



**UFCW LOCAL 1500
WELFARE FUND
SECOND QUARTER 2013**



**SECOND QUARTER 2013
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 950.00	5	\$ 14,250
Local 1500-2	\$ 26.00	40	\$ 3,094
HMSM	\$ 960.00	3	\$ 8,640
Assoc Food	\$ 960.00	9	\$ 25,920
Stop & Shop Companies	\$ 950.00	1112	\$ 3,162,331
Columbus Foods Inc.	\$ 960.00	6	\$ 5,760
Dairy Barn Stores	\$ 960.00	22	\$ 62,466
Dans Supreme	\$ 960.00	67	\$ 198,720
Red Apple Supermarkets	\$ 960.00	78	\$ 224,640
King Kullen Grocery	\$ 950.00	654	\$ 1,863,900
Wild By Nature	\$ 950.00	48	\$ 137,750
King Kullen Pharmacy	\$ 950.00	29	\$ 81,700
DAG Provision, Inc.	\$ 1,886.73	1	\$ 5,658
Mandell Food Stores	\$ 960.00	65	\$ 187,200
Pick Quick Stores	\$ 960.00	66	\$ 191,040
Scaturro Supermarkets	\$ 960.00	10	\$ 28,800
A&P Supermarkets	\$ 950.00	868	\$ 2,468,628
Shelf Life	\$ 960.00	13	\$ 38,400
Yorkville Dagostino Bros	\$ 950.00	196	\$ 555,064
Fairway Operating Corp	\$ 950.00	224	\$ 630,510
Whitestone Salumeria Inc.	\$ 960.00	6	\$ 11,520
Five & One Office	\$ 960.00	2	\$ 5,760
Shop-Rite Supermarket Inc.	\$ 950.00	295	\$ 837,552
Matlyn Key Food	\$ 960.00	7	\$ 20,160
Gemstone	\$ 960.00	5	\$ 14,400
Chartric-DBA Food Basket	\$ 960.00	8	\$ 23,040
Powehouse Foods/Holiday Farms, Inc.	\$ 960.00	4	\$ 11,520
Glass Garden Inc.	\$ 950.00	37	\$ 101,848
Kings Supermarket	\$ 950.00	11	\$ 30,400
53rd Gourmet Deli Inc.	\$ 960.00	0	\$ -
Shoprite Financial	\$ 950.00	40	\$ 113,050
IGA Amagansett Supersaver	\$ -	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 950.00	67	\$ 190,338
12th Avenue LLC	\$ 1,737.38	5	\$ 26,055
TOTALS		4,003	\$ 11,280,114

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	\$ 37,653	0.26%
Accident and Sickness	\$ 7,946	0.05%
Medical - Network	\$ 10,914,028	74.95%
Medical - Out of Network	\$ 409,711	2.81%
Prescription Drug	\$ 2,263,921	15.55%
Dental	\$ 531,937	3.65%
Vision	\$ 32,135	0.22%
SUB TOTAL	\$ 14,197,331	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 17,000	0.12%
Medical	\$ 14,401	0.10%
Medicare Supplement (A&B)	\$ 188,612	1.30%
SUB TOTAL	\$ 220,013	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 144,141	0.99%
SUB TOTAL	\$ 144,141	

TOTAL EXPENSES	\$ 14,561,485
-----------------------	----------------------

SURPLUS (DEFICIT)	\$ (3,281,371)
--------------------------	-----------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,760,038
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 4,853,828
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,093,790)

**SECOND QUARTER 2013
CONTRIBUTIONS AND EXPENSES**

PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 66.43	0	\$ -
HMSM	\$ 66.43	7	\$ 1,386
Assoc Food	\$ 66.43	6	\$ 1,188
Stop & Shop Companies	\$ 66.43	3749	\$ 761,430
Columbus Foods Inc.	\$ 66.43	1	\$ 66
Dairy Barn Stores	\$ 66.43	29	\$ 7,802
Dans Supreme	\$ 66.43	202	\$ 40,680
Red Apple Supermarkets	\$ 66.43	211	\$ 41,712
King Kullen Grocery	\$ 66.43	1378	\$ 275,170
Wild By Nature	\$ 66.43	91	\$ 17,952
King Kullen Pharmacy	\$ 66.43	17	\$ 3,366
DAG Provision, Inc.	\$ 159.14	0	\$ -
Mandell Food Stores	\$ 66.43	259	\$ 51,216
Pick Quick Stores	\$ 66.43	274	\$ 54,252
Scaturro Supermarkets	\$ 66.43	27	\$ 5,346
A&P Supermarkets	\$ 66.43	2563	\$ 523,017
Shelf Life	\$ 66.43	5	\$ 990
Yorkville Dagostino Bros	\$ 66.43	284	\$ 56,232
Fairway Operating Corp	\$ 66.43	1901	\$ 395,514
Whitestone Salumeria Inc.	\$ 66.43	4	\$ 528
Five & One Office	\$ 66.43	20	\$ 3,960
Shop-Rite Supermarket Inc.	\$ 66.43	1348	\$ 274,480
Matlyn Key Food	\$ 66.43	29	\$ 5,808
Gemstone	\$ 66.43	50	\$ 9,966
Chartric-DBA Food Basket	\$ 66.43	1	\$ 198
PwrhseFoods/Holiday Farms, Inc.	\$ 66.43	11	\$ 2,112
Glass Garden Inc.	\$ 66.43	158	\$ 31,218
Kings Supermarket	\$ 66.43	17	\$ 3,432
53rd Gourmet Deli Inc.	\$ 66.43	4	\$ 792
Shoprite Financial	\$ 66.43	154	\$ 31,310
IGA Amagansett Supersaver	\$ 66.43	11	\$ 2,178
MLTK, LCC & KMLT, LLC	\$ 66.43	395	\$ 78,144
12th Avenue LLC	\$ 151.52	0	\$ -
TOTALS		13,206	\$ 2,681,445

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	\$ 124,216	8.99%
Medical	\$ 22,476	1.63%
Prescription Drug	\$ 353,877	25.62%
Dental	\$ 379,399	27.47%
Vision	\$ 25,816	1.87%
SUB TOTAL	\$ 905,784	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 475,514	34.43%
SUB TOTAL	\$ 475,514	

TOTAL EXPENSES	\$ 1,381,299
-----------------------	---------------------

SURPLUS (DEFICIT)	\$ 1,300,146
--------------------------	---------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 893,815
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 460,433
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 433,382

**SECOND QUARTER 2013
CONTRIBUTIONS AND EXPENSES**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 272.57	0	\$ -
HMSM	\$ 272.57	0	\$ -
Assoc Food	\$ 272.57	2	\$ 1,632
Stop & Shop Companies	\$ 272.57	345	\$ 275,752
Columbus Foods Inc.	\$ 272.57	3	\$ 816
Dairy Barn Stores	\$ 272.57	11	\$ 10,215
Dans Supreme	\$ 272.57	65	\$ 53,312
Red Apple Supermarkets	\$ 272.57	38	\$ 31,008
King Kullen Grocery	\$ 272.57	261	\$ 209,334
Wild By Nature	\$ 272.57	7	\$ 5,028
King Kullen Pharmacy	\$ 272.57	3	\$ 2,036
DAG Provision, Inc.	\$ 652.95	0	\$ -
Mandell Food Stores	\$ 272.57	38	\$ 31,008
Pick Quick Stores	\$ 272.57	47	\$ 38,080
Scaturro Supermarkets	\$ 272.57	3	\$ 2,176
A&P Supermarkets	\$ 272.57	509	\$ 384,298
Shelf Life	\$ 272.57	1	\$ 1,088
Yorkville Dagostino Bros	\$ 272.57	28	\$ 21,818
Fairway Operating Corp	\$ 272.57	228	\$ 184,720
Whitestone Salumeria Inc.	\$ 272.57	0	\$ -
Five & One Office	\$ 272.57	4	\$ 3,264
Shop-Rite Supermarket Inc.	\$ 272.57	128	\$ 97,632
Matlyn Key Food	\$ 272.57	2	\$ 1,632
Gemstone	\$ 272.57	20	\$ 16,048
Chartric-DBA Food Basket	\$ 272.57	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 272.57	9	\$ 7,344
Glass Garden Inc.	\$ 272.57	13	\$ 8,070
Kings Supermarket	\$ 272.57	3	\$ 2,448
53rd Gourmet Deli Inc.	\$ 272.57	6	\$ 4,896
Shoprite Financial	\$ 272.57	4	\$ 3,264
IGA Amagansett Supersaver	\$ 272.57	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 272.57	41	\$ 32,426
12th Ave LLC	\$ 621.86	0	\$ -
TOTALS		1,817	\$ 1,429,345

