



**UFCW LOCAL 1500
WELFARE FUND
SECOND QUARTER 2016**



**SECOND QUARTER 2016
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 26.00	36	\$ 2,834
Local 1500-2	\$ 1,163.80	5	\$ 17,445
HMSM	\$ 1,173.80	3	\$ 10,557
Assoc Food	\$ 1,173.80	10	\$ 34,017
Stop & Shop Companies	\$ 1,163.80	1335	\$ 4,653,406
Columbus Foods Inc.	\$ 1,173.80	4	\$ 14,076
Dans Supreme	\$ 1,173.80	72	\$ 252,357
Gristedes Food Inc.	\$ 1,173.80	60	\$ 212,313
King Kullen Grocery	\$ 1,163.80	575	\$ 2,006,376
Wild By Nature	\$ 1,163.80	64	\$ 225,691
King Kullen Pharmacy	\$ 1,163.80	27	\$ 95,542
DAG Provision, Inc.	\$ 1,886.73	1	\$ 5,658
Mandell Food Stores	\$ 1,173.80	51	\$ 179,469
Pick Quick Stores	\$ 1,173.80	56	\$ 197,064
Scaturro Supermarkets	\$ 1,173.80	6	\$ 21,114
A&P Supermarkets	\$ 1,163.80	0	\$ -
Shelf Life	\$ 1,173.80	12	\$ 43,259
Yorkville Dagostino Bros	\$ 1,163.80	131	\$ 302,461
Fairway Operating Corp	\$ 1,163.80	245	\$ 850,717
Five & One Office	\$ 1,173.80	3	\$ 10,557
Shop-Rite Supermarket Inc.	\$ 1,163.80	366	\$ 1,275,811
Matlyn Key Food	\$ 1,173.80	6	\$ 21,114
Gemstone	\$ 1,173.80	2	\$ 7,038
Chartric-DBA Food Basket	\$ 1,173.80	6	\$ 21,114
Powehouse Foods/Holiday Farms, Inc.	\$ 1,173.80	7	\$ 24,633
Glass Garden Inc.	\$ 1,163.80	88	\$ 307,032
Kings Supermarket	\$ 1,163.80	9	\$ 32,564
53rd Gourmet Deli Inc.	\$ -	0	\$ -
Shoprite Financial	\$ 1,163.80	47	\$ 162,820
IGA Amagansett Supersaver	\$ 1,163.80	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 1,163.80	78	\$ 272,223
12th Avenue LLC	\$ 1,163.80	11	\$ 37,216
Mason Supermarket Inc.	\$ 1,173.80	0	\$ -
St. Anthony Supermarket	\$ 1,163.80	3	\$ 6,978
Abed Key Food	\$ 1,163.80	4	\$ 13,956

TOTALS	3,323	\$	11,317,412
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NOTE: Participant counts and Contribution information provided by the Fund Office.

Employee Contributions	\$	10,788
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FULL TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 102,088	0.64%
Accident and Sickness	\$ 4,949	0.03%
Medical - Network	\$ 10,968,104	68.80%
Medical - Out of Network	\$ 1,648,008	10.34%
Prescription Drug	\$ 2,152,878	13.50%
Dental	\$ 454,884	2.85%
Vision	\$ 23,144	0.15%
SUB TOTAL	\$ 15,354,055	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 25,000	0.16%
Medical	\$ 19,911	0.12%
Medicare Supplement (A&B)	\$ 218,546	1.37%
SUB TOTAL	\$ 263,457	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 324,714	2.04%
SUB TOTAL	\$ 324,714	

TOTAL EXPENSES	\$ 15,942,226
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SURPLUS (DEFICIT)	\$ (4,614,026)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,776,067
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 5,314,075
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,538,009)

**SECOND QUARTER 2016
CONTRIBUTIONS AND EXPENSES**

PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 32.00	0	\$ -
Local 1500-2	\$ 81.38	1	\$ 243
HMSM	\$ 81.38	6	\$ 1,458
Assoc Food	\$ 81.38	6	\$ 1,539
Stop & Shop Companies	\$ 81.38	4395	\$ 1,082,918
Columbus Foods Inc.	\$ 81.38	1	\$ 243
Dans Supreme	\$ 81.38	336	\$ 81,729
Gristedes Food Inc.	\$ 81.38	186	\$ 45,117
King Kullen Grocery	\$ 81.38	1355	\$ 331,167
Wild By Nature	\$ 81.38	118	\$ 29,837
King Kullen Pharmacy	\$ 81.38	16	\$ 3,888
DAG Provision, Inc.	\$ 164.52	0	\$ -
Mandell Food Stores	\$ 81.38	245	\$ 59,535
Pick Quick Stores	\$ 81.38	210	\$ 51,030
Scaturro Supermarkets	\$ 81.38	23	\$ 5,589
A&P Supermarkets	\$ 81.38	0	\$ -
Shelf Life	\$ 81.38	7	\$ 1,620
Yorkville Dagostino Bros	\$ 81.38	225	\$ 36,954
Fairway Operating Corp	\$ 81.38	1502	\$ 394,041
Five & One Office	\$ 81.38	18	\$ 4,455
Shop-Rite Supermarket Inc.	\$ 81.38	1179	\$ 288,387
Matlyn Key Food	\$ 81.38	32	\$ 7,776
Gemstone	\$ 81.38	60	\$ 14,580
Chartric-DBA Food Basket	\$ 81.38	3	\$ 729
PwrhseFoods/Holiday Farms, Inc.	\$ 81.38	27	\$ 6,642
Glass Garden Inc.	\$ 81.38	394	\$ 101,079
Kings Supermarket	\$ 81.38	22	\$ 6,428
53rd Gourmet Deli Inc.	\$ 81.38	6	\$ 486
Shoprite Financial	\$ 81.38	150	\$ 41,860
IGA Amagansett Supersaver	\$ 81.38	10	\$ 2,511
MLTK, LCC & KMLT, LLC	\$ 81.38	390	\$ 98,399
12th Avenue LLC	\$ 81.38	0	\$ -
Mason Supermarket Inc.	\$ 81.38	14	\$ 2,187
St. Anthony Supermarket	\$ 70.00	18	\$ 2,450
Abed Key Food	\$ 81.38	89	\$ 21,546

TOTALS	11,044	\$	2,726,423
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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	\$ 41,249	4.31%
Dental	\$ 253,272	26.47%
Vision	\$ 16,028	1.68%
SUB TOTAL	\$ 310,549	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 646,187	67.54%
SUB TOTAL	\$ 646,187	

TOTAL EXPENSES	\$ 956,736
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SURPLUS (DEFICIT)	\$ 1,769,687
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 908,808
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 318,912
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 589,896

