



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



**THIRD QUARTER 2016
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 26.00	40	\$ 3,120
Local 1500-2	\$ 1,163.80	7	\$ 23,276
HMSM	\$ 1,173.80	3	\$ 10,564
Assoc Food	\$ 1,173.80	10	\$ 35,214
Stop & Shop Companies	\$ 1,163.80	1349	\$ 4,698,629
Columbus Foods Inc.	\$ 1,173.80	4	\$ 4,695
Dans Supreme	\$ 1,173.80	75	\$ 259,148
Gristedes Food Inc.	\$ 1,173.80	61	\$ 143,204
King Kullen Grocery	\$ 1,163.80	575	\$ 2,006,901
Wild By Nature	\$ 1,163.80	65	\$ 228,718
King Kullen Pharmacy	\$ 1,163.80	27	\$ 93,445
DAG Provision, Inc.	\$ 1,886.73	1	\$ 5,660
Mandell Food Stores	\$ 1,173.80	51	\$ 179,591
Pick Quick Stores	\$ 1,173.80	55	\$ 194,851
Scaturro Supermarkets	\$ 1,173.80	7	\$ 24,650
A&P Supermarkets	\$ 1,163.80	0	\$ -
Shelf Life	\$ 1,173.80	13	\$ 29,131
Yorkville Dagostino Bros	\$ 1,163.80	125	\$ 144,393
Fairway Operating Corp	\$ 1,163.80	250	\$ 870,685
Five & One Office	\$ 1,173.80	3	\$ 10,564
Shop-Rite Supermarket Inc.	\$ 1,163.80	379	\$ 1,323,241
Matlyn Key Food	\$ 1,173.80	6	\$ 21,128
Gemstone	\$ 1,173.80	2	\$ 7,043
Chartric-DBA Food Basket	\$ 1,173.80	6	\$ 21,128
Powehouse Foods/Holiday Farms, Inc.	\$ 1,173.80	6	\$ 21,128
Glass Garden Inc.	\$ 1,163.80	92	\$ 322,373
Kings Supermarket	\$ 1,163.80	10	\$ 34,914
53rd Gourmet Deli Inc.	\$ -	0	\$ -
Shoprite Financial	\$ 1,163.80	62	\$ 215,303
IGA Amagansett Supersaver	\$ 1,163.80	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 1,163.80	85	\$ 297,933
12th Avenue LLC	\$ 1,163.80	11	\$ 38,405
Mason Supermarket Inc.	\$ 1,173.80	0	\$ -
St. Anthony Supermarket	\$ 1,163.80	0	\$ -
Abed Key Food	\$ 1,163.80	4	\$ 9,310
Tops Markets LLC	\$ 1,163.80	39	\$ 45,388

TOTALS	3,423	\$	11,323,735
---------------	--------------	-----------	-------------------

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

Employee Contributions	\$	11,576
-------------------------------	-----------	---------------

FULL TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 97,588	0.65%
Accident and Sickness	\$ 4,753	0.03%
Medical - Network	\$ 11,153,896	73.76%
Medical - Out of Network	\$ 708,172	4.68%
Prescription Drug	\$ 2,154,324	14.25%
Dental	\$ 387,528	2.56%
Vision	\$ 19,798	0.13%
SUB TOTAL	\$ 14,526,059	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 32,000	0.21%
Medical	\$ 17,847	0.12%
Medicare Supplement (A&B)	\$ 223,655	1.48%
SUB TOTAL	\$ 273,502	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 321,484	2.13%
SUB TOTAL	\$ 321,484	

TOTAL EXPENSES	\$ 15,121,045
-----------------------	----------------------

SURPLUS (DEFICIT)	\$ (3,785,734)
--------------------------	-----------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,778,437
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 5,040,348
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,261,911)