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	\$ 17,091	0.99%
Prescription Drug	\$ 198,178	11.43%
Special Plan Medical	\$ 1,305,504	75.29%
Special Plan Dental	\$ 138,564	7.99%
Special Plan Vision	\$ 9,270	0.53%
SUB TOTAL	\$ 1,668,607	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 65,427	3.77%
SUB TOTAL	\$ 65,427	

TOTAL EXPENSES	\$ 1,734,034
-----------------------	---------------------

SURPLUS (DEFICIT)	\$ (304,689)
--------------------------	---------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 476,448
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 578,011
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (101,563)

**2013
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$ 11,061,246	\$ 11,280,114			\$ 22,341,360

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 38,667	\$ 37,653			\$ 76,320	0.27%
Accident and Sickness	\$ 8,014	\$ 7,946			\$ 15,960	0.06%
Medical	\$ 10,412,969	\$ 11,323,739			\$ 21,736,708	77.08%
Prescription Drug	\$ 2,136,472	\$ 2,263,921			\$ 4,400,393	15.60%
Dental	\$ 616,922	\$ 531,937			\$ 1,148,859	4.07%
Vision	\$ 24,677	\$ 32,135			\$ 56,812	0.20%
SUBTOTAL	\$ 13,237,721	\$ 14,197,331	\$ -	\$ -	\$ 27,435,052	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 32,000	\$ 17,000			\$ 49,000	0.17%
Medical	\$ 10,556	\$ 14,401			\$ 24,957	0.09%
Medicare Supplement	\$ 189,495	\$ 188,612			\$ 378,107	1.34%
SUBTOTAL	\$ 232,051	\$ 220,013	\$ -	\$ -	\$ 452,064	
OPERATING EXPENSES						
Administration	\$ 169,181	\$ 144,141			\$ 313,322	1.11%
SUBTOTAL	\$ 169,181	\$ 144,141	\$ -	\$ -	\$ 313,322	
TOTAL EXPENSE	\$ 13,638,953	\$ 14,561,485	\$ -	\$ -	\$ 28,200,438	100.00%

SURPLUS (DEFICIT)	\$ (2,577,707)	\$ (3,281,371)	\$ -	\$ -	\$ (5,859,078)
--------------------------	-----------------------	-----------------------	-------------	-------------	-----------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 3,687,082	\$ 3,760,038	\$ -	\$ -	\$ 3,723,560
AVG MONTHLY EXPENSE	\$ 4,546,318	\$ 4,853,828	\$ -	\$ -	\$ 4,700,073
MONTHLY SURPLUS (DEFICIT)	\$ (859,236)	\$ (1,093,790)	\$ -	\$ -	\$ (976,513)

TOTAL PARTICIPANTS	3,929	4,003			3,966
PPPM Cost	\$ 1,157	\$ 1,213			\$ 1,185

**2013
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$ 2,495,740	\$ 2,681,445			\$ 5,177,185

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 121,380	\$ 124,216			\$ 245,596	8.44%
Medical	\$ 8,632	\$ 22,476			\$ 31,108	1.07%
Prescription Drug	\$ 357,558	\$ 353,877			\$ 711,435	24.45%
Dental	\$ 492,328	\$ 379,399			\$ 871,727	29.96%
Vision	\$ 17,721	\$ 25,816			\$ 43,537	1.50%
SUBTOTAL	\$ 997,619	\$ 905,784	\$ -	\$ -	\$ 1,903,403	
OPERATING EXPENSES						
Administration	\$ 531,075	\$ 475,514			\$ 1,006,589	34.59%
SUBTOTAL	\$ 531,075	\$ 475,514	\$ -	\$ -	\$ 1,006,589	
TOTAL EXPENSE	\$ 1,528,694	\$ 1,381,299	\$ -	\$ -	\$ 2,909,993	100.00%

SURPLUS (DEFICIT)	\$ 967,046	\$ 1,300,146	\$ -	\$ -	\$ 2,267,192
--------------------------	-------------------	---------------------	-------------	-------------	---------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 831,913	\$ 893,815	\$ -	\$ -	\$ 862,864
AVG MONTHLY EXPENSE	\$ 509,565	\$ 460,433	\$ -	\$ -	\$ 484,999
MONTHLY SURPLUS (DEFICIT)	\$ 322,349	\$ 433,382	\$ -	\$ -	\$ 377,865

TOTAL PARTICIPANTS	12,334	13,206			12,770
PPPM Cost	\$ 41	\$ 35			\$ 38

**2013
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$ 1,413,336	\$ 1,429,345			\$ 2,842,681

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 18,692	\$ 17,091			\$ 35,783	1.21%
Prescription Drug	\$ 217,460	\$ 198,178			\$ 415,638	14.06%
Special Plan Medical	\$ 744,345	\$ 1,305,504			\$ 2,049,849	69.32%
Special Plan Dental	\$ 153,894	\$ 138,564			\$ 292,458	9.89%
Special Plan Vision	\$ 6,716	\$ 9,270			\$ 15,986	0.54%
SUBTOTAL	\$ 1,141,107	\$ 1,668,607	\$ -	\$ -	\$ 2,809,714	
OPERATING EXPENSES						
Administration	\$ 81,785	\$ 65,427			\$ 147,212	4.98%
SUBTOTAL	\$ 81,785	\$ 65,427	\$ -	\$ -	\$ 147,212	
TOTAL EXPENSE	\$ 1,222,892	\$ 1,734,034	\$ -	\$ -	\$ 2,956,926	100.00%

SURPLUS (DEFICIT)	\$ 190,444	\$ (304,689)	\$ -	\$ -	\$ (114,245)
--------------------------	-------------------	---------------------	-------------	-------------	---------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 471,112	\$ 476,448	\$ -	\$ -	\$ 473,780
AVG MONTHLY EXPENSE	\$ 407,631	\$ 578,011	\$ -	\$ -	\$ 492,821
MONTHLY SURPLUS (DEFICIT)	\$ 63,481	\$ (101,563)	\$ -	\$ -	\$ (19,041)

TOTAL PARTICIPANTS	1,899	1,817			1,858
PPPM Cost	\$ 215	\$ 318			\$ 266

**2013
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS	\$ 14,970,322	\$ 15,390,904			\$ 30,361,226
COBRA	\$ 112,094	\$ 132,198			\$ 244,292
INTEREST & DIVIDENDS	\$ 99,006	(\$42,009)			\$ 56,997
FORMULARY REBATES	\$ 135,773	\$ 43,426			\$ 179,199
SUBROGATION	\$ 308	\$ -			\$ 308
MISCELLANEOUS INCOME	\$ -	\$ -			\$ -

