



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



**SECOND QUARTER 2012
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500	\$ 875.00	46	\$ 16,698
HMSM	\$ 885.00	3	\$ 8,190
Assoc Food	\$ 885.00	10	\$ 27,300
Stop & Shop Companies	\$ 875.00	1090	\$ 2,938,610
Columbus Foods Inc.	\$ 875.00	7	\$ 12,250
Dairy Barn Stores	\$ 885.00	36	\$ 97,320
Dans Supreme	\$ 885.00	66	\$ 180,180
Red Apple Supermarkets	\$ 885.00	83	\$ 226,590
King Kullen Grocery	\$ 875.00	671	\$ 1,810,900
Wild By Nature	\$ 875.00	48	\$ 128,725
King Kullen Pharmacy	\$ 875.00	30	\$ 81,950
DAG Provision, Inc.	\$ 1,737.00	1	\$ 5,211
Mandell Food Stores	\$ 885.00	75	\$ 204,750
Pick Quick Stores	\$ 885.00	59	\$ 162,105
Scaturro Supermarkets	\$ 885.00	11	\$ 30,030
A&P Supermarkets	\$ 875.00	972	\$ 2,607,217
Shelf Life	\$ 733.00	12	\$ 11,520
Yorkville Dagostino Bros	\$ 875.00	212	\$ 571,375
Fairway Operating Corp	\$ 875.00	258	\$ 574,832
Whitestone Salumeria Inc.	\$ 885.00	6	\$ 16,380
Five & One Office	\$ 885.00	2	\$ 5,460
Shop-Rite Supermarket Inc.	\$ 875.00	297	\$ 802,775
Matlyn Key Food	\$ 885.00	9	\$ 24,570
Gemstone	\$ 885.00	6	\$ 16,380
Chartric-DBA Food Basket	\$ 885.00	8	\$ 21,840
Powehouse Foods/Holiday Farms, Inc.	\$ 885.00	4	\$ 10,920
Glass Garden Inc.	\$ 875.00	37	\$ 97,461
Kings Supermarket	\$ 875.00	10	\$ 27,000
53rd Gourmet Deli Inc.	\$ -	0	\$ -
Shoprite Financial	\$ 875.00	42	\$ 113,400
IGA Amagansett Supersaver	\$ -	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 875.00	68	\$ 186,948
12th Avenue LLC	\$ 875.00	5	\$ 26,055
TOTALS		4,183	\$ 11,044,942

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	\$ 27,742	0.18%
Accident and Sickness	\$ 5,991	0.04%
Medical - Network	\$ 11,538,374	75.74%
Medical - Out of Network	\$ 358,434	2.35%
Prescription Drug	\$ 2,181,777	14.32%
Dental	\$ 676,667	4.44%
Vision	\$ 29,550	0.19%
SUB TOTAL	\$ 14,818,535	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 19,000	0.12%
Medical	\$ 78,597	0.52%
Medicare Supplement (A&B)	\$ 181,619	1.19%
SUB TOTAL	\$ 279,216	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 137,285	0.90%
SUB TOTAL	\$ 137,285	

TOTAL EXPENSES	\$ 15,235,036
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SURPLUS (DEFICIT)	\$ (4,190,094)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,681,647
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 5,078,345
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,396,698)

**SECOND 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	8	\$ 1,536
Stop & Shop Companies	\$ 63.25	3462	\$ 673,639
Columbus Foods Inc.	\$ 63.25	1	\$ 126
Dairy Barn Stores	\$ 63.25	48	\$ 9,431
Dans Supreme	\$ 63.25	214	\$ 41,169
Red Apple Supermarkets	\$ 63.25	211	\$ 40,530
King Kullen Grocery	\$ 63.25	1376	\$ 267,136
Wild By Nature	\$ 63.25	87	\$ 17,181
King Kullen Pharmacy	\$ 63.25	19	\$ 4,312
DAG Provision, Inc.	\$ 444.22	0	\$ -
Mandell Food Stores	\$ 63.25	269	\$ 51,603
Pick Quick Stores	\$ 63.25	204	\$ 39,111
Scaturro Supermarkets	\$ 63.25	24	\$ 4,608
A&P Supermarkets	\$ 63.25	2629	\$ 510,047
Shelf Life	\$ 185.00	0	\$ -
Yorkville Dagostino Bros	\$ 63.25	290	\$ 55,617
Fairway Operating Corp	\$ 63.25	1429	\$ 284,190
Whitestone Salumeria Inc.	\$ 63.25	4	\$ 768
Five & One Office	\$ 63.25	24	\$ 4,608
Shop-Rite Supermarket Inc.	\$ 63.25	1188	\$ 231,849
Matlyn Key Food	\$ 63.25	27	\$ 5,250
Gemstone	\$ 63.25	52	\$ 9,990
Chartric-DBA Food Basket	\$ 63.25	1	\$ 192
PwrhseFoods/Holiday Farms, Inc.	\$ 63.25	11	\$ 2,049
Glass Garden Inc.	\$ 63.25	138	\$ 26,445
Kings Supermarket	\$ 63.25	19	\$ 3,717
53rd Gourmet Deli Inc.	\$ 63.25	4	\$ 768
Shoprite Financial	\$ 63.25	141	\$ 27,171
IGA Amagansett Supersaver	\$ 63.25	12	\$ 2,304
MLTK, LCC & KMLT, LLC	\$ 63.25	349	\$ 67,092
12th Avenue LLC	\$ 63.25	0	\$ -
TOTALS		12,248	\$ 2,383,783