**THIRD 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	\$ 244
HMSM	\$ 81.38	7	\$ 1,709
Assoc Food	\$ 81.38	7	\$ 1,709
Stop & Shop Companies	\$ 81.38	4791	\$ 1,195,148
Columbus Foods Inc.	\$ 81.38	1	\$ 81
Dans Supreme	\$ 81.38	365	\$ 91,322
Gristedes Food Inc.	\$ 81.38	188	\$ 31,610
King Kullen Grocery	\$ 81.38	1463	\$ 358,103
Wild By Nature	\$ 81.38	128	\$ 32,251
King Kullen Pharmacy	\$ 81.38	17	\$ 4,150
DAG Provision, Inc.	\$ 164.52	0	\$ -
Mandell Food Stores	\$ 81.38	253	\$ 59,773
Pick Quick Stores	\$ 81.38	228	\$ 55,424
Scaturro Supermarkets	\$ 81.38	27	\$ 6,510
A&P Supermarkets	\$ 81.38	0	\$ -
Shelf Life	\$ 81.38	8	\$ 2,458
Yorkville Dagostino Bros	\$ 81.38	248	\$ 20,435
Fairway Operating Corp	\$ 81.38	1653	\$ 404,776
Five & One Office	\$ 81.38	20	\$ 4,883
Shop-Rite Supermarket Inc.	\$ 81.38	1332	\$ 327,259
Matlyn Key Food	\$ 81.38	35	\$ 8,545
Gemstone	\$ 81.38	64	\$ 15,064
Chartric-DBA Food Basket	\$ 81.38	3	\$ 732
PwrhseFoods/Holiday Farms, Inc.	\$ 81.38	34	\$ 8,382
Glass Garden Inc.	\$ 81.38	529	\$ 131,271
Kings Supermarket	\$ 81.38	28	\$ 7,837
53rd Gourmet Deli Inc.	\$ 81.38	6	\$ 488
Shoprite Financial	\$ 81.38	175	\$ 48,137
IGA Amagansett Supersaver	\$ 81.38	12	\$ 2,930
MLTK, LCC & KMLT, LLC	\$ 81.38	472	\$ 125,561
12th Avenue LLC	\$ 81.38	0	\$ -
Mason Supermarket Inc.	\$ 81.38	16	\$ 2,523
St. Anthony Supermarket	\$ 70.00	0	\$ -
Abed Key Food	\$ 81.38	92	\$ 14,893
Tops Markets LLC	\$ 81.38	92	\$ 8,569

TOTALS	12,292	\$	2,972,779
---------------	---------------	-----------	------------------

* Estimated Breakout of Participants & Contributions

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	\$ 39,017	4.23%
Dental	\$ 222,979	24.18%
Vision	\$ 16,868	1.83%
SUB TOTAL	\$ 278,863	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 643,129	69.75%
SUB TOTAL	\$ 643,129	

TOTAL EXPENSES	\$ 921,992
-----------------------	-------------------

SURPLUS (DEFICIT)	\$ 2,050,787
--------------------------	---------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 990,926
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 307,331
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 683,596

**THIRD 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	42	\$ 40,767
Columbus Foods Inc.	\$ 321.00	0	\$ -
Dans Supreme	\$ 321.00	5	\$ 4,494
Gristedes Food Inc.	\$ 321.00	0	\$ -
King Kullen Grocery	\$ 407.67	6	\$ 6,930
Wild By Nature	\$ 407.67	0	\$ -
King Kullen Pharmacy	\$ 407.67	0	\$ -
DAG Provision, Inc.	\$ 300.00	0	\$ -
Mandell Food Stores	\$ 321.00	49	\$ 46,866
Pick Quick Stores	\$ 321.00	3	\$ 3,210
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	528	\$ 508,785
Five & One Office	\$ 321.00	0	\$ -
Shop-Rite Supermarket Inc.	\$ 321.00	23	\$ 22,149
Matlyn Key Food	\$ 321.00	0	\$ -
Gemstone	\$ 321.00	5	\$ 4,494
Chartric-DBA Food Basket	\$ 321.00	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 321.00	1	\$ 963
Glass Garden Inc.	\$ 321.00	10	\$ 9,951
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	\$ 963
12th Avenue LLC	\$ 321.00	0	\$ -
Mason Supermarket Inc.	\$ 321.00	0	\$ -
St. Anthony Supermarket	\$ 408.00	0	\$ -
Abed Key Food	\$ 321.00	1	\$ 642
Tops Markets LLC	\$ 300.00	1	\$ 300

TOTALS	675	\$	650,514
---------------	------------	-----------	----------------

* Estimated Breakout of Participants & Contributions

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

Employee Contributions	\$	77,789
-------------------------------	-----------	---------------