TOTAL INCOME	\$ 15,317,503	\$ 15,524,519	\$ -	\$ -	\$ 30,842,022
--------------	---------------	---------------	------	------	---------------

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 178,740	\$ 178,961			\$ 357,701	1.05%
Accident and Sickness	\$ 8,014	\$ 7,946			\$ 15,960	0.05%
Medical	\$ 11,165,946	\$ 12,651,719			\$ 23,817,665	69.91%
Prescription Drug	\$ 2,711,490	\$ 2,815,976			\$ 5,527,466	16.23%
Dental	\$ 1,263,143	\$ 1,049,899			\$ 2,313,042	6.79%
Vision	\$ 49,114	\$ 67,221			\$ 116,335	0.34%
Death Benefit	\$ 32,000	\$ 17,000			\$ 49,000	0.14%
Retiree Medical	\$ 10,556	\$ 14,401			\$ 24,957	0.07%
Medicare Supplement	\$ 189,495	\$ 188,612			\$ 378,107	1.11%
SUBTOTAL	\$ 15,608,498	\$ 16,991,735	\$ -	\$ -	\$ 32,600,233	
OPERATING EXPENSES						
Administration	\$ 782,041	\$ 685,083			\$ 1,467,124	4.31%
SUBTOTAL	\$ 782,041	\$ 685,083	\$ -	\$ -	\$ 1,467,124	
TOTAL EXPENSE	\$ 16,390,539	\$ 17,676,818	\$ -	\$ -	\$ 34,067,357	100.00%

SURPLUS (DEFICIT)	\$ (1,073,036)	\$ (2,152,299)	\$ -	\$ -	\$ (3,225,335)
-------------------	----------------	----------------	------	------	----------------

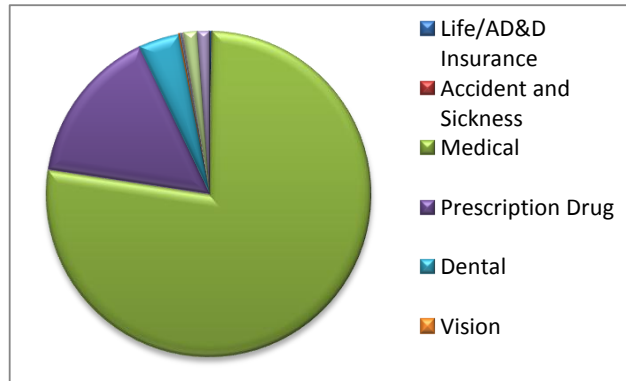
					AVERAGE
AVG MONTHLY INCOME	\$ 5,105,834	\$ 5,174,840	\$ -	\$ -	\$ 5,140,337
AVG MONTHLY EXPENSE	\$ 5,463,513	\$ 5,892,273	\$ -	\$ -	\$ 5,677,893
MONTHLY SURPLUS (DEFICIT)	\$ (357,679)	\$ (717,433)	\$ -	\$ -	\$ (537,556)

TOTAL PARTICIPANTS	18,162	19,026			18,594
PPPM Cost	\$ 301	\$ 310			\$ 305

Note: Including the estimated retention fee for Empire (\$559,219/qtr), administration represents 7.0% of total expenses (2Q13)