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	\$ 81,228	5.78%
Medical	\$ 16,843	1.20%
Prescription Drug	\$ 384,020	27.31%
Dental	\$ 504,195	35.86%
Vision	\$ 17,947	1.28%
SUB TOTAL	\$ 1,004,233	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 401,965	28.59%
SUB TOTAL	\$ 401,965	

TOTAL EXPENSES	\$ 1,406,198
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SURPLUS (DEFICIT)	\$ 977,585
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 794,594
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 468,733
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 325,862

**SECOND 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	\$ 2,370
Stop & Shop Companies	\$ 259.59	363	\$ 281,127
Columbus Foods Inc.	\$ 259.59	3	\$ 1,554
Dairy Barn Stores	\$ 259.59	15	\$ 9,458
Dans Supreme	\$ 259.59	69	\$ 50,990
Red Apple Supermarkets	\$ 259.59	37	\$ 29,230
King Kullen Grocery	\$ 259.59	269	\$ 207,210
Wild By Nature	\$ 259.59	5	\$ 4,016
King Kullen Pharmacy	\$ 259.59	2	\$ 1,580
DAG Provision, Inc.	\$ 444.22	0	\$ -
Mandell Food Stores	\$ 259.59	46	\$ 36,081
Pick Quick Stores	\$ 259.59	47	\$ 37,389
Scaturro Supermarkets	\$ 259.59	2	\$ 1,580
A&P Supermarkets	\$ 259.59	557	\$ 417,207
Shelf Life	\$ 185.00	0	\$ -
Yorkville Dagostino Bros	\$ 259.59	25	\$ 18,554
Fairway Operating Corp	\$ 259.59	330	\$ 201,817
Whitestone Salumeria Inc.	\$ 259.59	0	\$ -
Five & One Office	\$ 259.59	4	\$ 3,160
Shop-Rite Supermarket Inc.	\$ 259.59	129	\$ 94,256
Matlyn Key Food	\$ 259.59	2	\$ 1,580
Gemstone	\$ 259.59	23	\$ 18,170
Chartric-DBA Food Basket	\$ 259.59	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 259.59	11	\$ 8,431
Glass Garden Inc.	\$ 259.59	12	\$ 8,154
Kings Supermarket	\$ 259.59	4	\$ 3,160
53rd Gourmet Deli Inc.	\$ 259.59	6	\$ 4,740
Shoprite Financial	\$ 259.59	4	\$ 3,108
IGA Amagansett Supersaver	\$ 259.59	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 259.59	43	\$ 32,826
12th Ave LLC	\$ 259.59	\$ -	\$ -
TOTALS		2,011	\$ 1,477,748

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	\$ 13,339	0.69%
Prescription Drug	\$ 240,319	12.48%
Special Plan Medical	\$ 1,418,309	73.65%
Special Plan Dental	\$ 181,879	9.44%
Special Plan Vision	\$ 5,944	0.31%
SUB TOTAL	\$ 1,859,790	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 66,011	3.43%
SUB TOTAL	\$ 66,011	

TOTAL EXPENSES	\$ 1,925,802
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SURPLUS (DEFICIT)	\$ (448,054)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 492,583
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 641,934
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (149,351)

**2012
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 10,814,544	\$ 11,044,942			\$ 21,859,486

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 34,732	\$ 27,742			\$ 62,474	0.21%
Accident and Sickness	\$ -	\$ 5,991			\$ 5,991	0.02%
Medical	\$ 10,751,805	\$ 11,896,808			\$ 22,648,613	77.63%
Prescription Drug	\$ 2,124,141	\$ 2,181,777			\$ 4,305,918	14.76%
Dental	\$ 635,871	\$ 676,667			\$ 1,312,538	4.50%
Vision	\$ 25,676	\$ 29,550			\$ 55,226	0.19%
SUBTOTAL	\$ 13,572,225	\$ 14,818,535	\$ -	\$ -	\$ 28,390,760	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 26,000	\$ 19,000			\$ 45,000	0.15%
Medical	\$ 23,867	\$ 78,597			\$ 102,464	0.35%
Medicare Supplement	\$ 181,504	\$ 181,619			\$ 363,123	1.24%
SUBTOTAL	\$ 231,371	\$ 279,216	\$ -	\$ -	\$ 510,587	
OPERATING EXPENSES						
Administration	\$ 135,207	\$ 137,285			\$ 272,492	0.93%
SUBTOTAL	\$ 135,207	\$ 137,285	\$ -	\$ -	\$ 272,492	
TOTAL EXPENSE	\$ 13,938,803	\$ 15,235,036	\$ -	\$ -	\$ 29,173,839	100.00%

SURPLUS (DEFICIT)	\$ (3,124,259)	\$ (4,190,094)	\$ -	\$ -	\$ (7,314,353)
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					AVERAGE
AVG MONTHLY INCOME	\$ 3,604,848	\$ 3,681,647	\$ -	\$ -	\$ 3,643,248
AVG MONTHLY EXPENSE	\$ 4,646,268	\$ 5,078,345	\$ -	\$ -	\$ 4,862,307
MONTHLY SURPLUS (DEFICIT)	\$ (1,041,420)	\$ (1,396,698)	\$ -	\$ -	\$ (1,219,059)