**SECOND QUARTER 2016
CONTRIBUTIONS AND EXPENSES**

PART TIME ACA EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 321.00	0	\$ -
Local 1500-2	\$ 321.00	0	\$ -
HMSM	\$ 321.00	0	\$ -
Assoc Food	\$ 321.00	0	\$ -
Stop & Shop Companies	\$ 321.00	39	\$ 16,836
Columbus Foods Inc.	\$ 321.00	0	\$ -
Dans Supreme	\$ 321.00	4	\$ 3,852
Gristedes Food Inc.	\$ 321.00	0	\$ -
King Kullen Grocery	\$ 407.67	6	\$ 6,348
Wild By Nature	\$ 407.67	0	\$ -
King Kullen Pharmacy	\$ 407.67	0	\$ -
DAG Provision, Inc.	\$ 300.00	0	\$ -
Mandell Food Stores	\$ 321.00	41	\$ 39,483
Pick Quick Stores	\$ 321.00	3	\$ 2,889
Scaturro Supermarkets	\$ 321.00	0	\$ -
A&P Supermarkets	\$ 300.00	0	\$ -
Shelf Life	\$ 321.00	0	\$ -
Yorkville Dagostino Bros	\$ 321.00	0	\$ -
Fairway Operating Corp	\$ 321.00	477	\$ 445,362
Five & One Office	\$ 321.00	0	\$ -
Shop-Rite Supermarket Inc.	\$ 321.00	20	\$ 14,496
Matlyn Key Food	\$ 321.00	0	\$ -
Gemstone	\$ 321.00	4	\$ 3,852
Chartric-DBA Food Basket	\$ 321.00	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 321.00	1	\$ 963
Glass Garden Inc.	\$ 321.00	8	\$ 6,711
Kings Supermarket	\$ 321.00	0	\$ -
53rd Gourmet Deli Inc.	\$ 321.00	0	\$ -
Shoprite Financial	\$ 321.00	0	\$ -
IGA Amagansett Supersaver	\$ 407.67	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 321.00	1	\$ 702
12th Avenue LLC	\$ 321.00	0	\$ -
Mason Supermarket Inc.	\$ 321.00	0	\$ -
St. Anthony Supermarket	\$ 408.00	0	\$ -
Abed Key Food	\$ 321.00	1	\$ 963

TOTALS	604	\$	542,457
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NOTE: Participant counts and Contribution information provided by the Fund Office.

Employee Contributions	\$	72,496
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PART TIME ACA EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 2,257	0.38%
Medical - Network	\$ 431,225	71.66%
Prescription Drug	\$ 69,878	11.61%
Dental	\$ 36,976	6.14%
Vision	\$ 1,592	0.26%
SUB TOTAL	\$ 541,929	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 59,843	9.94%
SUB TOTAL	\$ 59,843	

TOTAL EXPENSES	\$ 601,772
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SURPLUS (DEFICIT)	\$ 13,181
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 204,984
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 200,591
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 4,394

**SECOND QUARTER 2016
CONTRIBUTIONS AND EXPENSES**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 32.00	0	\$ -
Local 1500-2	\$ 333.91	0	\$ -
HMSM	\$ 333.91	0	\$ -
Assoc Food	\$ 333.91	1	\$ 999
Stop & Shop Companies	\$ 333.91	325	\$ 319,359
Columbus Foods Inc.	\$ 333.91	4	\$ 3,996
Dans Supreme	\$ 333.91	67	\$ 65,844
Gristedes Food Inc.	\$ 333.91	20	\$ 19,980
King Kullen Grocery	\$ 398.91	166	\$ 196,855
Wild By Nature	\$ 398.91	5	\$ 5,970
King Kullen Pharmacy	\$ 398.91	1	\$ 1,194
DAG Provision, Inc.	\$ 675.17	0	\$ -
Mandell Food Stores	\$ 333.91	20	\$ 19,980
Pick Quick Stores	\$ 333.91	32	\$ 31,968
Scaturro Supermarkets	\$ 333.91	3	\$ 2,997
A&P Supermarkets	\$ 333.91	0	\$ -
Shelf Life	\$ 333.91	1	\$ 999
Yorkville Dagostino Bros	\$ 333.91	30	\$ 18,639
Fairway Operating Corp	\$ 333.91	147	\$ 144,720
Five & One Office	\$ 333.91	2	\$ 1,998
Shop-Rite Supermarket Inc.	\$ 333.92	87	\$ 86,913
Matlyn Key Food	\$ 333.91	0	\$ -
Gemstone	\$ 333.91	11	\$ 11,070
Chartric-DBA Food Basket	\$ 333.92	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 333.91	10	\$ 9,990
Glass Garden Inc.	\$ 333.92	8	\$ 7,971
Kings Supermarket	\$ 333.91	1	\$ 999
53rd Gourmet Deli Inc.	\$ 333.91	0	\$ -
Shoprite Financial	\$ 333.92	2	\$ 1,998
IGA Amagansett Supersaver	\$ 398.91	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 333.92	21	\$ 20,979
12th Ave LLC	\$ 333.91	0	\$ -
Mason Supermarket Inc.	\$ 333.92	0	\$ -
St. Anthony Supermarket	\$ 400.00	3	\$ 2,000
Abed Key Food	\$ 333.91	36	\$ 25,380

TOTALS	1,001	\$	1,002,798
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NOTE: Participant counts and Contribution information provided by the Fund Office.

Employee Contributions	\$	126,517
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SPECIAL PART TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 3,740	0.19%
Prescription Drug	\$ 328,640	16.34%
Special Plan Medical - Network	\$ 1,306,719	64.96%
Special Plan Medical - Out of Network	\$ 203,999	10.14%
Special Plan Dental	\$ 72,682	3.61%
Special Plan Vision	\$ 4,374	0.22%
SUB TOTAL	\$ 1,920,154	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 91,333	4.54%
SUB TOTAL	\$ 91,333	

TOTAL EXPENSES	\$ 2,011,487
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SURPLUS (DEFICIT)	\$ (882,172)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 376,438
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 670,496
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (294,057)

**2016
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 12,188,174	\$ 11,317,412	\$ -	\$ -	\$ 23,505,586
EMPLOYEE CONTRIBUTIONS	\$ 10,792	\$ 10,788	\$ -	\$ -	\$ 21,580

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 108,092	\$ 102,088	\$ -	\$ -	\$ 210,180	0.70%
Accident and Sickness	\$ 5,192	\$ 4,949	\$ -	\$ -	\$ 10,141	0.03%
Medical	\$ 10,073,968	\$ 12,616,112	\$ -	\$ -	\$ 22,690,080	75.26%
Prescription Drug	\$ 2,548,173	\$ 2,152,878	\$ -	\$ -	\$ 4,701,051	15.59%
Dental	\$ 524,745	\$ 454,884	\$ -	\$ -	\$ 979,629	3.25%
Vision	\$ 23,339	\$ 23,144	\$ -	\$ -	\$ 46,483	0.15%
SUBTOTAL	\$ 13,283,509	\$ 15,354,055	\$ -	\$ -	\$ 28,637,564	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 34,000	\$ 25,000	\$ -	\$ -	\$ 59,000	0.20%
Medical	\$ 26,941	\$ 19,911	\$ -	\$ -	\$ 46,852	0.16%
Medicare Supplement	\$ 208,300	\$ 218,546	\$ -	\$ -	\$ 426,846	1.42%
SUBTOTAL	\$ 269,241	\$ 263,457	\$ -	\$ -	\$ 532,698	
OPERATING EXPENSES						
Administration	\$ 652,068	\$ 324,714	\$ -	\$ -	\$ 976,782	3.24%
SUBTOTAL	\$ 652,068	\$ 324,714	\$ -	\$ -	\$ 976,782	
TOTAL EXPENSE	\$ 14,204,818	\$ 15,942,226	\$ -	\$ -	\$ 30,147,044	100.00%

SURPLUS (DEFICIT)	\$ (2,005,852)	\$ (4,614,026)	\$ -	\$ -	\$ (6,619,878)
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					AVERAGE
AVG MONTHLY INCOME	\$ 4,066,322	\$ 3,776,067	\$ -	\$ -	\$ 3,921,194
AVG MONTHLY EXPENSE	\$ 4,734,939	\$ 5,314,075	\$ -	\$ -	\$ 5,024,507
MONTHLY SURPLUS (DEFICIT)	\$ (668,617)	\$ (1,538,009)	\$ -	\$ -	\$ (1,103,313)