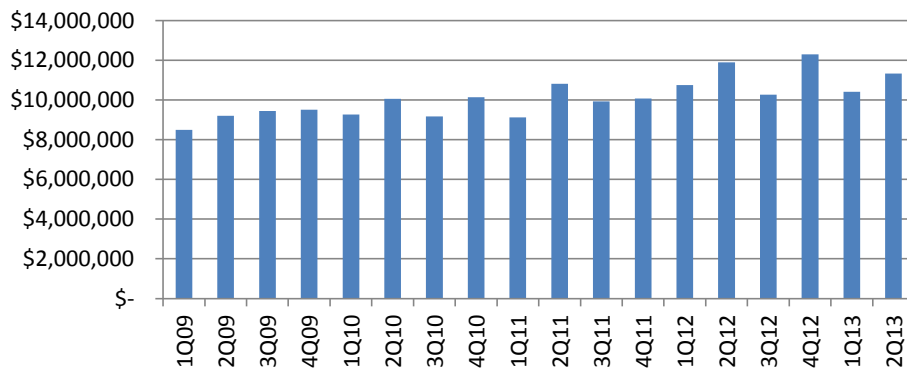
FULL TIME EMPLOYEES PLAN

January 2013 - June 2013 Expense Data

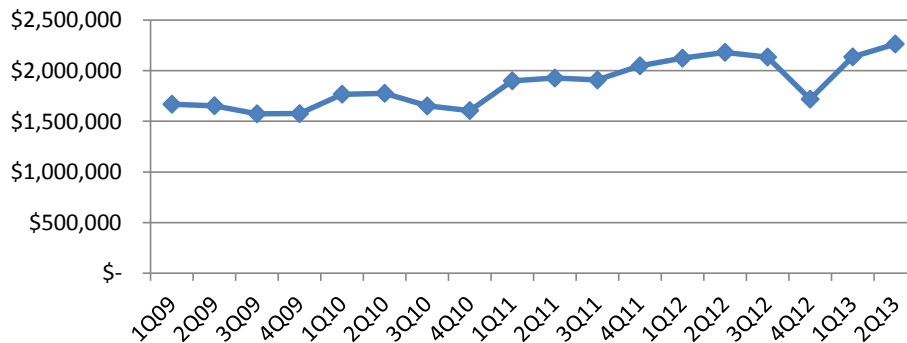


TREND REPORTS

FT Medical

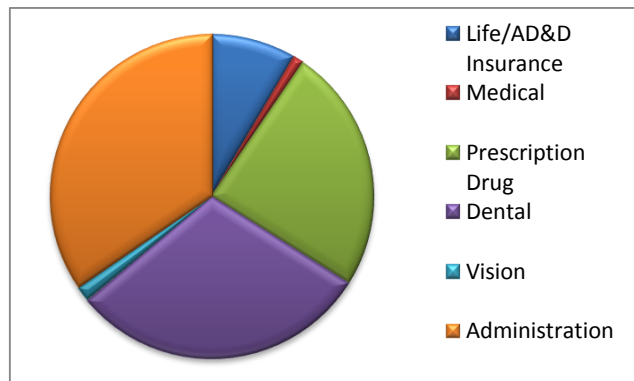


FT Prescription Drug



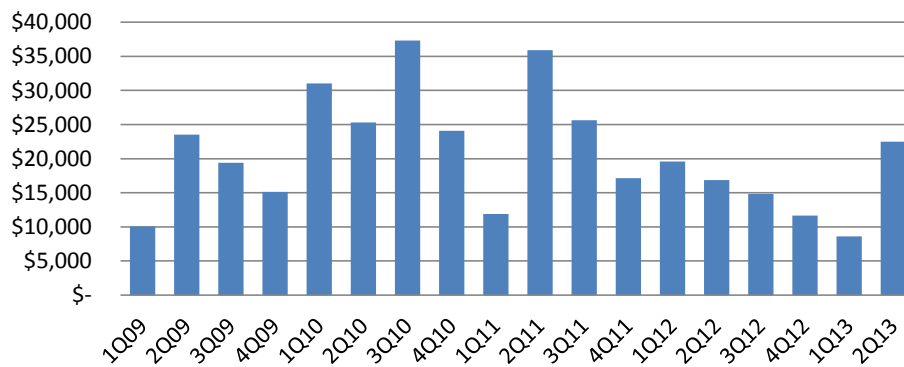
PART TIME EMPLOYEES PLAN

January 2013 - June 2013 Expense Data

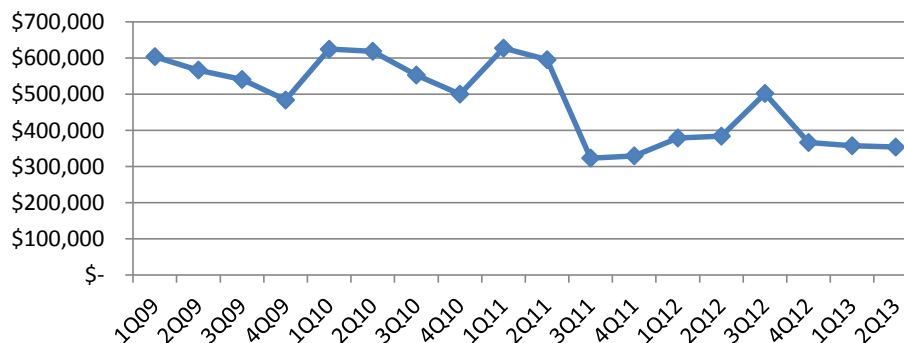


TREND REPORTS

PT Medical



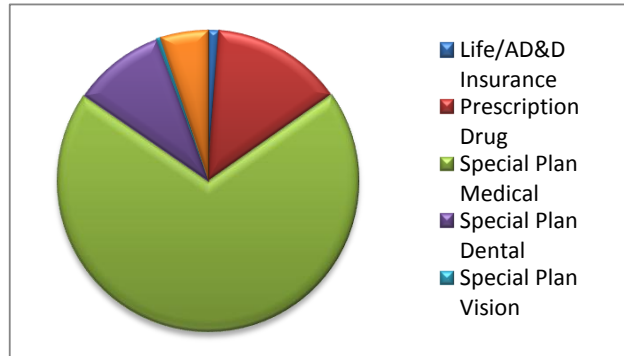
PT Prescription Drugs



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

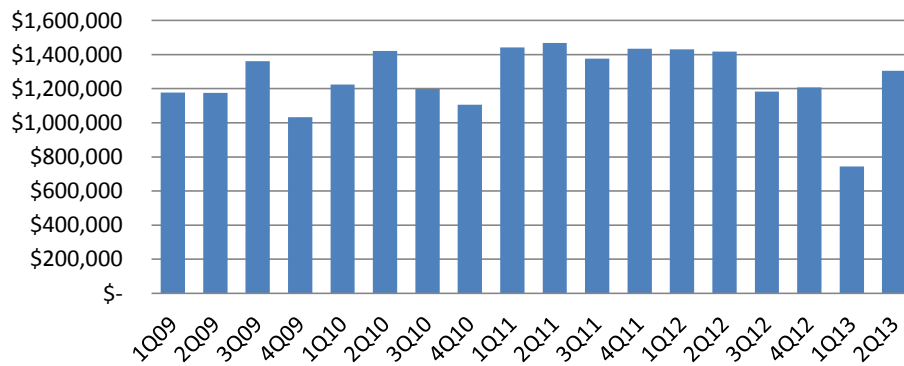
SPECIAL PART TIME EMPLOYEES PLAN

January 2013 - June 2013 Expense Data

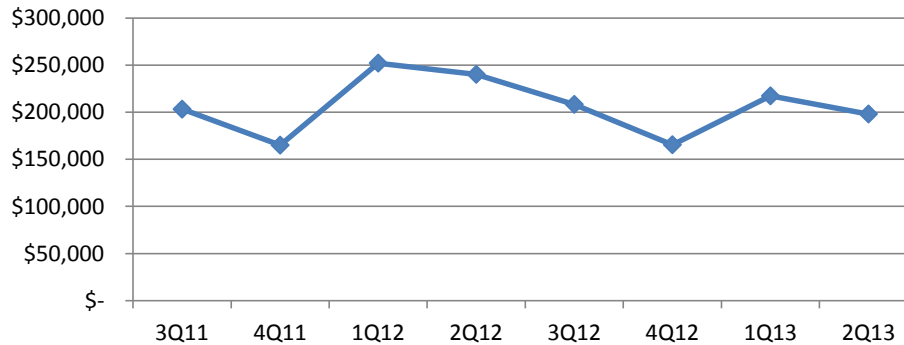


TREND REPORTS

Special PT Medical



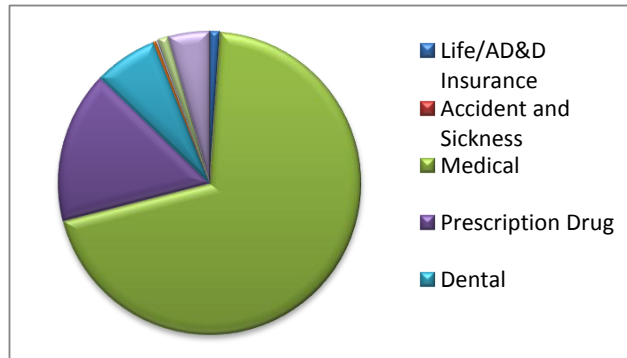
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

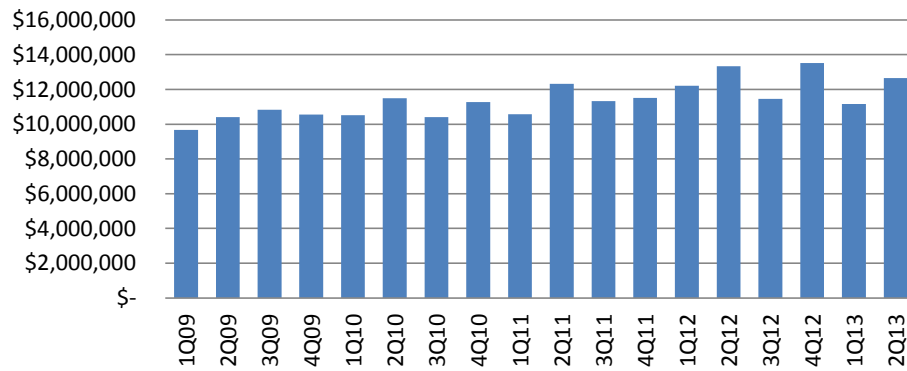
ALL PLANS

January 2013 - June 2013 Expense Data

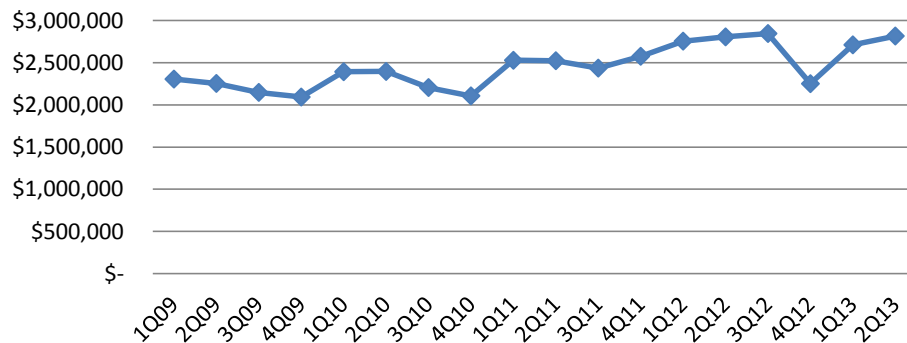


TREND REPORTS

All Plans Medical



All Plans Prescription Drug



**SECOND QUARTER 2013
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Actuarial Fee	\$ 2,750
Rent	\$ 5,215
Administrative Allowance	\$ 278,115
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 218,284
Prescription Drug Administration Fees	\$ 67,122
Legal	\$ 10,567
Accounting	\$ 9,900
Consulting	\$ 30,290
Booklets & Mailings	\$ 11,470
Conventions and Conferences	\$ 368
Insurance	\$ 36,128
Computer	\$ 8,360
Office & Supplies	\$ 6,514