TOTAL PARTICIPANTS	4,155	4,183			4,169
PPPM Cost	\$ 1,118	\$ 1,214			\$ 1,166

**2012
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 2,313,481	\$ 2,383,783			\$ 4,697,264

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 100,916	\$ 81,228			\$ 182,144	6.51%
Medical	\$ 19,596	\$ 16,843			\$ 36,439	1.30%
Prescription Drug	\$ 379,054	\$ 384,020			\$ 763,074	27.26%
Dental	\$ 483,636	\$ 504,195			\$ 987,831	35.28%
Vision	\$ 17,368	\$ 17,947			\$ 35,315	1.26%
SUBTOTAL	\$ 1,000,570	\$ 1,004,233	\$ -	\$ -	\$ 2,004,803	
OPERATING EXPENSES						
Administration	\$ 392,856	\$ 401,965			\$ 794,821	28.39%
SUBTOTAL	\$ 392,856	\$ 401,965	\$ -	\$ -	\$ 794,821	
TOTAL EXPENSE	\$ 1,393,426	\$ 1,406,198	\$ -	\$ -	\$ 2,799,624	100.00%

SURPLUS (DEFICIT)	\$ 920,055	\$ 977,585	\$ -	\$ -	\$ 1,897,640
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					AVERAGE
AVG MONTHLY INCOME	\$ 771,160	\$ 794,594	\$ -	\$ -	\$ 782,877
AVG MONTHLY EXPENSE	\$ 464,475	\$ 468,733	\$ -	\$ -	\$ 466,604
MONTHLY SURPLUS (DEFICIT)	\$ 306,685	\$ 325,862	\$ -	\$ -	\$ 316,273

TOTAL PARTICIPANTS	12,074	12,248			12,161
PPPM Cost	\$ 38	\$ 38			\$ 38

**2012
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 1,483,067	\$ 1,477,748			\$ 2,960,815

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 16,420	\$ 13,339			\$ 29,759	0.77%
Prescription Drug	\$ 252,241	\$ 240,319			\$ 492,560	12.82%
Special Plan Medical	\$ 1,430,009	\$ 1,418,309			\$ 2,848,318	74.14%
Special Plan Dental	\$ 147,049	\$ 181,879			\$ 328,928	8.56%
Special Plan Vision	\$ 6,165	\$ 5,944			\$ 12,109	0.32%
SUBTOTAL	\$ 1,851,884	\$ 1,859,790	\$ -	\$ -	\$ 3,711,674	
OPERATING EXPENSES						
Administration	\$ 63,921	\$ 66,011			\$ 129,932	3.38%
SUBTOTAL	\$ 63,921	\$ 66,011	\$ -	\$ -	\$ 129,932	
TOTAL EXPENSE	\$ 1,915,805	\$ 1,925,802	\$ -	\$ -	\$ 3,841,607	100.00%

SURPLUS (DEFICIT)	\$ (432,738)	\$ (448,054)	\$ -	\$ -	\$ (880,792)
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					AVERAGE
AVG MONTHLY INCOME	\$ 494,356	\$ 492,583	\$ -	\$ -	\$ 493,469
AVG MONTHLY EXPENSE	\$ 638,602	\$ 641,934	\$ -	\$ -	\$ 640,268
MONTHLY SURPLUS (DEFICIT)	\$ (144,246)	\$ (149,351)	\$ -	\$ -	\$ (146,799)

TOTAL PARTICIPANTS	1,965	2,011			1,988
PPPM Cost	\$ 325	\$ 319			\$ 322

**2012
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS	\$ 14,611,092	\$ 14,906,473			\$ 29,517,565
COBRA	\$ 150,218	\$ 134,056			\$ 284,274
INTEREST & DIVIDENDS	\$ 112,243	\$ 26,052			\$ 138,295
FORMULARY REBATES	\$ -	\$ -			\$ -
SUBROGATION	\$ 269	\$ -			\$ 269
MISCELLANEOUS INCOME	\$ -	\$ -			\$ -

TOTAL INCOME	\$ 14,873,822	\$ 15,066,581	\$ -	\$ -	\$ 29,940,403
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 152,068	\$ 122,309			\$ 274,377	0.77%
Accident and Sickness	\$ -	\$ 5,991			\$ 5,991	0.02%
Medical	\$ 12,201,410	\$ 13,331,961			\$ 25,533,371	71.29%
Prescription Drug	\$ 2,755,436	\$ 2,806,116			\$ 5,561,552	15.53%
Dental	\$ 1,266,556	\$ 1,362,741			\$ 2,629,297	7.34%
Vision	\$ 49,209	\$ 53,441			\$ 102,650	0.29%
Death Benefit	\$ 26,000	\$ 19,000			\$ 45,000	0.13%
Retiree Medical	\$ 23,867	\$ 78,597			\$ 102,464	0.29%
Medicare Supplement	\$ 181,504	\$ 181,619			\$ 363,123	1.01%
SUBTOTAL	\$ 16,656,050	\$ 17,961,775	\$ -	\$ -	\$ 34,617,825	
OPERATING EXPENSES						
Administration	\$ 591,985	\$ 605,261			\$ 1,197,246	3.34%
SUBTOTAL	\$ 591,985	\$ 605,261	\$ -	\$ -	\$ 1,197,246	
TOTAL EXPENSE	\$ 17,248,035	\$ 18,567,036	\$ -	\$ -	\$ 35,815,071	100.00%