TOTAL PARTICIPANTS	3,792	3,323			3,558
PPPM Cost	\$ 1,249	\$ 1,599			\$ 1,424

**2016
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 2,698,236	\$ 2,726,423	\$ -	\$ -	\$ 5,424,659

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 39,137	\$ 41,249	\$ -	\$ -	\$ 80,386	3.81%
Dental	\$ 289,190	\$ 253,272	\$ -	\$ -	\$ 542,462	25.74%
Vision	\$ 13,807	\$ 16,028	\$ -	\$ -	\$ 29,835	1.42%
SUBTOTAL	\$ 342,134	\$ 310,549	\$ -	\$ -	\$ 652,683	
OPERATING EXPENSES						
Administration	\$ 808,941	\$ 646,187	\$ -	\$ -	\$ 1,455,128	69.04%
SUBTOTAL	\$ 808,941	\$ 646,187	\$ -	\$ -	\$ 1,455,128	
TOTAL EXPENSE	\$ 1,151,075	\$ 956,736	\$ -	\$ -	\$ 2,107,811	100.00%

SURPLUS (DEFICIT)	\$ 1,547,161	\$ 1,769,687	\$ -	\$ -	\$ 3,316,848
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					AVERAGE
AVG MONTHLY INCOME	\$ 899,412	\$ 908,808	\$ -	\$ -	\$ 904,110
AVG MONTHLY EXPENSE	\$ 383,692	\$ 318,912	\$ -	\$ -	\$ 351,302
MONTHLY SURPLUS (DEFICIT)	\$ 515,720	\$ 589,896	\$ -	\$ -	\$ 552,808

TOTAL PARTICIPANTS	11,378	11,044			11,211
PPPM Cost	\$ 34	\$ 29			\$ 31

**2016
QUARTERLY RECAPS**

PART TIME ACA EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 585,643	\$ 542,457	\$ -	\$ -	\$ 1,128,100
EMPLOYEE CONTRIBUTIONS	\$ 72,523	\$ 72,496	\$ -	\$ -	\$ 145,019

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 2,424	\$ 2,257	\$ -	\$ -	\$ 4,681	0.41%
Medical	\$ 325,919	\$ 431,225	\$ -	\$ -	\$ 757,144	66.19%
Prescription Drug	\$ 65,046	\$ 69,878	\$ -	\$ -	\$ 134,924	11.80%
Dental	\$ 31,597	\$ 36,976	\$ -	\$ -	\$ 68,573	5.99%
Vision	\$ 1,141	\$ 1,592	\$ -	\$ -	\$ 2,733	0.24%
SUBTOTAL	\$ 426,127	\$ 541,929	\$ -	\$ -	\$ 968,056	
OPERATING EXPENSES						
Administration	\$ 116,007	\$ 59,843	\$ -	\$ -	\$ 175,850	15.37%
SUBTOTAL	\$ 116,007	\$ 59,843	\$ -	\$ -	\$ 175,850	
TOTAL EXPENSE	\$ 542,134	\$ 601,772	\$ -	\$ -	\$ 1,143,906	100.00%

SURPLUS (DEFICIT)	\$ 116,032	\$ 13,181	\$ -	\$ -	\$ 129,213
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					AVERAGE
AVG MONTHLY INCOME	\$ 219,389	\$ 204,984	\$ -	\$ -	\$ 212,186
AVG MONTHLY EXPENSE	\$ 180,711	\$ 200,591	\$ -	\$ -	\$ 190,651
MONTHLY SURPLUS (DEFICIT)	\$ 38,677	\$ 4,394	\$ -	\$ -	\$ 21,535

TOTAL PARTICIPANTS	705	604			655
PPPM Cost	\$ 256	\$ 332			\$ 294

**2016
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 1,068,569	\$ 1,002,798	\$ -	\$ -	\$ 2,071,367
EMPLOYEE CONTRIBUTIONS	\$ 126,564	\$ 126,517	\$ -	\$ -	\$ 253,081

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 4,075	\$ 3,740	\$ -	\$ -	\$ 7,815	0.20%
Prescription Drug	\$ 291,695	\$ 328,640	\$ -	\$ -	\$ 620,335	15.73%
Special Plan Medical	\$ 1,333,520	\$ 1,510,718	\$ -	\$ -	\$ 2,844,238	72.12%
Special Plan Dental	\$ 104,773	\$ 72,682	\$ -	\$ -	\$ 177,455	4.50%
Special Plan Vision	\$ 4,966	\$ 4,374	\$ -	\$ -	\$ 9,340	0.24%
SUBTOTAL	\$ 1,739,029	\$ 1,920,154	\$ -	\$ -	\$ 3,659,183	
OPERATING EXPENSES						
Administration	\$ 193,320	\$ 91,333	\$ -	\$ -	\$ 284,653	7.22%
SUBTOTAL	\$ 193,320	\$ 91,333	\$ -	\$ -	\$ 284,653	
TOTAL EXPENSE	\$ 1,932,349	\$ 2,011,487	\$ -	\$ -	\$ 3,943,836	100.00%

SURPLUS (DEFICIT)	\$ (737,216)	\$ (882,172)	\$ -	\$ -	\$ (1,619,388)
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					AVERAGE
AVG MONTHLY INCOME	\$ 398,378	\$ 376,438	\$ -	\$ -	\$ 387,408
AVG MONTHLY EXPENSE	\$ 644,116	\$ 670,496	\$ -	\$ -	\$ 657,306
MONTHLY SURPLUS (DEFICIT)	\$ (245,739)	\$ (294,057)	\$ -	\$ -	\$ (269,898)

TOTAL PARTICIPANTS	1,185	1,001			1,093
PPPM Cost	\$ 544	\$ 670			\$ 607

**2016
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 16,540,622	\$ 15,589,090	\$ -	\$ -	\$ 32,129,712
EMPLOYEE CONTRIBUTIONS	\$ 209,879	\$ 209,801	\$ -	\$ -	\$ 419,680
COBRA	\$ 160,825	\$ 192,510	\$ -	\$ -	\$ 353,335
INTEREST & DIVIDENDS	\$ 94,667	\$ 154,250	\$ -	\$ -	\$ 248,917
FORMULARY REBATES	\$ 439,276	\$ 346,185	\$ -	\$ -	\$ 785,461
SUBROGATION	\$ 8,159	\$ -	\$ -	\$ -	\$ 8,159
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME *	\$ 17,453,428	\$ 16,491,836	\$ -	\$ -	\$ 33,945,264
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 153,728	\$ 149,334	\$ -	\$ -	\$ 303,062	0.81%
Accident and Sickness	\$ 5,192	\$ 4,949	\$ -	\$ -	\$ 10,141	0.03%
Medical	\$ 11,733,407	\$ 14,558,055	\$ -	\$ -	\$ 26,291,462	70.41%
Prescription Drug	\$ 2,904,914	\$ 2,551,396	\$ -	\$ -	\$ 5,456,310	14.61%
Dental	\$ 950,305	\$ 817,815	\$ -	\$ -	\$ 1,768,120	4.73%
Vision	\$ 43,253	\$ 45,138	\$ -	\$ -	\$ 88,391	0.24%
Death Benefit	\$ 34,000	\$ 25,000	\$ -	\$ -	\$ 59,000	0.16%
Retiree Medical	\$ 26,941	\$ 19,911	\$ -	\$ -	\$ 46,852	0.13%
Medicare Supplement	\$ 208,300	\$ 218,546	\$ -	\$ -	\$ 426,846	1.14%
SUBTOTAL	\$ 16,060,040	\$ 18,390,144	\$ -	\$ -	\$ 34,450,184	
OPERATING EXPENSES						
Administration	\$ 1,770,336	\$ 1,122,077	\$ -	\$ -	\$ 2,892,413	7.75%
SUBTOTAL	\$ 1,770,336	\$ 1,122,077	\$ -	\$ -	\$ 2,892,413	
TOTAL EXPENSE	\$ 17,830,376	\$ 19,512,221	\$ -	\$ -	\$ 37,342,597	100.00%