TOTAL EXPENSE	\$ 685,083
----------------------	-------------------

ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,003	21.04%	\$ 144,141.45
Part Time Plan Allocation	13,206	69.41%	\$ 475,514.36
Special Part Time Plan Allocation	1,817	9.55%	\$ 65,427.18

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

LIFE INSURANCE AD&D ALLOCATION

Life Insurance/AD&D Expense	\$ 178,961.00
-----------------------------	---------------

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,003	21.04%	\$ 37,653.39
Part Time Plan Allocation	13,206	69.41%	\$ 124,216.37
Special Part Time Plan Allocation	1,817	9.55%	\$ 17,091.23

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

**SECOND QUARTER 2013
CBA INFORMATION**

COMPANY	COMPANY NUMBER	PART TIME RATE	FULL TIME RATE	CBA EXPIRATION
Local 1500-1	0002		\$950.00	
Local 1500-2	0002		\$26.00	
HMSM	0023	\$66.43/272.57	\$960.00	8/31/2013
Assoc Food	0029	\$66.43/272.57	\$960.00	2/1/2014
Stop & Shop Companies	0046	\$66.43/272.57	\$950.00	9/28/2013
Columbus Foods Inc.	0078	\$66.43/272.57	\$960.00	5/31/2013
Dairy Barn Stores	0084	\$66.43/272.57	\$960.00	8/31/2013
Dans Supreme	0088	\$66.43/272.57	\$960.00	12/28/2013
Red Apple Supermarkets	0192	\$66.43/272.57	\$960.00	9/29/2013
King Kullen Grocery	0256	\$66.43/272.57	\$950.00	9/28/2013
Wild By Nature	0257	\$66.43/272.57	\$950.00	5/3/2014
King Kullen Pharmacy	0258	\$66.43/272.57	\$950.00	9/28/2013
DAG Provision, Inc.	0274	\$159.14/652.95	\$1,886.73	8/31/2013
Mandell Food Stores	0302	\$66.43/272.57	\$960.00	10/26/2013
Pick Quick Stores	0365	\$66.43/272.57	\$960.00	12/28/2013
Scaturro Supermarkets	0423	\$66.43/272.57	\$960.00	12/28/2013
A&P Supermarkets	0430	\$66.43/272.57	\$950.00	9/28/2013
Shelf Life	0434	\$66.43/272.57	\$960.00	10/26/2013
Yorkville Dagostino Bros	0514	\$66.43/272.57	\$950.00	5/31/2014
Fairway Operating Corp	0918	\$66.43/272.57	\$950.00	3/29/2014
Whitestone Salumeria Inc.	0999	\$66.43/272.57	\$960.00	8/31/2013
Five & One Office	1011	\$66.43/272.57	\$960.00	10/26/2013
Shop-Rite Supermarket Inc.	1225	\$66.43/272.57	\$950.00	11/2/2013
Matlyn Key Food	1226	\$66.43/272.57	\$960.00	10/26/2013
Gemstone	1244	\$66.43/272.57	\$960.00	12/14/2013
Chartric-DBA Food Basket	1284	\$66.43/272.57	\$960.00	2/2/2014
Holiday Farms, Inc.	1302	\$66.43/272.57	\$960.00	12/14/2013
Glass Garden Inc.	1328	\$66.43/272.57	\$950.00	10/19/2013
Kings Supermarket	1329	\$66.43/272.57	\$950.00	3/29/2014
53rd Gourmet Deli Inc.	1330	\$66.43/272.57	\$960.00	7/31/2014
Shoprite Financial	1332	\$66.43/272.57	\$950.00	3/29/2014
IGA Amagansett Supersaver	1334	\$66.43/272.57	\$0.00	7/1/2014
MLTK, LCC & KMLT, LLC	1335	\$66.43/272.57	\$950.00	11/2/2013
12th Ave, LLC	1336	\$151.52/621.86	\$1,737.78	3/29/2014

**SECOND QUARTER 2013
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	\$3,300/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	
Express Scripts	Pharmacy Benefit Manager	\$0.80 per Rx; \$2.50 for paper claim; \$1.70 dispensing fee @ retail	12/1/2012	
Associated Administrators, LLC	Administrative Manager	Est \$70,000/Mon	1/1/2013	
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
Aria Employee Benefit Services	Consultant	\$6,000/Mon	1/1/2013	

* - Costs shared equally with Pension Fund and Local 1500

**Fund Reserve
SECOND QUARTER 2013**

Months of Available Fund Reserve Calculation

Expenses			
Period	Jan - Dec 2012		\$ 69,736,939
	Jan - Jun 2013		\$ 34,067,357
	Total		\$ 103,804,296
	Per Month		\$ 5,766,905
Fund Reserve			
Reserve Amount *		\$	7,721,601.00
Months of Reserve			
			1.3

*** - Unassigned Funds per the Quarterly Financial Statement. Does not include the BCBS reserve (\$5.12M) and Claims reserve (\$1.16M).**

Reserve Projection

Quarter	Surplus/(Deficit)
FT 2012	\$ (12,767,794)
PT 2012	\$ 4,231,754
SPT 2012	\$ (1,103,895)
FT 1Q13 - FT 2Q13	\$ (5,859,078)
PT 1Q13 - PT 2Q13	\$ 2,267,192
SPT 1Q13 - SPT 2Q13	\$ (114,245)
Total	\$ (13,346,066)
Monthly Average	\$ (741,448)

Projection	Reserve Amount	Months of Reserve
3 months (9/30/13)	\$ 5,497,257	1.0
6 Months (12/31/13)	\$ 3,272,912	0.6
12 Months (6/30/14)	\$ (1,175,776)	-0.2

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

**2012
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 10,814,544	\$ 11,044,942	\$ 11,523,171	\$ 11,219,040	\$ 44,601,697

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 34,732	\$ 27,742	\$ 31,849	\$ 39,870	\$ 134,193	0.23%
Accident and Sickness	\$ -	\$ 5,991	\$ 5,920	\$ 8,664	\$ 20,575	0.04%
Medical	\$ 10,751,805	\$ 11,896,808	\$ 10,265,344	\$ 12,294,914	\$ 45,208,871	78.80%
Prescription Drug	\$ 2,124,141	\$ 2,181,777	\$ 2,135,077	\$ 1,719,292	\$ 8,160,287	14.22%
Dental	\$ 635,871	\$ 676,667	\$ 487,446	\$ 434,632	\$ 2,234,616	3.90%
Vision	\$ 25,676	\$ 29,550	\$ 27,998	\$ 25,428	\$ 108,652	0.19%
SUBTOTAL	\$ 13,572,225	\$ 14,818,535	\$ 12,953,634	\$ 14,522,800	\$ 55,867,194	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 26,000	\$ 19,000	\$ 21,000	\$ 16,000	\$ 82,000	0.14%
Medical	\$ 23,867	\$ 78,597	\$ 29,375	\$ 35,802	\$ 167,641	0.29%
Medicare Supplement	\$ 181,504	\$ 181,619	\$ 180,033	\$ 178,728	\$ 721,884	1.26%
SUBTOTAL	\$ 231,371	\$ 279,216	\$ 230,408	\$ 230,530	\$ 971,525	
OPERATING EXPENSES						
Administration	\$ 135,207	\$ 137,285	\$ 120,621	\$ 137,659	\$ 530,772	0.93%
SUBTOTAL	\$ 135,207	\$ 137,285	\$ 120,621	\$ 137,659	\$ 530,772	
TOTAL EXPENSE	\$ 13,938,803	\$ 15,235,036	\$ 13,304,663	\$ 14,890,989	\$ 57,369,491	100.00%