SURPLUS (DEFICIT)	\$ (2,374,213)	\$ (3,500,455)	\$ -	\$ -	\$ (5,874,668)
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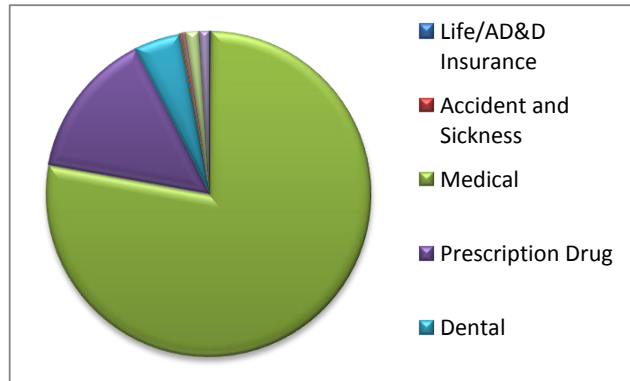
					AVERAGE
AVG MONTHLY INCOME	\$ 4,957,941	\$ 5,022,194	\$ -	\$ -	\$ 4,990,067
AVG MONTHLY EXPENSE	\$ 5,749,345	\$ 6,189,012	\$ -	\$ -	\$ 5,969,178
MONTHLY SURPLUS (DEFICIT)	\$ (791,404)	\$ (1,166,818)	\$ -	\$ -	\$ (979,111)