PART TIME ACA EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 2,143	0.38%
Medical - Network	\$ 395,981	71.15%
Prescription Drug	\$ 74,641	13.41%
Dental	\$ 26,910	4.84%
Vision	\$ 1,370	0.25%
SUB TOTAL	\$ 501,045	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 55,514	9.97%
SUB TOTAL	\$ 55,514	

TOTAL EXPENSES	\$ 556,558
-----------------------	-------------------

SURPLUS (DEFICIT)	\$ 171,745
--------------------------	-------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 242,768
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 185,519
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 57,248

**THIRD 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	\$ 1,002
Stop & Shop Companies	\$ 333.91	318	\$ 312,913
Columbus Foods Inc.	\$ 333.91	4	\$ 1,336
Dans Supreme	\$ 333.91	68	\$ 67,360
Gristedes Food Inc.	\$ 333.91	21	\$ 14,024
King Kullen Grocery	\$ 398.91	166	\$ 198,104
Wild By Nature	\$ 398.91	5	\$ 5,984
King Kullen Pharmacy	\$ 398.91	1	\$ 1,596
DAG Provision, Inc.	\$ 675.17	0	\$ -
Mandell Food Stores	\$ 333.91	19	\$ 19,367
Pick Quick Stores	\$ 333.91	34	\$ 33,725
Scaturro Supermarkets	\$ 333.91	3	\$ 3,005
A&P Supermarkets	\$ 333.91	0	\$ -
Shelf Life	\$ 333.91	1	\$ 668
Yorkville Dagostino Bros	\$ 333.91	38	\$ 12,184
Fairway Operating Corp	\$ 333.91	149	\$ 147,280
Five & One Office	\$ 333.91	2	\$ 2,003
Shop-Rite Supermarket Inc.	\$ 333.92	87	\$ 87,153
Matlyn Key Food	\$ 333.91	0	\$ -
Gemstone	\$ 333.91	12	\$ 11,687
Chartric-DBA Food Basket	\$ 333.92	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 333.91	11	\$ 11,019
Glass Garden Inc.	\$ 333.92	8	\$ 8,014
Kings Supermarket	\$ 333.91	1	\$ 1,002
53rd Gourmet Deli Inc.	\$ 333.91	0	\$ -
Shoprite Financial	\$ 333.92	2	\$ 2,004
IGA Amagansett Supersaver	\$ 398.91	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 333.92	20	\$ 20,117
12th Ave LLC	\$ 333.91	0	\$ -
Mason Supermarket Inc.	\$ 333.92	0	\$ -
St. Anthony Supermarket	\$ 400.00	0	\$ -
Abed Key Food	\$ 333.91	37	\$ 24,375
Tops Markets LLC	\$ 333.91	10	\$ 3,339
TOTALS		1,018	\$ 989,259

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

Employee Contributions	\$ 135,756
-------------------------------	-------------------

SPECIAL PART TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 3,232	0.16%
Prescription Drug	\$ 413,610	19.87%
Special Plan Medical - Network	\$ 1,452,674	69.79%
Special Plan Medical - Out of Network	\$ 65,028	3.12%
Special Plan Dental	\$ 54,024	2.60%
Special Plan Vision	\$ 3,671	0.18%
SUB TOTAL	\$ 1,992,239	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 89,223	4.29%
SUB TOTAL	\$ 89,223	

TOTAL EXPENSES	\$ 2,081,461
-----------------------	---------------------

SURPLUS (DEFICIT)	\$ (956,447)
--------------------------	---------------------

AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 375,005
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 693,820
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (318,816)

**2016
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS *	\$ 13,434,089	\$ 12,632,274	\$ 12,033,341	\$ -	\$ 38,099,704
EMPLOYEE CONTRIBUTIONS	\$ 10,792	\$ 10,788	\$ 11,576	\$ -	\$ 33,156