SURPLUS (DEFICIT)	\$ (3,124,259)	\$ (4,190,094)	\$ (1,781,492)	\$ (3,671,949)	\$ (12,767,794)
--------------------------	-----------------------	-----------------------	-----------------------	-----------------------	------------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 3,604,848	\$ 3,681,647	\$ 3,841,057	\$ 3,739,680	\$ 3,716,808
AVG MONTHLY EXPENSE	\$ 4,646,268	\$ 5,078,345	\$ 4,434,888	\$ 4,963,663	\$ 4,780,791
MONTHLY SURPLUS (DEFICIT)	\$ (1,041,420)	\$ (1,396,698)	\$ (593,831)	\$ (1,223,983)	\$ (1,063,983)

TOTAL PARTICIPANTS	4,155	4,183	4,099	3,981	4,105
PPPM Cost	\$ 1,118	\$ 1,214	\$ 1,082	\$ 1,247	\$ 1,165

**2012
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 2,313,481	\$ 2,383,783	\$ 2,456,026	\$ 2,455,201	\$ 9,608,491

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 100,916	\$ 81,228	\$ 95,082	\$ 121,708	\$ 398,934	7.42%
Medical	\$ 19,596	\$ 16,843	\$ 14,848	\$ 11,663	\$ 62,950	1.17%
Prescription Drug*	\$ 379,054	\$ 384,020	\$ 502,199	\$ 366,542	\$ 1,631,815	30.35%
Dental	\$ 483,636	\$ 504,195	\$ 336,624	\$ 311,459	\$ 1,635,914	30.43%
Vision	\$ 17,368	\$ 17,947	\$ 19,781	\$ 16,895	\$ 71,991	1.34%
SUBTOTAL	\$ 1,000,570	\$ 1,004,233	\$ 968,534	\$ 828,267	\$ 3,801,604	
OPERATING EXPENSES						
Administration	\$ 392,856	\$ 401,965	\$ 360,097	\$ 420,215	\$ 1,575,133	29.30%
SUBTOTAL	\$ 392,856	\$ 401,965	\$ 360,097	\$ 420,215	\$ 1,575,133	
TOTAL EXPENSE	\$ 1,393,426	\$ 1,406,198	\$ 1,328,631	\$ 1,248,482	\$ 5,376,737	100.00%

SURPLUS (DEFICIT)	\$ 920,055	\$ 977,585	\$ 1,127,395	\$ 1,206,719	\$ 4,231,754
--------------------------	-------------------	-------------------	---------------------	---------------------	---------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 771,160	\$ 794,594	\$ 818,675	\$ 818,400	\$ 800,708
AVG MONTHLY EXPENSE	\$ 464,475	\$ 468,733	\$ 442,877	\$ 416,161	\$ 448,061
MONTHLY SURPLUS (DEFICIT)	\$ 306,685	\$ 325,862	\$ 375,798	\$ 402,240	\$ 352,646

TOTAL PARTICIPANTS	12,074	12,248	12,236	12,151	12,177
PPPM Cost	\$ 38	\$ 38	\$ 36	\$ 34	\$ 37

Note * - 3Q12 Rx expense included Medicaid billing in September, which is under review by Maloney Associates

**2012
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 1,483,067	\$ 1,477,748	\$ 1,476,070	\$ 1,449,930	\$ 5,886,815

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 16,420	\$ 13,339	\$ 14,684	\$ 18,583	\$ 63,026	0.90%
Prescription Drug	\$ 252,241	\$ 240,319	\$ 208,394	\$ 165,565	\$ 866,519	12.40%
Special Plan Medical	\$ 1,430,009	\$ 1,418,309	\$ 1,182,230	\$ 1,208,118	\$ 5,238,666	74.94%
Special Plan Dental	\$ 147,049	\$ 181,879	\$ 110,586	\$ 110,266	\$ 549,780	7.86%
Special Plan Vision	\$ 6,165	\$ 5,944	\$ 6,349	\$ 4,556	\$ 23,014	0.33%
SUBTOTAL	\$ 1,851,884	\$ 1,859,790	\$ 1,522,243	\$ 1,507,088	\$ 6,741,005	
OPERATING EXPENSES						
Administration	\$ 63,921	\$ 66,011	\$ 55,612	\$ 64,161	\$ 249,705	3.57%
SUBTOTAL	\$ 63,921	\$ 66,011	\$ 55,612	\$ 64,161	\$ 249,705	
TOTAL EXPENSE	\$ 1,915,805	\$ 1,925,801	\$ 1,577,855	\$ 1,571,249	\$ 6,990,710	100.00%

SURPLUS (DEFICIT)	\$ (432,738)	\$ (448,053)	\$ (101,785)	\$ (121,319)	\$ (1,103,895)
--------------------------	---------------------	---------------------	---------------------	---------------------	-----------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 494,356	\$ 492,583	\$ 492,023	\$ 483,310	\$ 490,568
AVG MONTHLY EXPENSE	\$ 638,602	\$ 641,934	\$ 525,952	\$ 523,750	\$ 582,559
MONTHLY SURPLUS (DEFICIT)	\$ (144,246)	\$ (149,351)	\$ (33,928)	\$ (40,440)	\$ (91,991)

TOTAL PARTICIPANTS	1,965	2,011	1,890	1,855	1,930
PPPM Cost	\$ 325	\$ 319	\$ 278	\$ 282	\$ 301

**2012
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 14,611,092	\$ 14,906,473	\$ 15,455,267	\$ 15,124,171	\$ 60,097,003
COBRA	\$ 150,218	\$ 134,056	\$ 109,011	\$ 86,770	\$ 480,055
INTEREST & DIVIDENDS	\$ 112,243	\$ 26,052	\$ 104,568	\$ (2,694)	\$ 240,169
FORMULARY REBATES	\$ -	\$ -	\$ 330,647	\$ 132,191	\$ 462,838
SUBROGATION	\$ 269	\$ -	\$ -	\$ -	\$ 269
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME	\$ 14,873,822	\$ 15,066,581	\$ 15,999,493	\$ 15,340,438	\$ 61,280,334
--------------	---------------	---------------	---------------	---------------	---------------

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 152,068	\$ 122,309	\$ 141,615	\$ 180,161	\$ 596,153	0.85%
Accident and Sickness	\$ -	\$ 5,991	\$ 5,920	\$ 8,664	\$ 20,575	0.03%
Medical	\$ 12,201,410	\$ 13,331,961	\$ 11,462,422	\$ 13,514,695	\$ 50,510,488	72.43%
Prescription Drug	\$ 2,755,436	\$ 2,806,116	\$ 2,845,670	\$ 2,251,399	\$ 10,658,621	15.28%
Dental	\$ 1,266,556	\$ 1,362,741	\$ 934,656	\$ 856,357	\$ 4,420,310	6.34%
Vision	\$ 49,209	\$ 53,441	\$ 54,128	\$ 46,879	\$ 203,657	0.29%
Death Benefit	\$ 26,000	\$ 19,000	\$ 21,000	\$ 16,000	\$ 82,000	0.12%
Retiree Medical	\$ 23,867	\$ 78,597	\$ 29,375	\$ 35,802	\$ 167,641	0.24%
Medicare Supplement	\$ 181,504	\$ 181,619	\$ 180,033	\$ 178,728	\$ 721,884	1.04%
SUBTOTAL	\$ 16,656,050	\$ 17,961,775	\$ 15,674,819	\$ 17,088,685	\$ 67,381,329	
OPERATING EXPENSES						
Administration	\$ 591,985	\$ 605,261	\$ 536,329	\$ 622,035	\$ 2,355,610	3.38%
SUBTOTAL	\$ 591,985	\$ 605,261	\$ 536,329	\$ 622,035	\$ 2,355,610	
TOTAL EXPENSE	\$ 17,248,035	\$ 18,567,036	\$ 16,211,148	\$ 17,710,720	\$ 69,736,939	100.00%