TOTAL PARTICIPANTS	18,194	18,442		0	18,318
PPPM Cost	\$ 316	\$ 336			\$ 326

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

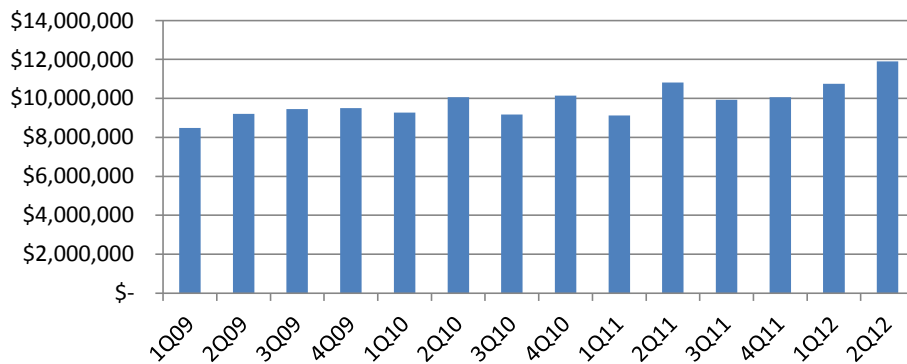
FULL TIME EMPLOYEES PLAN

January 2012 - June 2012 Expense Data

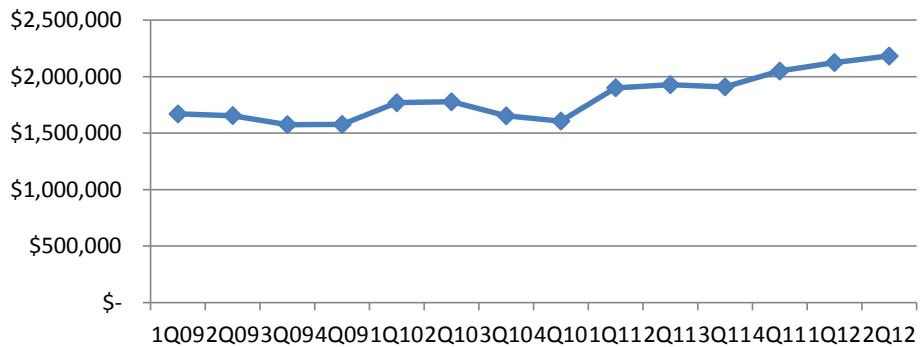


TREND REPORTS

FT Medical

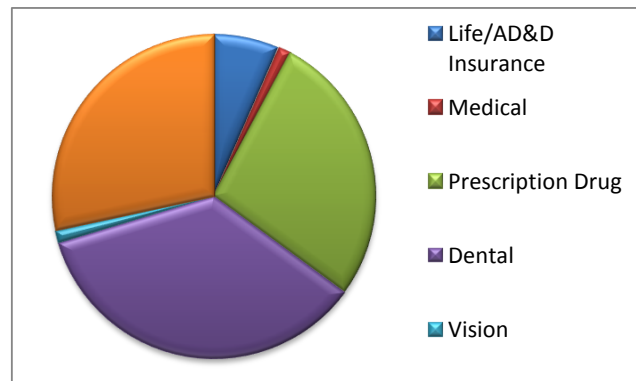


FT Prescription Drug



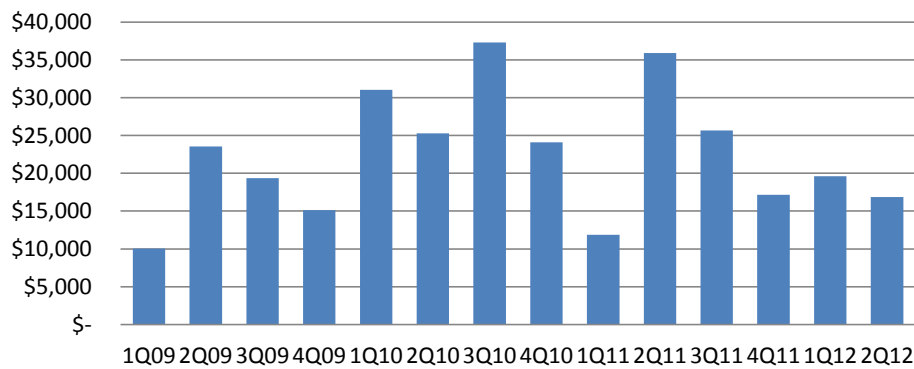
PART TIME EMPLOYEES PLAN

January 2012 - June 2012 Expense Data

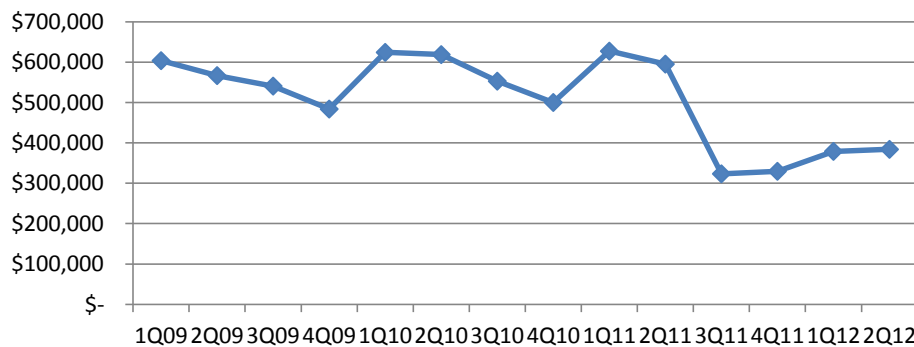


TREND REPORTS

PT Medical



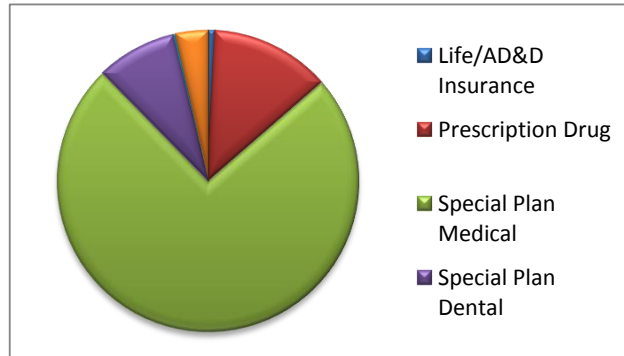
PT Prescription Drugs



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

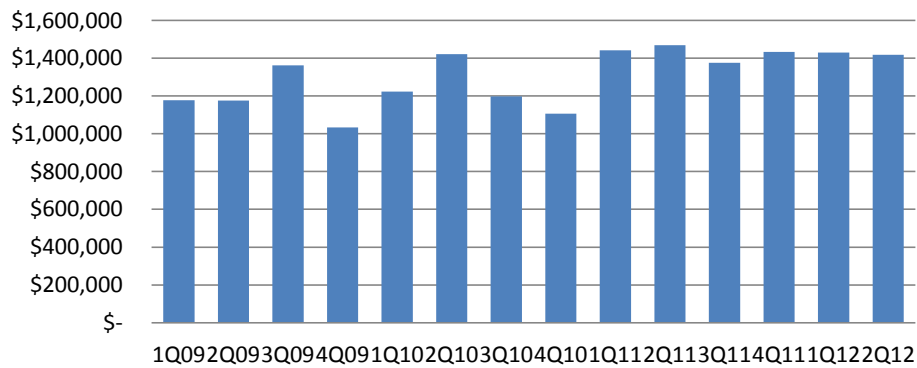
SPECIAL PART TIME EMPLOYEES PLAN

January 2012 - June 2012 Expense Data

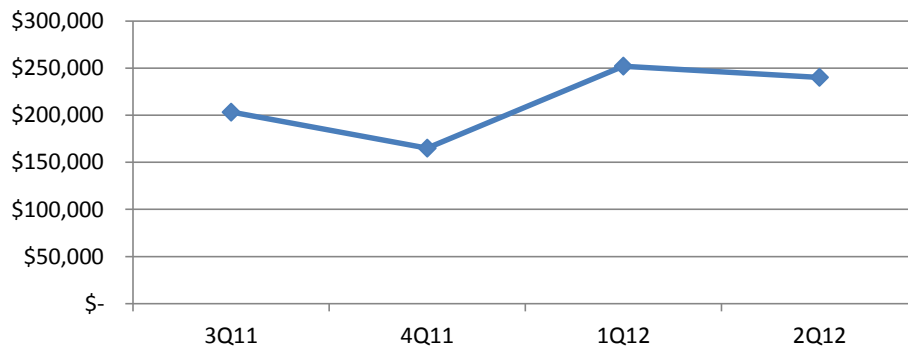


TREND REPORTS

Special PT Medical



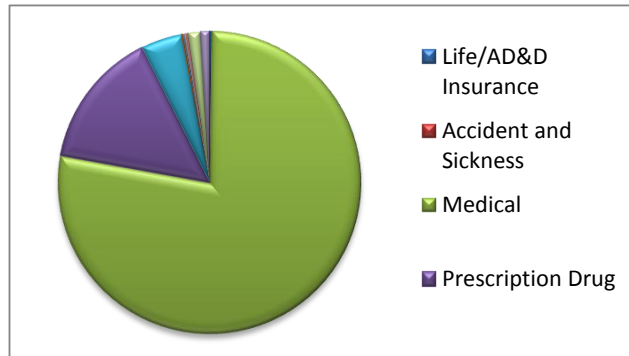
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