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 108,092	\$ 102,088	\$ 97,588	\$ -	\$ 307,768	0.68%
Accident and Sickness	\$ 5,192	\$ 4,949	\$ 4,753	\$ -	\$ 14,894	0.03%
Medical	\$ 10,073,968	\$ 12,616,112	\$ 11,862,068	\$ -	\$ 34,552,148	76.33%
Prescription Drug	\$ 2,548,173	\$ 2,152,878	\$ 2,154,324	\$ -	\$ 6,855,375	15.14%
Dental	\$ 524,745	\$ 454,884	\$ 387,528	\$ -	\$ 1,367,157	3.02%
Vision	\$ 23,339	\$ 23,144	\$ 19,798	\$ -	\$ 66,281	0.15%
SUBTOTAL	\$ 13,283,509	\$ 15,354,055	\$ 14,526,059	\$ -	\$ 43,163,623	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 34,000	\$ 25,000	\$ 32,000	\$ -	\$ 91,000	0.20%
Medical	\$ 26,941	\$ 19,911	\$ 17,847	\$ -	\$ 64,699	0.14%
Medicare Supplement	\$ 208,300	\$ 218,546	\$ 223,655	\$ -	\$ 650,501	1.44%
SUBTOTAL	\$ 269,241	\$ 263,457	\$ 273,502	\$ -	\$ 806,200	
OPERATING EXPENSES						
Administration	\$ 652,068	\$ 324,714	\$ 321,484	\$ -	\$ 1,298,266	2.87%
SUBTOTAL	\$ 652,068	\$ 324,714	\$ 321,484	\$ -	\$ 1,298,266	
TOTAL EXPENSE	\$ 14,204,818	\$ 15,942,226	\$ 15,121,045	\$ -	\$ 45,268,089	100.00%

SURPLUS (DEFICIT)	\$ (759,937)	\$ (3,299,164)	\$ (3,076,128)	\$ -	\$ (7,135,229)
--------------------------	---------------------	-----------------------	-----------------------	-------------	-----------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 4,481,627	\$ 4,214,354	\$ 4,014,972	\$ -	\$ 4,236,984
AVG MONTHLY EXPENSE	\$ 4,734,939	\$ 5,314,075	\$ 5,040,348	\$ -	\$ 5,029,788
MONTHLY SURPLUS (DEFICIT)	\$ (253,312)	\$ (1,099,721)	\$ (1,025,376)	\$ -	\$ (792,803)

TOTAL PARTICIPANTS	3,890	3,444	3,423		3,586
PPPM Cost	\$ 1,217	\$ 1,543	\$ 1,473		\$ 1,411

* Contribution totals based on estimated allocation per fund office reporting. Total contributions agree to the Independent Auditor's Report.

**2016
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS *	\$ 2,988,381	\$ 3,032,624	\$ 3,138,030	\$ -	\$ 9,159,035

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 39,137	\$ 41,249	\$ 39,017	\$ -	\$ 119,403	3.94%
Dental	\$ 289,190	\$ 253,272	\$ 222,979	\$ -	\$ 765,441	25.26%
Vision	\$ 13,807	\$ 16,028	\$ 16,868	\$ -	\$ 46,703	1.54%
SUBTOTAL	\$ 342,134	\$ 310,549	\$ 278,863	\$ -	\$ 931,546	
OPERATING EXPENSES						
Administration	\$ 808,941	\$ 646,187	\$ 643,129	\$ -	\$ 2,098,257	69.25%
SUBTOTAL	\$ 808,941	\$ 646,187	\$ 643,129	\$ -	\$ 2,098,257	
TOTAL EXPENSE	\$ 1,151,075	\$ 956,736	\$ 921,992	\$ -	\$ 3,029,803	100.00%

SURPLUS (DEFICIT)	\$ 1,837,306	\$ 2,075,888	\$ 2,216,038	\$ -	\$ 6,129,232
--------------------------	---------------------	---------------------	---------------------	-------------	---------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 996,127	\$ 1,010,875	\$ 1,046,010	\$ -	\$ 1,017,671
AVG MONTHLY EXPENSE	\$ 383,692	\$ 318,912	\$ 307,331	\$ -	\$ 336,645
MONTHLY SURPLUS (DEFICIT)	\$ 612,435	\$ 691,963	\$ 738,679	\$ -	\$ 681,026

TOTAL PARTICIPANTS	12,485	12,524	12,292		12,434
PPPM Cost	\$ 31	\$ 25	\$ 25		\$ 27

* Contribution totals based on estimated allocation per fund office reporting. Total contributions agree to the Independent Auditor's Report.