SURPLUS (DEFICIT)	\$ (2,374,213)	\$ (3,500,455)	\$ (211,655)	\$ (2,370,282)	\$ (8,456,605)
-------------------	----------------	----------------	--------------	----------------	----------------

					AVERAGE
AVG MONTHLY INCOME	\$ 4,957,941	\$ 5,022,194	\$ 5,333,164	\$ 5,113,479	\$ 5,106,695
AVG MONTHLY EXPENSE	\$ 5,749,345	\$ 6,189,012	\$ 5,403,716	\$ 5,903,573	\$ 5,811,412
MONTHLY SURPLUS (DEFICIT)	\$ (791,404)	\$ (1,166,818)	\$ (70,552)	\$ (790,094)	\$ (704,717)

TOTAL PARTICIPANTS	18,194	18,442	18,225	17,987	18,212
PPPM Cost	\$ 316	\$ 336	\$ 297	\$ 328	\$ 319

Note: Including the estimated retention fee for Empire (\$568,387/qtr), administration represents 6.6% of total expenses (4Q12)

**UFCW Local 1500 Welfare Fund
2Q13 to 1Q13 Audit Comparison**

	6/30/2013	3/31/2013	Delta
Assets			
Cash and Equivalents	\$ 3,466,078.00	\$ 365,998.00	\$ 3,100,080.00
Contributions receivable - employers	\$ 336,708.00	\$ 412,848.00	\$ (76,140.00)
Investments (Note 2)	\$ 13,787,443.00	\$ 18,777,967.00	\$ (4,990,524.00)
Furniture and Fixtures	\$ 18,528.00	\$ 18,528.00	\$ -
Investment income receivable	\$ 55,840.00	\$ 64,964.00	\$ (9,124.00)
Other receivables	\$ 3,894.00	\$ 3,894.00	\$ -
Total Assets	\$ 17,668,491.00	\$ 19,644,199.00	\$ (1,975,708.00)
Liabilities			
Accrued expenses payable	\$ 3,671,452.00	\$ 3,615,735.00	\$ 55,717.00
Total liabilities	\$ 3,671,452.00	\$ 3,615,735.00	\$ 55,717.00
Fund Balance			
Reserve for medical & dental claims	\$ 1,160,000.00	\$ 1,160,000.00	\$ -
Reserve for BCBS medical claims	\$ 5,115,438.00	\$ 5,115,438.00	\$ -
Unassigned funds	\$ 7,721,601.00	\$ 9,753,026.00	\$ (2,031,425.00)
Total Fund balance	\$ 13,997,039.00	\$ 16,028,464.00	\$ (2,031,425.00)
Total liabilities and fund balance	\$ 17,668,491.00	\$ 19,644,199.00	\$ (1,975,708.00)
Revenues			
Contributions from employers	\$ 31,837,904.00	\$ 16,175,584.00	\$ 15,662,320.00
Contributions from employees	\$ 244,292.00	\$ 112,094.00	\$ 132,198.00
COBRA administrative fees	\$ -	\$ -	\$ -
Investment income	\$ 400,541.00	\$ 246,095.00	\$ 154,446.00
Realized gain (loss) on investments	\$ (284,206.00)	\$ 2,505.00	\$ (286,711.00)
Unrealized gain (loss) on investments	\$ (20,799.00)	\$ (130,352.00)	\$ 109,553.00
Investment & Custodial fees	\$ (38,539.00)	\$ (19,242.00)	\$ (19,297.00)
Additional employer contributions (refunds)	\$ -	\$ -	\$ -
Other income (Formulary and Subrogation)	\$ 179,507.00	\$ 136,081.00	\$ 43,426.00
Total revenues	\$ 32,318,700.00	\$ 16,522,765.00	\$ 15,795,935.00
Expenses for Benefits			
Insurance carriers & related expenses	\$ 21,389,244.00	\$ 10,288,309.00	\$ 11,100,935.00
Self insured medical claims	\$ 6,134,755.00	\$ 2,879,717.00	\$ 3,255,038.00
Prescription drug benefit	\$ 5,644,672.00	\$ 2,761,574.00	\$ 2,883,098.00
Drug & Alcohol rehabilitation	\$ 81,102.00	\$ 81,102.00	\$ -
Medicare reimbursements	\$ 378,107.00	\$ 189,495.00	\$ 188,612.00
Total expenses for benefits	\$ 33,627,880.00	\$ 16,200,197.00	\$ 17,427,683.00
Administrative Expenses			
Actuarial Fee	\$ 5,500.00	\$ 2,750.00	\$ 2,750.00
Rent	\$ 10,431.00	\$ 5,216.00	\$ 5,215.00
Administrative Allowance	\$ 572,942.00	\$ 294,827.00	\$ 278,115.00
Legal Fees	\$ 21,366.00	\$ 10,799.00	\$ 10,567.00
Accounting fees	\$ 19,800.00	\$ 9,900.00	\$ 9,900.00
Consulting fees	\$ 43,290.00	\$ 13,000.00	\$ 30,290.00
Computer	\$ 13,613.00	\$ 5,253.00	\$ 8,360.00
Booklets & Mailings	\$ 36,372.00	\$ 24,902.00	\$ 11,470.00
Convention & conferences	\$ 2,837.00	\$ 2,469.00	\$ 368.00
Insurance	\$ 36,128.00	\$ -	\$ 36,128.00
Outside Services	\$ -	\$ -	\$ -
Office & Supplies	\$ 9,965.00	\$ 3,451.00	\$ 6,514.00
Total administrative expenses	\$ 772,244.00	\$ 372,567.00	\$ 399,677.00
Total expenses	\$ 34,400,124.00	\$ 16,572,764.00	\$ 17,827,360.00
Balance of revenues c/o expenses	\$ (2,081,424.00)	\$ (49,999.00)	\$ (2,031,425.00)
Unassigned Fund balance	\$ 16,078,463.00	\$ 16,078,463.00	\$ -
Blue Cross Adjustment	\$ -	\$ -	\$ -
Unassigned Fund balance	\$ 13,997,039.00	\$ 16,028,464.00	\$ (2,031,425.00)