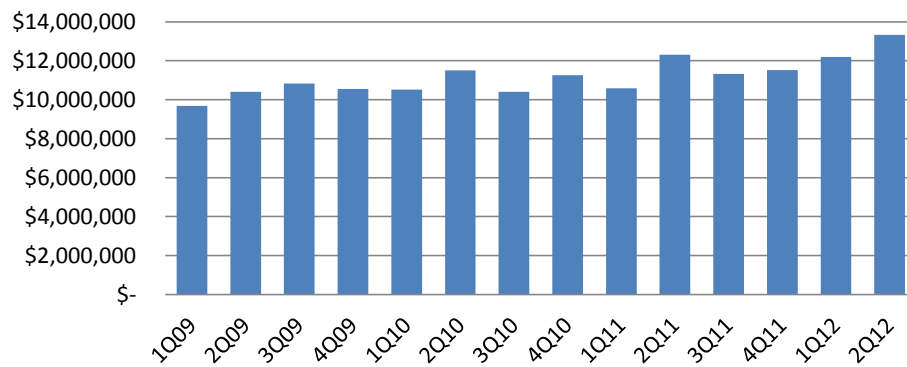
ALL PLANS

January 2012 - June 2012 Expense Data

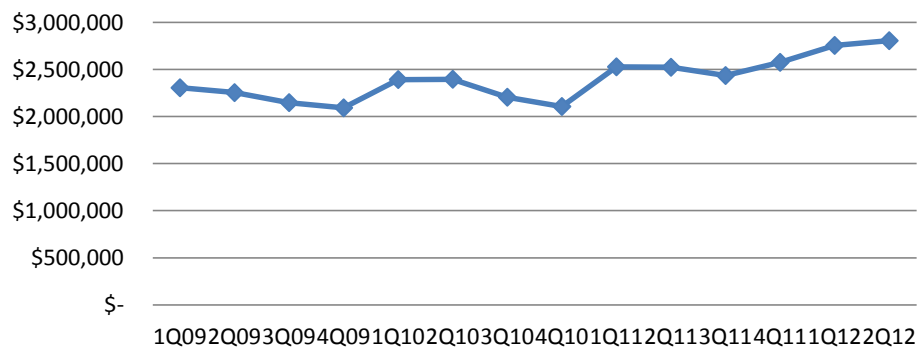


TREND REPORTS

All Plans Medical



All Plans Prescription Drug



**SECOND QUARTER 2012
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Administrative Allowance	\$ 280,314
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 187,337
COBRA Administration Fees	\$ 8,057
Prescription Drug Administration Fees	\$ 30,222
Legal	\$ 33,835
Accounting	\$ 9,900
Consulting	\$ 16,970
Booklets & Mailings	\$ 105
Conventions and Conferences	\$ 5,275
Insurance	\$ 27,780
Computer	\$ 3,233
Office & Supplies	\$ 2,233

TOTAL EXPENSE	\$ 605,261
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ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,183	22.68%	\$ 137,284.83
Part Time Plan Allocation	12,248	66.41%	\$ 401,964.81
Special Part Time Plan Allocation	2,011	10.91%	\$ 66,011.37

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

LIFE INSURANCE AD&D ALLOCATION

Life Insurance/AD&D Expense	\$ 122,309.00
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	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	4,183	22.68%	\$ 27,742.03
Part Time Plan Allocation	12,248	66.41%	\$ 81,227.63
Special Part Time Plan Allocation	2,011	10.91%	\$ 13,339.34

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

**SECOND 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

**SECOND 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
SECOND QUARTER 2012

Months of Available Fund Reserve Calculation

Expenses			
Period	Jan - Dec 2011		\$ 64,800,032
	Jan - Jun 2012		\$ 35,815,071
	Total		\$ 100,615,103
	Per Month		\$ 5,589,728
Fund Reserve			
Reserve Amount *		\$	10,785,509.00
Months of Reserve			
			1.9

* - 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 & 2Q12	\$ (7,314,353)
PT 1Q12 & 2Q12	\$ 1,897,640
SPT 1Q12 & 2Q12	\$ (880,792)
Total	\$ (14,398,007)
Monthly Average	\$ (799,889)

Projection	Reserve Amount	Months of Reserve
3 months (9/30/12)	\$ 8,385,841	1.5
6 Months (12/31/12)	\$ 5,986,173	1.1
12 Months (6/30/13)	\$ 1,186,838	0.2

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	4,183	4,230	4,217	4,246
PPPM Cost	\$ 928	\$ 1,101	\$ 1,017	\$ 1,034	\$ 1,020