SURPLUS (DEFICIT)	\$ (376,948)	\$ (3,020,385)	\$ -	\$ -	\$ (3,397,333)
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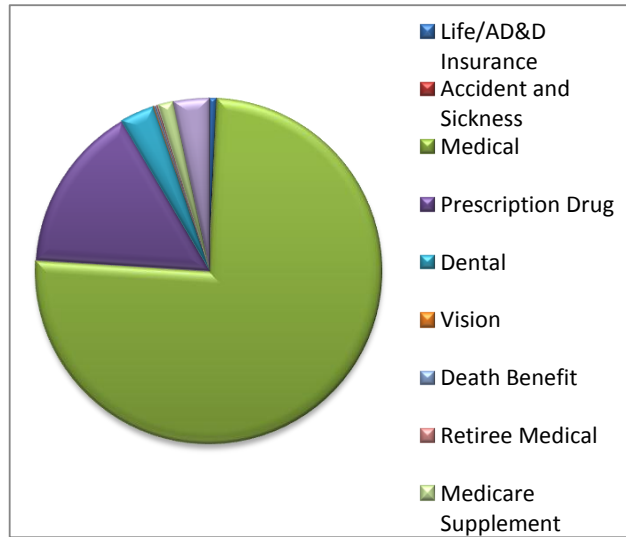
					AVERAGE
AVG MONTHLY INCOME	\$ 5,817,809	\$ 5,497,279	\$ -	\$ -	\$ 5,657,544
AVG MONTHLY EXPENSE	\$ 5,943,459	\$ 6,504,074	\$ -	\$ -	\$ 6,223,766
MONTHLY SURPLUS (DEFICIT)	\$ (125,649)	\$ (1,006,795)	\$ -	\$ -	\$ (566,222)

