insurance Carriers/Expense

Disability		\$	-	\$	-
Blue Cross - Major Medical		\$	4,181,804.00	\$	4,181,804
Blue Cross - Hospital		\$	6,293,939.00	\$	6,293,939
Blue Cross Adjustment		\$	-	\$	-
Total Health coverage	\$ -	\$	10,475,743.00	\$	10,475,743

Life Insurance

Life			\$	129,070.00	\$	129,070	
Accidental Death			\$	22,998.00	\$	22,998	
	Total life insurance	\$	-	\$	152,068.00	\$	152,068
	Prudential Adjustment		\$	-	\$	-	
	Total Carriers/Expense		\$	10,627,811.00	\$	10,627,811	

Schedule of Medical and Dental Claims

3/31/2012

Delta

Vision	\$	49,209.00	\$	49,209
P/T Hospital & F/T Major Medical	\$	1,758,778.00	\$	1,758,778
Claims Admin Fees (<i>Maloney</i>)	\$	123,405.00	\$	123,405
Dental	\$	1,263,879.00	\$	1,263,879
Dental Admin Fees (<i>Maloney</i>)	\$	56,940.00	\$	56,940
Retirees	\$	23,867.00	\$	23,867
Admin Fees - Med Part A (<i>Maloney</i>)	\$	8,292.00	\$	8,292
Admin Fees - Med Part B (<i>Maloney</i>)	\$	4,764.00	\$	4,764

Total Medical Claims	\$	-	\$	3,289,134.00	\$	3,289,134
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Prescription Drug Benefit

FULL TIME GROUP				
Prescription Costs	\$	2,124,141.00	\$	2,124,141
Administrative Costs	\$	18,303.00	\$	18,303

Total Costs	\$	-	\$	2,142,444.00	\$	2,142,444
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PART TIME GROUP				
Prescription Costs	\$	631,295.00	\$	631,295
Administrative Costs	\$	10,401.00	\$	10,401

Total Costs	\$	-	\$	641,696.00	\$	641,696
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Total Drug Benefit	\$	-	\$	2,784,140.00	\$	2,784,140
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Full Time				
		31-Mar	Delta	
Dental	\$	635,871.18	\$	635,871.18
Vision	\$	25,676.00	\$	25,676.00
Anesthesia	\$	1,280.00	\$	1,280.00
Surgery	\$	53,611.08	\$	53,611.08
Lab/X-ray	\$	27,066.21	\$	27,066.21
Medical	\$	149,635.21	\$	149,635.21
Special In-patient Substance Abuse	\$	44,469.99	\$	44,469.99
Total	\$	-	\$	937,609.67
Total w/o Dental and Vision			\$	276,062.49
Part Time				
		31-Mar		
Dental	\$	483,636.15	\$	483,636.15
Vision	\$	17,368.00	\$	17,368.00
Hospital	\$	15,300.00	\$	15,300.00
Lab/X-Ray	\$	3,085.56	\$	3,085.56
Surgery	\$	1,210.00	\$	1,210.00
	\$	-	\$	520,599.71
Total w/o Dental and Vision			\$	19,595.56
Special Part-Time				
		31-Mar		
Dental	\$	147,048.58	\$	147,048.58
Vision	\$	6,165.00	\$	6,165.00
Anesthesia	\$	80,528.69	\$	80,528.69
Surgery	\$	138,684.73	\$	138,684.73
Lab/X-Ray	\$	341,425.13	\$	341,425.13
Medical	\$	213,376.57	\$	213,376.57
Hospital Income Benefit	\$	1,950.00	\$	1,950.00
Hospital	\$	654,043.70	\$	654,043.70
	\$	-	\$	1,583,222.40
Total w/o Dental and Vision			\$	1,430,008.82
Retirees				
		31-Mar		
Death Benefit	\$	26,000.00	\$	26,000.00
Anesthesia	\$	629.49	\$	629.49
Surgery	\$	1,148.92	\$	1,148.92
Medical	\$	4,593.88	\$	4,593.88
Hospital	\$	17,494.61	\$	17,494.61
	\$	-	\$	49,866.90
Total without Death Benefit			\$	23,866.90

\$ 1,266,555.91