**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**

	6/30/2012	3/31/2012	Delta
Assets			
Cash and Equivalents	\$ 55,843.00	\$ 818,542.00	\$ (762,699.00)
Contributions receivable - employers	\$ -	\$ -	\$ -
Investments (Note 2)	\$ 20,990,461.00	\$ 23,945,744.00	\$ (2,955,283.00)
Furniture and Fixtures	\$ 18,528.00	\$ 18,528.00	\$ -
Interest income receivable	\$ 8,640.00	\$ 8,640.00	\$ -
Total Assets	\$ 21,073,472.00	\$ 24,791,454.00	\$ (3,717,982.00)
Liabilities			
Accrued expenses payable	\$ 4,012,526.00	\$ 4,195,971.00	\$ (183,445.00)
Total liabilities	\$ 4,012,526.00	\$ 4,195,971.00	\$ (183,445.00)
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	\$ 10,785,509.00	\$ 14,320,045.00	\$ (3,534,536.00)
Total Fund balance	\$ 17,060,947.00	\$ 20,595,483.00	\$ (3,534,536.00)
Total liabilities and fund balance	\$ 21,073,473.00	\$ 24,791,454.00	\$ (3,717,981.00)
Revenues			
Contributions from employers	\$ 30,861,232.00	\$ 15,354,410.00	\$ 15,506,822.00
Contributions from employees	\$ 284,274.00	\$ 150,218.00	\$ 134,056.00
COBRA administrative fees (<i>Maloney Fee</i>)	\$ (15,040.00)	\$ (6,983.00)	\$ (8,057.00)
Investment income	\$ 430,089.00	\$ 215,835.00	\$ 214,254.00
Realized gain (loss) on investments	\$ (275,790.00)	\$ (134,988.00)	\$ (140,802.00)
Unrealized gain (loss) on investments	\$ 25,348.00	\$ 52,018.00	\$ (26,670.00)
Investment & Custodial fees	\$ (41,352.00)	\$ (20,622.00)	\$ (20,730.00)
Additional employer contributions (refunds)	\$ -	\$ -	\$ -
Other income (Formulary and Subrogation)	\$ 269.00	\$ 269.00	\$ -
Total revenues	\$ 31,269,030.00	\$ 15,610,157.00	\$ 15,658,873.00
Expenses for Benefits			
Insurance carriers & related expenses	\$ 22,294,485.00	\$ 10,627,811.00	\$ 11,666,674.00
Self insured medical claims	\$ 6,763,297.00	\$ 3,289,134.00	\$ 3,474,163.00
Prescription drug benefit	\$ 6,184,065.00	\$ 2,784,140.00	\$ 3,399,925.00
Drug & Alcohol rehabilitation	\$ 78,740.00	\$ -	\$ 78,740.00
Medicare reimbursements	\$ 363,123.00	\$ 181,504.00	\$ 181,619.00
Total expenses for benefits	\$ 35,683,710.00	\$ 16,882,589.00	\$ 18,801,121.00
Administrative Expenses			
Actuarial Fee	\$ -	\$ -	\$ -
Rent	\$ 6,396.00	\$ 3,198.00	\$ 3,198.00
Administrative Allowance	\$ 560,628.00	\$ 280,314.00	\$ 280,314.00
Legal Fees	\$ 58,501.00	\$ 24,666.00	\$ 33,835.00
Accounting fees	\$ 19,800.00	\$ 9,900.00	\$ 9,900.00
Consulting fees	\$ 31,153.00	\$ 14,183.00	\$ 16,970.00
Computer	\$ 3,233.00	\$ -	\$ 3,233.00
Booklets & Mailings	\$ 19,900.00	\$ 19,795.00	\$ 105.00
Convention & conferences	\$ 6,752.00	\$ 1,477.00	\$ 5,275.00
Insurance	\$ 36,126.00	\$ 8,346.00	\$ 27,780.00
Outside Services	\$ 9,446.00	\$ -	\$ 9,446.00
Office & Supplies	\$ 6,449.00	\$ 4,216.00	\$ 2,233.00
Total administrative expenses	\$ 758,384.00	\$ 366,095.00	\$ 392,289.00
Total expenses	\$ 36,442,094.00	\$ 17,248,684.00	\$ 19,193,410.00
Balance of revenues c	\$ (5,173,064.00)	\$ (1,638,528.00)	\$ (3,534,536.00)
Unassigned Fund balance	\$ 15,958,573.00	\$ 15,958,573.00	\$ -
Blue Cross Adjustment	\$ -	\$ -	\$ -
Unassigned Fund balance	\$ 10,785,509.00	\$ 14,320,045.00	\$ (3,534,536.00)

Supplemental Schedules

	6/30/2012	3/31/2012	Delta
Cash and Equivalents			
Regular Checking Account (NOW)	\$ 401,015.00	\$ 680,269.00	\$ (279,254)
Medical Claims Account	\$ (420,992.00)	\$ 65,835.00	\$ (486,827)
Medicare Reimbursement Account	\$ 75,820.00	\$ 72,439.00	\$ 3,381
Totals	\$ 55,843.00	\$ 818,543.00	\$ (762,700)
Schedule of Investments			
JP Morgan Chase MM Fund (Vista)	\$ 1,119,815.00	\$ 4,119,779.00	\$ (2,999,964)
MD SASS			
Corporate Bonds	\$ -	\$ -	\$ -
Temporary Money Markets	\$ 1,732,507.00	\$ 409,230.00	\$ 1,323,277
Government Backed Securities	\$ 18,138,139.00	\$ 19,416,735.00	\$ (1,278,596)
Total MD SASS	\$ 19,870,646.00	\$ 19,825,965.00	\$ 44,681
Total Investments	\$ 20,990,461.00	\$ 23,945,744.00	\$ (2,955,283)
Schedule of Investment Income (Interest and Dividends)			
MD SASS	\$ 429,950.00	\$ 215,731.00	\$ 214,219
Bond Interest	\$ -	\$ -	\$ -
Money Markets	\$ -	\$ -	\$ -
JP Morgan Chase	\$ 139.00	\$ 104.00	\$ 35
Totals	\$ 430,089.00	\$ 215,835.00	\$ 214,254
Schedule of Custodial and Investment Management Fees			
IPS	\$ 2,500.00	\$ 1,250.00	\$ 1,250
MD SASS	\$ 34,708.00	\$ 17,295.00	\$ 17,413
Investor's Bank and Trust	\$ 4,144.00	\$ 2,077.00	\$ 2,067
Totals	\$ 41,352.00	\$ 20,622.00	\$ 20,730
Schedule of Other Income			
Prescription Rebates	\$ -	\$ -	\$ -
Subrogation Income	\$ 269.00	\$ 269.00	\$ -
Totals	\$ 269.00	\$ 269.00	\$ -
Health Insurance Carriers/Expense			
Disability	\$ 5,991.00	\$ -	\$ 5,991
Blue Cross - Major Medical	\$ 8,848,520.00	\$ 4,181,804.00	\$ 4,666,716
Blue Cross - Hospital	\$ 13,165,597.00	\$ 6,293,939.00	\$ 6,871,658
Blue Cross Adjustment	\$ -	\$ -	\$ -
Total Health coverage	\$ 22,020,108.00	\$ 10,475,743.00	\$ 11,544,365
Life Insurance			
Life	\$ 233,818.00	\$ 129,070.00	\$ 104,748
Accidental Death	\$ 40,559.00	\$ 22,998.00	\$ 17,561
Total life insurance	\$ 274,377.00	\$ 152,068.00	\$ 122,309
Prudential Adjustment	\$ -	\$ -	\$ -
Total Carriers/Expense	\$ 22,294,485.00	\$ 10,627,811.00	\$ 11,666,674