TOTAL PARTICIPANTS	17,060	15,973			16,516
PPPM Cost	\$ 348	\$ 407			\$ 378

* TOTAL INCOME INCLUDES INCOME NOT ALLOCATED ON PER PLAN RECAPS

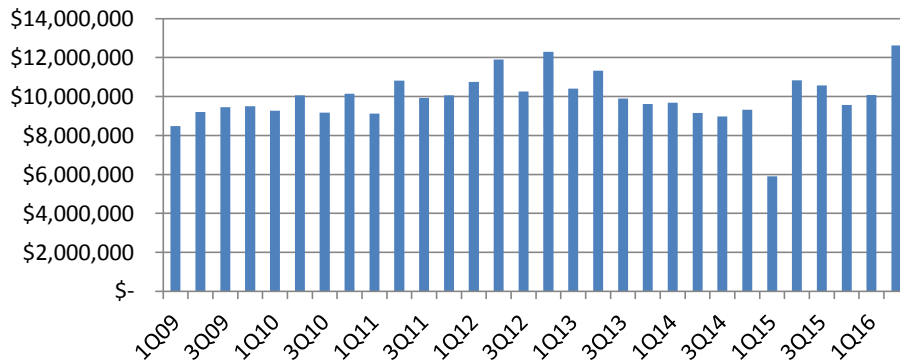
FULL TIME EMPLOYEES PLAN

January 2016 - June 2016 Expense Data

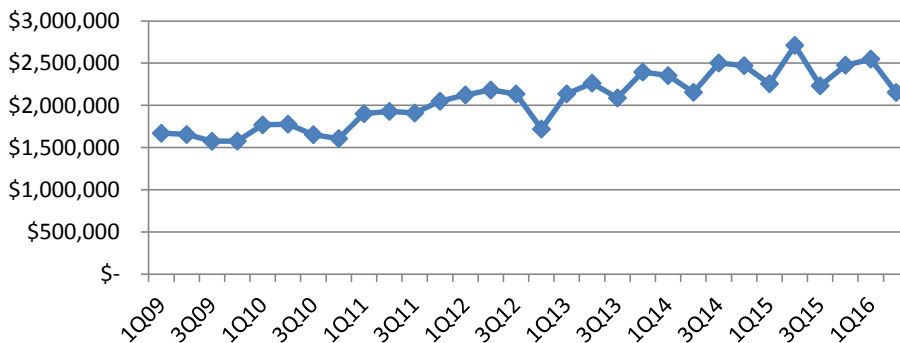


TREND REPORTS

FT Medical

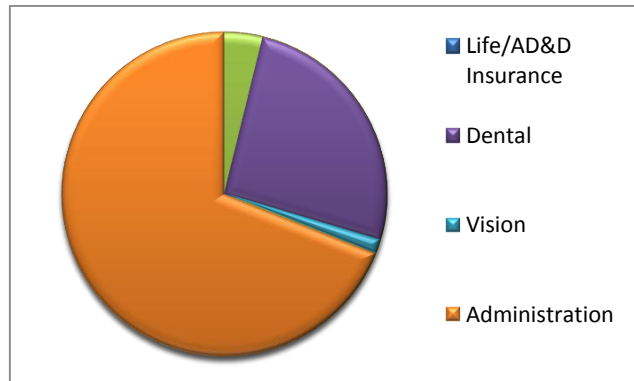


FT Prescription Drugs



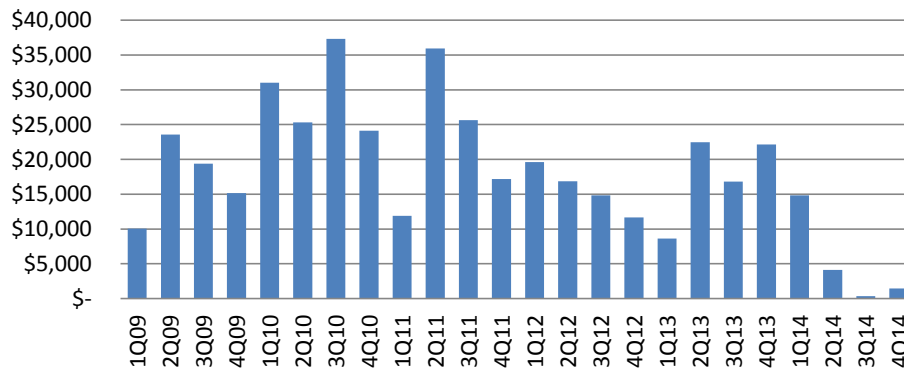
PART TIME EMPLOYEES PLAN

January 2016 - June 2016 Expense Data

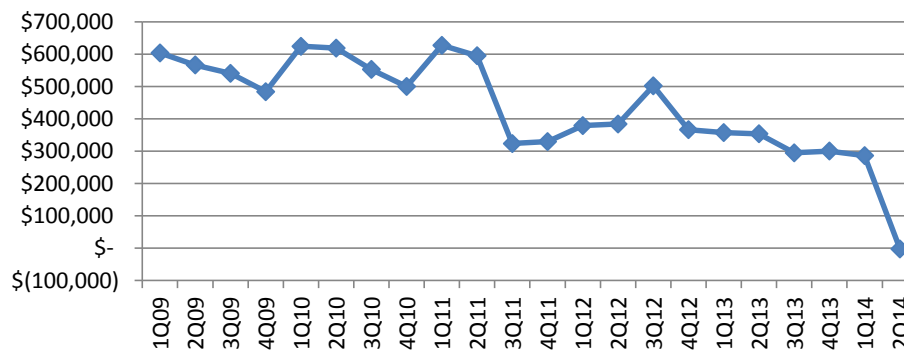


TREND REPORTS

PT Medical



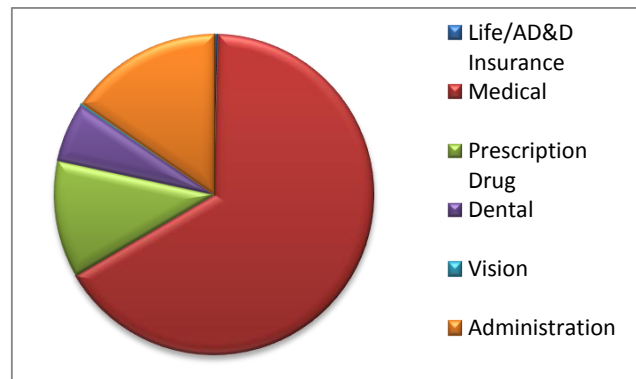
PT Prescription Drugs



Note: Medical & Prescription Drug Benefit discontinued as of 2/28/14

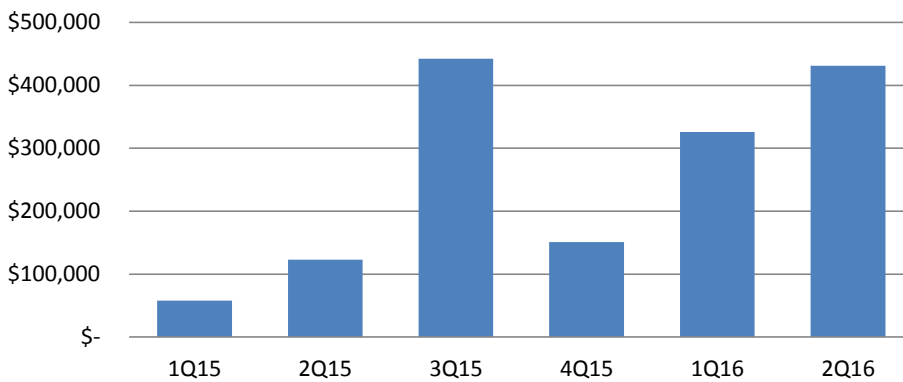
PART TIME ACA EMPLOYEES PLAN

January 2016 - June 2016 Expense Data

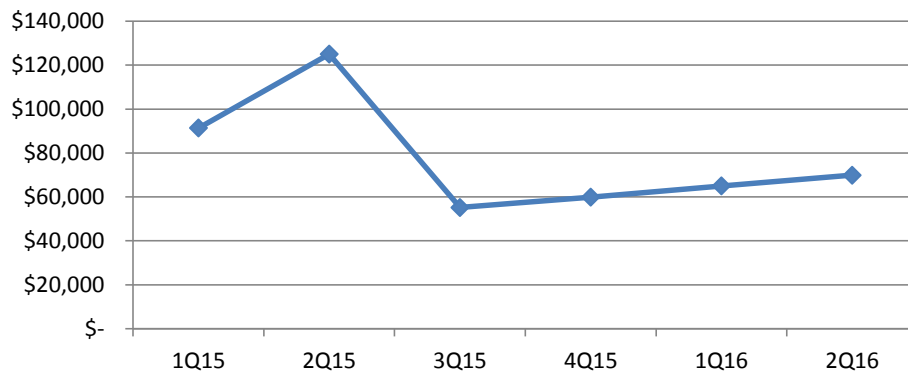


TREND REPORTS

PT ACA Medical

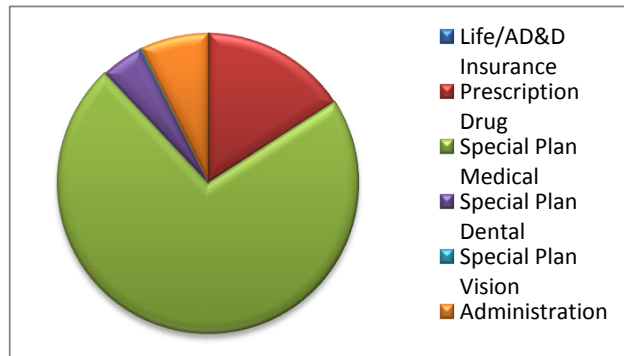


PT ACA Prescription Drugs



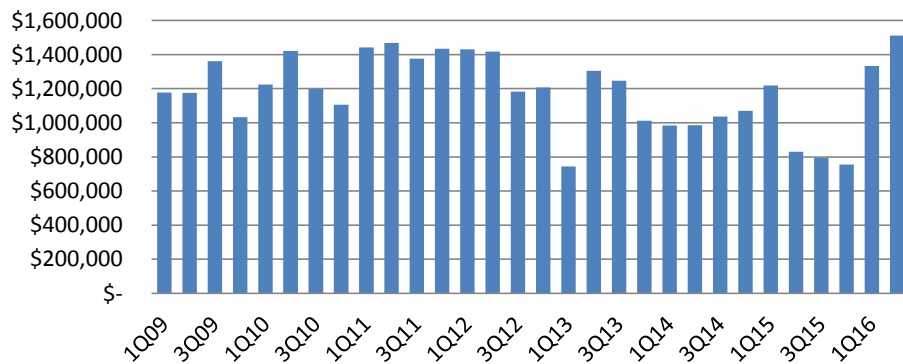
SPECIAL PART TIME EMPLOYEES PLAN

January 2016 - June 2016 Expense Data

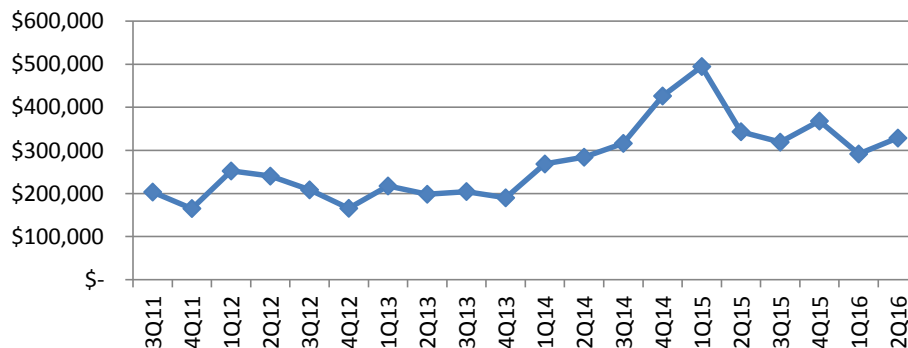


TREND REPORTS

Special PT Medical



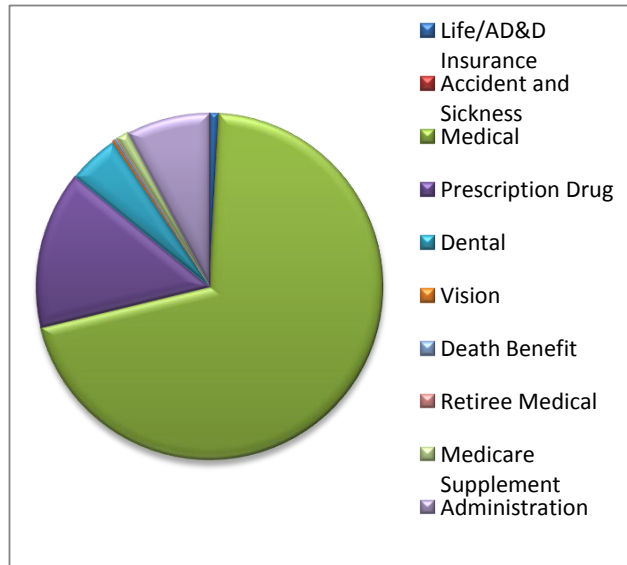
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