Supplemental Schedules

	6/30/2013	3/31/2013	Delta
Cash and Equivalents			
Regular Checking Account (NOW)	\$ 3,329,209.00	\$ 240,617.00	\$ 3,088,592.00
Medical Claims Account	\$ (1,528.00)	\$ (16,626.00)	\$ 15,098.00
Medicare Reimbursement Account	\$ 138,397.00	\$ 142,007.00	\$ (3,610.00)
Totals	\$ 3,466,078.00	\$ 365,998.00	\$ 3,100,080.00
Schedule of Investments			
JP Morgan Chase MM Fund (Vista)	\$ 19,848.00	\$ 419,837.00	\$ (399,989.00)
MD SASS			
Corporate Bonds	\$ -	\$ -	\$ -
Temporary Money Markets	\$ 721,311.00	\$ 1,486,403.00	\$ (765,092.00)
Government Backed Securities	\$ 13,046,284.00	\$ 16,871,727.00	\$ (3,825,443.00)
Total MD SASS	\$ 13,767,595.00	\$ 18,358,130.00	\$ (4,590,535.00)
Total Investments	\$ 13,787,443.00	\$ 18,777,967.00	\$ (4,990,524.00)
Schedule of Investment Income (Interest and Dividends)			
Accrued Investment Income	\$ 55,840.00	\$ 64,964.00	\$ (9,124.00)
MD SASS	\$ 344,670.00	\$ 181,111.00	\$ 163,559.00
Bond Interest	\$ -	\$ -	\$ -
Money Markets	\$ -	\$ -	\$ -
JP Morgan Chase	\$ 31.00	\$ 20.00	\$ 11.00
Totals	\$ 400,541.00	\$ 246,095.00	\$ 154,446.00
Schedule of Custodial and Investment Management Fees			
IPS	\$ 2,500.00	\$ 1,250.00	\$ 1,250.00
MD SASS	\$ 32,188.00	\$ 16,076.00	\$ 16,112.00
Investor's Bank and Trust	\$ 3,851.00	\$ 1,916.00	\$ 1,935.00
Totals	\$ 38,539.00	\$ 19,242.00	\$ 19,297.00
Schedule of Other Income			
Prescription Rebates	\$ 179,199.00	\$ 135,773.00	\$ 43,426.00
Subrogation Income	\$ 308.00	\$ 308.00	\$ -
Totals	\$ 179,507.00	\$ 136,081.00	\$ 43,426.00
Health Insurance Carriers/Expense			
Disability	\$ 15,960.00	\$ 8,014.00	\$ 7,946.00
Blue Cross - Major Medical	\$ 8,533,827.00	\$ 4,351,886.00	\$ 4,181,941.00
Blue Cross - Hospital	\$ 12,287,305.00	\$ 5,749,669.00	\$ 6,537,636.00
Anthem	\$ 194,451.00	\$ -	\$ 194,451.00
Total Health coverage	\$ 21,031,543.00	\$ 10,109,569.00	\$ 10,921,974.00
Life Insurance			
Life	\$ 305,827.00	\$ 152,901.00	\$ 152,926.00
Accidental Death	\$ 51,874.00	\$ 25,839.00	\$ 26,035.00
Total life insurance	\$ 357,701.00	\$ 178,740.00	\$ 178,961.00
Prudential Adjustment	\$ -	\$ -	\$ -
Total Carriers/Expense	\$ 21,389,244.00	\$ 10,288,309.00	\$ 11,100,935.00

Schedule of Medical and Dental Claims		6/30/2013	3/31/2013	Delta
Vision	\$	116,335.00	\$ 49,114.00	\$ 67,221.00
F/T, P/T & SP. P/T Medical	\$	3,069,649.00	\$ 1,180,655.00	\$ 1,888,994.00
Claims Admin Fees	\$	577,674.00	\$ 359,390.00	\$ 218,284.00
Dental	\$	2,310,921.00	\$ 1,262,002.00	\$ 1,048,919.00
Dental Admin Fees	\$	-	\$ -	\$ -
Retirees	\$	60,176.00	\$ 28,556.00	\$ 31,620.00
Admin Fees - Med Part A	\$	-	\$ -	\$ -
Admin Fees - Med Part B	\$	-	\$ -	\$ -
Total Medical Claims	\$	6,134,755.00	\$ 2,879,717.00	\$ 3,255,038.00
Prescription Drug Benefit				
FULL TIME GROUP				
Prescription Costs	\$	4,400,393.00	\$ 2,136,472.00	\$ 2,263,921.00
Administrative Costs	\$	82,263.00	\$ 33,338.00	\$ 48,925.00
Total Costs	\$	4,482,656.00	\$ 2,169,810.00	\$ 2,312,846.00
PART TIME GROUP				
Prescription Costs	\$	711,435.00	\$ 357,558.00	\$ 353,877.00
Administrative Costs	\$	21,130.00	\$ 10,037.00	\$ 11,093.00
Total Costs	\$	732,565.00	\$ 367,595.00	\$ 364,970.00
Special PART TIME GROUP				
Prescription Costs	\$	415,638.00	\$ 217,460.00	\$ 198,178.00
Administrative Costs	\$	13,813.00	\$ 6,709.00	\$ 7,104.00
Total Costs	\$	429,451.00	\$ 224,169.00	\$ 205,282.00
Total Drug Benefit	\$	5,644,672.00	\$ 2,761,574.00	\$ 2,883,098.00

Full Time				
	30-Jun	31-Mar	Delta	
Dental	\$ 1,148,858.01	\$ 616,921.50	\$	531,936.51
Vision	\$ 56,812.00	\$ 24,677.00	\$	32,135.00
Anesthesia	\$ 13,038.20	\$ -	\$	13,038.20
Surgery	\$ 368,687.91	\$ 257,635.32	\$	111,052.59
Lab/X-ray	\$ 76,109.36	\$ 14,416.62	\$	61,692.74
Medical	\$ 228,602.92	\$ 39,362.04	\$	189,240.88
Special In-patient Substance Abuse	\$ 34,686.42	\$ -	\$	34,686.42
Total	\$ 1,926,794.82	\$ 953,012.48		
Total w/o Dental and Vision			\$	409,710.83

Part Time				
	30-Jun	31-Mar		
Dental	\$ 871,727.20	\$ 492,328.20	\$	379,399.00
Vision	\$ 43,536.79	\$ 17,720.99	\$	25,815.80
Hospital Income Benefit	\$ 22,200.00	\$ 6,450.00	\$	15,750.00
Hospital	\$ -	\$ -	\$	-
Lab/X-Ray	\$ 5,268.46	\$ 912.39	\$	4,356.07
Surgery	\$ 3,640.00	\$ 1,270.00	\$	2,370.00
	\$ 946,372.45	\$ 518,681.58		
Total w/o Dental and Vision			\$	22,476.07

\$ 1,049,899.11

Special Part-Time				
	30-Jun	31-Mar		
Dental	\$ 292,457.13	\$ 153,893.53	\$	138,563.60
Vision	\$ 15,986.00	\$ 6,716.00	\$	9,270.00
Anesthesia	\$ 114,498.97	\$ 34,935.40	\$	79,563.57
Surgery	\$ 180,585.64	\$ 56,831.85	\$	123,753.79
Lab/X-Ray	\$ 570,178.61	\$ 215,017.46	\$	355,161.15
Medical	\$ 371,591.63	\$ 187,185.96	\$	184,405.67
Hospital Income Benefit	\$ 8,700.00	\$ -	\$	8,700.00
Hospital	\$ 804,294.24	\$ 250,374.03	\$	553,920.21
	\$ 2,358,292.22	\$ 904,954.23		
Total w/o Dental and Vision			\$	1,305,504.39

Retirees				
	30-Jun	31-Mar		
Death Benefit	\$ 49,000.01	\$ 32,000.01	\$	17,000.00
Anesthesia	\$ -	\$ -	\$	-
Surgery	\$ 1,301.26	\$ 561.03	\$	740.23
Medical	\$ 8,261.86	\$ 418.95	\$	7,842.91
Hospital	\$ 15,394.19	\$ 9,576.30	\$	5,817.89
	\$ 73,957.32	\$ 42,556.29		
Total without Death Benefit			\$	14,401.03