Schedule of Medical and Dental Claims		6/30/2012	3/31/2012	Delta
Vision	\$	102,757.00	\$ 49,209.00	\$ 53,548
P/T Hospital & F/T Major Medical	\$	3,552,658.00	\$ 1,758,778.00	\$ 1,793,880
Claims Admin Fees (<i>Maloney</i>)	\$	244,824.00	\$ 123,405.00	\$ 121,419
Dental	\$	2,625,977.00	\$ 1,263,879.00	\$ 1,362,098
Dental Admin Fees (<i>Maloney</i>)	\$	113,880.00	\$ 56,940.00	\$ 56,940
Retirees	\$	101,167.00	\$ 23,867.00	\$ 77,300
Admin Fees - Med Part A (<i>Maloney</i>)	\$	12,506.00	\$ 8,292.00	\$ 4,214
Admin Fees - Med Part B (<i>Maloney</i>)	\$	9,528.00	\$ 4,764.00	\$ 4,764
Total Medical Claims	\$	6,763,297.00	\$ 3,289,134.00	\$ 3,474,163
Prescription Drug Benefit				
FULL TIME GROUP				
Prescription Costs	\$	4,305,918.00	\$ 2,124,141.00	\$ 2,181,777
Administrative Costs	\$	36,444.00	\$ 18,303.00	\$ 18,141
Total Costs	\$	4,342,362.00	\$ 2,142,444.00	\$ 2,199,918
PART TIME GROUP				
Prescription Costs	\$	763,074.00	\$ 379,054.00	\$ 384,020
Administrative Costs	\$	13,897.00	\$ 6,245.16	\$ 7,652
Total Costs	\$	776,971.00	\$ 385,299.16	\$ 391,672
Special PART TIME GROUP				
Prescription Costs	\$	492,560.00	\$ 252,241.00	\$ 240,319
Administrative Costs	\$	8,585.00	\$ 4,155.84	\$ 4,429
Total Costs	\$	501,145.00	\$ 256,396.84	\$ 244,748
Total Drug Benefit	\$	5,620,478.00	\$ 2,527,743.16	\$ 3,092,735

Full Time				
	30-Jun	31-Mar	Delta	
Dental	\$ 1,312,538.12	\$ 635,871.18	\$	676,666.94
Vision	\$ 55,226.00	\$ 25,676.00	\$	29,550.00
Anesthesia	\$ 5,634.16	\$ 1,280.00	\$	4,354.16
Surgery	\$ 248,956.81	\$ 53,611.08	\$	195,345.73
Lab/X-ray	\$ 46,981.40	\$ 27,066.21	\$	19,915.19
Medical	\$ 277,954.32	\$ 149,635.21	\$	128,319.11
Special In-patient Substance Abuse	\$ 54,969.99	\$ 44,469.99	\$	10,500.00
Total	\$ 2,002,260.80	\$ 937,609.67		
Total w/o Dental and Vision			\$	358,434.19
Part Time				
	30-Jun	31-Mar		
Dental	\$ 987,831.15	\$ 483,636.15	\$	504,195.00
Vision	\$ 35,315.00	\$ 17,368.00	\$	17,947.00
Hospital	\$ 27,900.00	\$ 15,300.00	\$	12,600.00
Lab/X-Ray	\$ 5,910.10	\$ 3,085.56	\$	2,824.54
Surgery	\$ 2,628.82	\$ 1,210.00	\$	1,418.82
	\$ 1,059,585.07	\$ 520,599.71		
Total w/o Dental and Vision			\$	16,843.36
Special Part-Time				
	30-Jun	31-Mar		
Dental	\$ 328,927.53	\$ 147,048.58	\$	181,878.95
Vision	\$ 12,109.00	\$ 6,165.00	\$	5,944.00
Anesthesia	\$ 134,568.55	\$ 80,528.69	\$	54,039.86
Surgery	\$ 277,526.11	\$ 138,684.73	\$	138,841.38
Lab/X-Ray	\$ 678,653.09	\$ 341,425.13	\$	337,227.96
Medical	\$ 413,464.53	\$ 213,376.57	\$	200,087.96
Hospital Income Benefit	\$ 7,050.00	\$ 1,950.00	\$	5,100.00
Hospital	\$ 1,337,055.71	\$ 654,043.70	\$	683,012.01
	\$ 3,189,354.52	\$ 1,583,222.40		
Total w/o Dental and Vision			\$	1,418,309.17
Retirees				
	30-Jun	31-Mar		
Death Benefit	\$ 45,000.00	\$ 26,000.00	\$	19,000.00
Anesthesia	\$ 657.93	\$ 629.49	\$	28.44
Surgery	\$ 2,375.90	\$ 1,148.92	\$	1,226.98
Medical	\$ 11,132.38	\$ 4,593.88	\$	6,538.50
Hospital	\$ 88,297.76	\$ 17,494.61	\$	70,803.15
	\$ 147,463.97	\$ 49,866.90		
Total without Death Benefit			\$	78,597.07

\$ 1,362,740.89