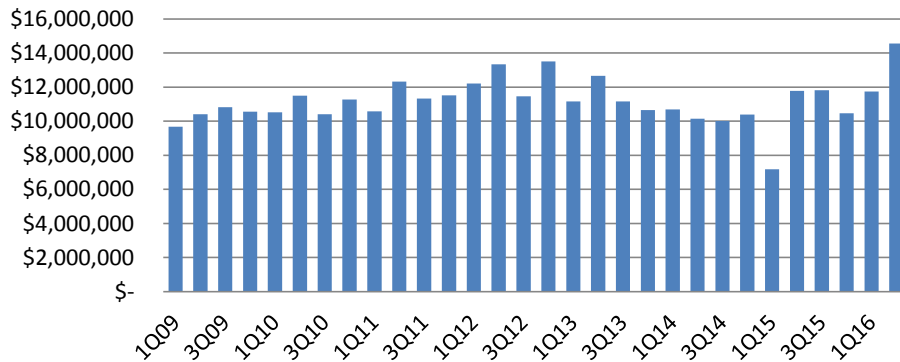
ALL PLANS

January 2016 - June 2016 Expense Data

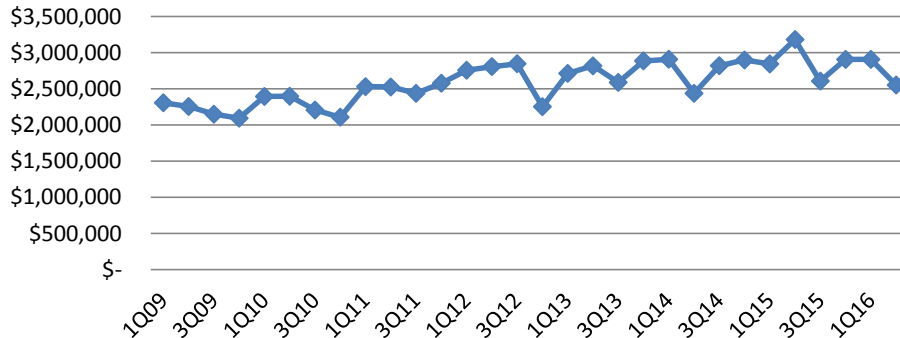


TREND REPORTS

All Plans Medical



All Plans Prescription Drugs



**SECOND QUARTER 2016
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Actuarial Fee	\$ 2,750
Rent	\$ 5,526
Administrative Allowance	\$ 289,902
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 308,457
Legal	\$ 13,108
Accounting	\$ 11,100
Consulting	\$ 17,602
Conventions and Conferences	\$ 13
Computer	\$ 15,152
Office & Supplies	\$ 1,267
Health Risk Fee	\$ 60,997

TOTAL ALLOCATED EXPENSE	\$ 725,874
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Full Time JAA Administration Fees	\$ 121,421
Part Time Administration Fees	\$ 144,300
Part Time ACA Administration Fees	\$ 22,948
Special Part Time Administration Fees	\$ 36,506

Full Time Prescription Drug Administration Fees	\$ 52,274
Part Time ACA Prescription Drug Administration Fees	\$ 9,432
Special Part Time Prescription Drug Administration Fees	\$ 9,322

TOTAL EXPENSE	\$ 1,122,077
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ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,323	20.81%	\$ 151,018.94
Part Time Plan Allocation	11,044	69.14%	\$ 501,886.69
Part Time ACA Plan Allocation	604	3.78%	\$ 27,463.50
Special Part Time Plan Allocation	1,001	6.27%	\$ 45,504.88
Total Allocation			\$ 725,874.00

Note: With the exception of TRF, Miscellaneous expenses are assigned to individual plans pro-rata based on participant counts.

LIFE INSURANCE AD&D ALLOCATION

Life Insurance/AD&D Expense	\$ 149,334.00
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	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,323	20.81%	\$ 102,088.00
Part Time Plan Allocation	11,044	69.14%	\$ 41,248.90
Part Time ACA Plan Allocation	604	3.78%	\$ 2,257.16
Special Part Time Plan Allocation	1,001	6.27%	\$ 3,739.94

Note: With the exception of the FT plan, life Insurance AD&D expenses are assigned to individual plans pro-rata based on participant counts.

**SECOND QUARTER 2016
CBA INFORMATION**

COMPANY	COMPANY NUMBER	PART TIME RATE	FULL TIME RATE	CBA EXPIRATION
Local 1500-1	0001	\$32.00/32.00/321.00	\$26.00	12/31/2016
Local 1500-2	0002	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
HMSM	0023	\$81.38/333.91/321.00	\$1,173.80	8/31/2016
Assoc Food	0029	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Stop & Shop Companies	0046	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
Columbus Foods Inc.	0078	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Dans Supreme	0088	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Gristedes Food Inc.	0192	\$81.38/333.91/321.00	\$1,173.80	8/7/2016
King Kullen Grocery	0256	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	9/30/2016
Wild By Nature	0257	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	5/8/2021
King Kullen Pharmacy	0258	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	9/30/2016
DAG Provision, Inc.	0274	\$164.52/675.17/300.00	\$1,886.73	8/31/2016
Mandell Food Stores	0302	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Pick Quick Stores	0365	\$81.38/333.91/321.00	\$1,173.80	1/1/2016
Scaturro Supermarkets	0423	\$81.38/333.91/321.00	\$1,173.80	3/25/2017
A&P Supermarkets	0430	\$81.38/333.91/300.00	\$1,163.80	12/3/2016
Shelf Life	0434	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Yorkville Dagostino Bros	0514	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
Fairway Operating Corp	0918	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
Five & One Office	1011	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Shop-Rite Supermarket Inc.	1225	\$81.38/333.92/321.00	\$1,163.80	9/3/2016
Matlyn Key Food	1226	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Gemstone	1244	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Chartric-DBA Food Basket	1284	\$81.38/333.92/321.00	\$1,173.80	2/11/2017
Holiday Farms, Inc.	1302	\$81.38/333.91/321.00	\$1,173.80	9/30/2016
Glass Garden Inc.	1328	\$81.38/333.92/321.00	\$1,163.80	7/25/2016
Kings Supermarket	1329	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
53rd Gourmet Deli Inc.	1330	\$81.38/333.91/321.00	N/A	9/30/2016
Shoprte Financial	1332	\$81.38/333.92/321.00	\$1,163.80	12/31/2016
IGA Amagansett Supersaver	1334	\$81.38/398.91/407.67	\$1,163.80	6/30/2016
MLTK, LCC & KMLT, LLC	1335	\$81.38/333.92/321.00	\$1,163.80	1/1/2016
12th Ave, LLC	1336	\$81.38/333.91/321.00	\$1,163.80	9/30/2016
Mason Supermarket Inc.	1337	\$81.38/333.92/321.00	\$1,173.80	9/30/2016
St. Anthony Supermarket	1338	\$70.00/400.00/408.00	\$1,163.80	9/30/2016
Abed Key Food	1339	\$81.38/333.91/321.00	\$1,163.80	9/30/2016

**SECOND QUARTER 2016
VENDOR CONTRACT INFORMATION**

PROVIDER	SERVICE	CURRENT RATES	CURRENT RATE EFF. DATE	CONTRACT EXPIRATION
Broach & Stulberg	Counsel	\$4,250/Month Retainer \$325/hr Non-Retainer	1/1/2016	
David Fisch & Co.	Auditor	\$3,700/Month	1/1/2014	
David Fisch & Co.	Payroll Auditor	\$50/hr*	1/1/2010	
Empire Blue Cross Blue Shield	Medical	\$19.84 PCPM Hospital only (Retirees)	6/1/2016	5/31/2017
Anthem JAA	Medical - FT / ACA / SPT	\$10.75 PCPM	7/1/2016	6/30/2017
Express Scripts	Pharmacy Benefit Manager	\$0.80 per Rx; \$2.50 for paper claim; \$1.70 dispensing fee @ retail	11/1/2014	12/31/2017
Associated Administrators, LLC	Administrative Manager	FT/SPT/ACA- 11.52 PMPM PT- 3.90 PMPM Retiree- 1.96 PMPM	1/1/2013	12/31/2016
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	\$5.293 PMPM	1/1/2016	12/31/2016
Prudential	Life/AD&D	FT: \$0.298/\$1000 PT: \$0.089/\$1000 AD&D: \$0.031/\$1000	1/1/2015	12/31/2016
L.I. Council on Alcoholism & Drug Dependence	Substance Abuse	\$84,000/yr	4/1/2016	3/31/2017
Aria Employee Benefit Services	Consultant	\$5,600/Mon	1/1/2016	
HealthRisk Resource Group, LLC	Out-of-Network Discounter	12% of Savings	9/1/2014	9/1/2017

* - Costs shared equally with Pension Fund and Local 1500

**Fund Reserve
SECOND QUARTER 2016**

Months of Available Fund Reserve Calculation

Expenses			
Period	Jan - Dec 2015		\$ 62,808,134
	Jan - Jun 2016		\$ 37,342,597
	Total		\$ 100,150,731
	Per Month		\$ 5,563,929
Fund Reserve			
Reserve Amount *		\$	33,669,734.00
Months of Reserve			
			6.1

Reserve Projection

Quarter	Surplus/(Deficit)
FT 1Q15 - 4Q15	\$ (2,874,800)
PT 1Q15 - 4Q15	\$ 6,656,042
PT ACA 1Q15 - 4Q15	\$ 1,418,983
SPT 1Q15 - 4Q15	\$ (524,207)
FT 1Q16 - 2Q16	\$ (6,619,878)
PT 1Q16 - 2Q16	\$ 3,316,848
PT ACA 1Q16 - 2Q16	\$ 129,213
SPT 1Q16 - 2Q16	\$ (1,619,388)
Total	\$ (117,187)
Monthly Average	\$ (6,510)

Projection	Reserve Amount	Months of Reserve
3 months (9/30/16)	\$ 33,650,203	6.0
6 Months (12/31/16)	\$ 33,630,672	6.0
12 Months (6/30/17)	\$ 33,591,609	6.0

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

* As Reported By Fund Auditor 6/30/16

**2015
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS	\$ 12,470,657	\$ 12,343,823	\$ 10,973,457	\$ 12,222,630	\$ 48,010,567
EMPLOYEE CONTRIBUTIONS	\$ 109	\$ 3,955	\$ 11,475	\$ 45,901	\$ 61,440

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 36,966	\$ 36,442	\$ 36,854	\$ 35,083	\$ 145,345	0.29%
Accident and Sickness	\$ 6,569	\$ 6,410	\$ 6,147	\$ 6,454	\$ 25,580	0.05%
Medical	\$ 5,900,482	\$ 10,830,642	\$ 10,572,710	\$ 9,560,477	\$ 36,864,311	72.36%
Prescription Drug	\$ 2,256,241	\$ 2,711,341	\$ 2,231,540	\$ 2,476,566	\$ 9,675,688	18.99%
Dental	\$ 475,911	\$ 418,664	\$ 569,540	\$ 508,596	\$ 1,972,711	3.87%
Vision	\$ 22,658	\$ 31,948	\$ 31,621	\$ 27,499	\$ 113,726	0.22%
SUBTOTAL	\$ 8,698,827	\$ 14,035,447	\$ 13,448,412	\$ 12,614,675	\$ 48,797,361	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 23,000	\$ 23,000	\$ 21,000	\$ 21,000	\$ 88,000	0.17%
Medical	\$ 14,559	\$ 23,958	\$ 21,082	\$ 30,607	\$ 90,206	0.18%
Medicare Supplement	\$ 196,583	\$ 197,631	\$ 197,422	\$ 202,457	\$ 794,093	1.56%
SUBTOTAL	\$ 234,142	\$ 244,589	\$ 239,504	\$ 254,064	\$ 972,299	
OPERATING EXPENSES						
Administration	\$ 275,676	\$ 288,466	\$ 305,621	\$ 307,384	\$ 1,177,147	2.31%
SUBTOTAL	\$ 275,676	\$ 288,466	\$ 305,621	\$ 307,384	\$ 1,177,147	
TOTAL EXPENSE	\$ 9,208,645	\$ 14,568,502	\$ 13,993,537	\$ 13,176,123	\$ 50,946,807	100.00%

SURPLUS (DEFICIT)	\$ 3,262,121	\$ (2,220,724)	\$ (3,008,605)	\$ (907,592)	\$ (2,874,800)
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					AVERAGE
AVG MONTHLY INCOME	\$ 4,156,922	\$ 4,115,926	\$ 3,661,644	\$ 4,089,510	\$ 4,006,001
AVG MONTHLY EXPENSE	\$ 3,069,548	\$ 4,856,167	\$ 4,664,512	\$ 4,392,041	\$ 4,245,567
MONTHLY SURPLUS (DEFICIT)	\$ 1,087,374	\$ (740,241)	\$ (1,002,868)	\$ (302,531)	\$ (239,567)

TOTAL PARTICIPANTS	3,890	3,833	3,465	3,682	3,718
PPPM Cost	\$ 789	\$ 1,267	\$ 1,346	\$ 1,193	\$ 1,149

**2015
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS	\$ 2,786,152	\$ 2,885,648	\$ 2,503,078	\$ 2,841,818	\$ 11,016,696

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 115,367	\$ 118,584	\$ 115,560	\$ 114,229	\$ 463,740	10.63%
Medical *	\$ -	\$ (49)	\$ -	\$ -	\$ (49)	0.00%
Prescription Drug *	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
Dental	\$ 310,224	\$ 285,689	\$ 323,604	\$ 246,897	\$ 1,166,414	26.75%
Vision	\$ 15,073	\$ 32,016	\$ 24,061	\$ 19,274	\$ 90,424	2.07%
SUBTOTAL	\$ 440,664	\$ 436,240	\$ 463,225	\$ 380,400	\$ 1,720,529	
OPERATING EXPENSES						
Administration	\$ 584,097	\$ 655,747	\$ 690,185	\$ 710,096	\$ 2,640,125	60.54%
SUBTOTAL	\$ 584,097	\$ 655,747	\$ 690,185	\$ 710,096	\$ 2,640,125	
TOTAL EXPENSE	\$ 1,024,761	\$ 1,091,987	\$ 1,153,410	\$ 1,090,496	\$ 4,360,654	100.00%

SURPLUS (DEFICIT)	\$ 1,761,391	\$ 1,793,661	\$ 1,349,668	\$ 1,751,322	\$ 6,656,042
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					AVERAGE
AVG MONTHLY INCOME	\$ 928,717	\$ 961,883	\$ 834,359	\$ 947,273	\$ 918,058
AVG MONTHLY EXPENSE	\$ 341,587	\$ 363,996	\$ 384,470	\$ 363,499	\$ 363,388
MONTHLY SURPLUS (DEFICIT)	\$ 587,130	\$ 597,887	\$ 449,889	\$ 583,774	\$ 554,670

TOTAL PARTICIPANTS	12,139	12,472	10,865	11,988	11,866
PPPM Cost	\$ 28	\$ 29	\$ 35	\$ 30	\$ 31

* MEDICAL AND PRESCRIPTION DRUG BENEFIT DISCONTINUED AS OF 2/28/14

**2015
QUARTERLY RECAPS**

PART TIME ACA EMPLOYEES PLAN

INCOME	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS	\$ 608,307	\$ 620,711	\$ 608,265	\$ 649,042	\$ 2,486,325
EMPLOYEE CONTRIBUTIONS	\$ 85,371	\$ 100,577	\$ 94,602	\$ 132,323	\$ 412,873

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 7,020	\$ 6,770	\$ 7,413	\$ 6,629	\$ 27,832	1.88%
Medical	\$ 57,737	\$ 122,901	\$ 442,296	\$ 150,654	\$ 773,588	52.26%
Prescription Drug	\$ 91,409	\$ 125,032	\$ 55,172	\$ 59,912	\$ 331,525	22.40%
Dental	\$ 22,428	\$ 32,050	\$ 34,973	\$ 34,970	\$ 124,421	8.41%
Vision	\$ 500	\$ 1,773	\$ 2,721	\$ 1,097	\$ 6,091	0.41%
SUBTOTAL	\$ 179,094	\$ 288,526	\$ 542,575	\$ 253,262	\$ 1,263,457	
OPERATING EXPENSES						
Administration	\$ 53,615	\$ 54,208	\$ 59,681	\$ 49,254	\$ 216,758	14.64%
SUBTOTAL	\$ 53,615	\$ 54,208	\$ 59,681	\$ 49,254	\$ 216,758	
TOTAL EXPENSE	\$ 232,709	\$ 342,734	\$ 602,256	\$ 302,516	\$ 1,480,215	100.00%

SURPLUS (DEFICIT)	\$ 460,969	\$ 378,554	\$ 100,611	\$ 478,849	\$ 1,418,983
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					AVERAGE
AVG MONTHLY INCOME	\$ 231,226	\$ 240,429	\$ 234,289	\$ 260,455	\$ 241,600
AVG MONTHLY EXPENSE	\$ 77,570	\$ 114,245	\$ 200,752	\$ 100,839	\$ 123,351
MONTHLY SURPLUS (DEFICIT)	\$ 153,656	\$ 126,185	\$ 33,537	\$ 159,616	\$ 118,249

TOTAL PARTICIPANTS	739	712	697	696	711
PPPM Cost	\$ 105	\$ 160	\$ 288	\$ 145	\$ 175

**2015
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS	\$ 1,251,318	\$ 1,236,697	\$ 1,078,617	\$ 1,209,086	\$ 4,775,718
EMPLOYEE CONTRIBUTIONS	\$ 148,149	\$ 175,450	\$ 166,892	\$ 230,042	\$ 720,533

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 12,479	\$ 12,275	\$ 12,029	\$ 11,863	\$ 48,646	0.81%
Prescription Drug	\$ 494,680	\$ 343,321	\$ 319,160	\$ 368,109	\$ 1,525,270	25.33%
Special Plan Medical	\$ 1,217,793	\$ 830,388	\$ 793,825	\$ 755,809	\$ 3,597,815	59.76%
Special Plan Dental	\$ 107,006	\$ 84,084	\$ 98,930	\$ 76,672	\$ 366,692	6.09%
Special Plan Vision	\$ 3,186	\$ 6,194	\$ 5,174	\$ 4,694	\$ 19,248	0.32%
SUBTOTAL	\$ 1,835,144	\$ 1,276,262	\$ 1,229,118	\$ 1,217,147	\$ 5,557,671	
OPERATING EXPENSES						
Administration	\$ 113,990	\$ 116,926	\$ 130,025	\$ 101,846	\$ 462,787	7.69%
SUBTOTAL	\$ 113,990	\$ 116,926	\$ 130,025	\$ 101,846	\$ 462,787	
TOTAL EXPENSE	\$ 1,949,134	\$ 1,393,188	\$ 1,359,143	\$ 1,318,993	\$ 6,020,458	100.00%

SURPLUS (DEFICIT)	\$ (549,667)	\$ 18,959	\$ (113,634)	\$ 120,135	\$ (524,207)
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					AVERAGE
AVG MONTHLY INCOME	\$ 466,489	\$ 470,716	\$ 415,170	\$ 479,709	\$ 458,021
AVG MONTHLY EXPENSE	\$ 649,711	\$ 464,396	\$ 453,048	\$ 439,664	\$ 501,705
MONTHLY SURPLUS (DEFICIT)	\$ (183,222)	\$ 6,320	\$ (37,878)	\$ 40,045	\$ (43,684)

TOTAL PARTICIPANTS	1,313	1,291	1,131	1,245	1,245
PPPM Cost	\$ 495	\$ 360	\$ 401	\$ 353	\$ 402

**2015
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS **	\$ 17,116,434	\$ 17,086,879	\$ 15,163,417	\$ 16,922,576	\$ 66,289,306
EMPLOYEE CONTRIBUTIONS	\$ 233,629	\$ 279,982	\$ 272,969	\$ 408,266	\$ 1,194,846
COBRA	\$ 85,048	\$ 71,834	\$ 74,285	\$ 121,392	\$ 352,559
INTEREST & DIVIDENDS	\$ 28,780	\$ 514,643	\$ 34,028	\$ (377,646)	\$ 199,805
FORMULARY REBATES	\$ -	\$ 119,882	\$ -	\$ 1,105,135	\$ 1,225,017
SUBROGATION	\$ -	\$ 283	\$ 15	\$ 26,254	\$ 26,552
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ 15	\$ 15

TOTAL INCOME *	\$ 17,463,891	\$ 18,073,503	\$ 15,544,714	\$ 18,205,992	\$ 69,288,100
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 171,832	\$ 174,071	\$ 171,856	\$ 167,804	\$ 685,563	1.09%
Accident and Sickness	\$ 6,569	\$ 6,410	\$ 6,147	\$ 6,454	\$ 25,580	0.04%
Medical	\$ 7,176,012	\$ 11,783,882	\$ 11,808,831	\$ 10,466,940	\$ 41,235,665	65.65%
Prescription Drug	\$ 2,842,330	\$ 3,179,694	\$ 2,605,872	\$ 2,904,587	\$ 11,532,483	18.36%
Dental	\$ 915,569	\$ 820,487	\$ 1,027,047	\$ 867,135	\$ 3,630,238	5.78%
Vision	\$ 41,417	\$ 71,931	\$ 63,577	\$ 52,564	\$ 229,489	0.37%
Death Benefit	\$ 23,000	\$ 23,000	\$ 21,000	\$ 21,000	\$ 88,000	0.14%
Retiree Medical	\$ 14,559	\$ 23,958	\$ 21,082	\$ 30,607	\$ 90,206	0.14%
Medicare Supplement	\$ 196,583	\$ 197,631	\$ 197,422	\$ 202,457	\$ 794,093	1.26%
SUBTOTAL	\$ 11,387,871	\$ 16,281,064	\$ 15,922,834	\$ 14,719,548	\$ 58,311,317	
OPERATING EXPENSES						
Administration	\$ 1,027,378	\$ 1,115,347	\$ 1,185,512	\$ 1,168,580	\$ 4,496,817	7.16%
SUBTOTAL	\$ 1,027,378	\$ 1,115,347	\$ 1,185,512	\$ 1,168,580	\$ 4,496,817	
TOTAL EXPENSE	\$ 12,415,249	\$ 17,396,411	\$ 17,108,346	\$ 15,888,128	\$ 62,808,134	100.00%

SURPLUS (DEFICIT)	\$ 5,048,642	\$ 677,092	\$ (1,563,632)	\$ 2,317,864	\$ 6,479,966
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					AVERAGE
AVG MONTHLY INCOME	\$ 5,821,297	\$ 6,024,501	\$ 5,181,571	\$ 6,068,664	\$ 5,774,008
AVG MONTHLY EXPENSE	\$ 4,138,416	\$ 5,798,804	\$ 5,702,782	\$ 5,296,043	\$ 5,234,011
MONTHLY SURPLUS (DEFICIT)	\$ 1,682,881	\$ 225,697	\$ (521,211)	\$ 772,621	\$ 539,997

TOTAL PARTICIPANTS	18,081	18,308	16,158	17,611	17,540
PPPM Cost	\$ 229	\$ 317	\$ 353	\$ 301	\$ 300

* TOTAL INCOME INCLUDES INCOME NOT ALLOCATED ON PER PLAN RECAPS

** CONTRIBUTIONS INCLUDE THE ESTIMATED BREAKOUT FOR A&P SUPERMARKETS