**2016
QUARTERLY RECAPS**

PART TIME ACA EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS *	\$ 647,085	\$ 607,299	\$ 685,508	\$ -	\$ 1,939,892
EMPLOYEE CONTRIBUTIONS	\$ 72,523	\$ 72,496	\$ 77,789	\$ -	\$ 222,808

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 2,424	\$ 2,257	\$ 2,143	\$ -	\$ 6,824	0.40%
Medical	\$ 325,919	\$ 431,225	\$ 395,981	\$ -	\$ 1,153,125	67.81%
Prescription Drug	\$ 65,046	\$ 69,878	\$ 74,641	\$ -	\$ 209,565	12.32%
Dental	\$ 31,597	\$ 36,976	\$ 26,910	\$ -	\$ 95,483	5.62%
Vision	\$ 1,141	\$ 1,592	\$ 1,370	\$ -	\$ 4,103	0.24%
SUBTOTAL	\$ 426,127	\$ 541,928	\$ 501,045	\$ -	\$ 1,469,100	
OPERATING EXPENSES						
Administration	\$ 116,007	\$ 59,843	\$ 55,514	\$ -	\$ 231,364	13.61%
SUBTOTAL	\$ 116,007	\$ 59,843	\$ 55,514	\$ -	\$ 231,364	
TOTAL EXPENSE	\$ 542,134	\$ 601,771	\$ 556,558	\$ -	\$ 1,700,463	100.00%

SURPLUS (DEFICIT)	\$ 177,474	\$ 78,024	\$ 206,739	\$ -	\$ 462,237
--------------------------	-------------------	------------------	-------------------	-------------	-------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 239,869	\$ 226,598	\$ 254,433	\$ -	\$ 240,300
AVG MONTHLY EXPENSE	\$ 180,711	\$ 200,590	\$ 185,519	\$ -	\$ 188,940
MONTHLY SURPLUS (DEFICIT)	\$ 59,158	\$ 26,008	\$ 68,913	\$ -	\$ 51,360

TOTAL PARTICIPANTS	690	698	675		688
PPPM Cost	\$ 262	\$ 287	\$ 275		\$ 275

* Contribution totals based on estimated allocation per fund office reporting. Total contributions agree to the Independent Auditor's Report.

**2016
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS *	\$ 1,177,800	\$ 1,118,074	\$ 1,051,471	\$ -	\$ 3,347,345
EMPLOYEE CONTRIBUTIONS	\$ 126,564	\$ 126,517	\$ 135,756	\$ -	\$ 388,837

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 4,075	\$ 3,740	\$ 3,232	\$ -	\$ 11,047	0.18%
Prescription Drug	\$ 291,695	\$ 328,640	\$ 413,610	\$ -	\$ 1,033,945	17.16%
Special Plan Medical	\$ 1,333,520	\$ 1,510,718	\$ 1,517,702	\$ -	\$ 4,361,940	72.39%
Special Plan Dental	\$ 104,773	\$ 72,682	\$ 54,024	\$ -	\$ 231,479	3.84%
Special Plan Vision	\$ 4,966	\$ 4,374	\$ 3,671	\$ -	\$ 13,011	0.22%
SUBTOTAL	\$ 1,739,029	\$ 1,920,154	\$ 1,992,239	\$ -	\$ 5,651,422	
OPERATING EXPENSES						
Administration	\$ 193,320	\$ 91,333	\$ 89,223	\$ -	\$ 373,876	6.21%
SUBTOTAL	\$ 193,320	\$ 91,333	\$ 89,223	\$ -	\$ 373,876	
TOTAL EXPENSE	\$ 1,932,349	\$ 2,011,487	\$ 2,081,461	\$ -	\$ 6,025,297	100.00%

SURPLUS (DEFICIT)	\$ (627,985)	\$ (766,896)	\$ (894,235)	\$ -	\$ (2,289,116)
--------------------------	---------------------	---------------------	---------------------	-------------	-----------------------

					AVERAGE
AVG MONTHLY INCOME	\$ 434,788	\$ 414,864	\$ 395,742	\$ -	\$ 415,131
AVG MONTHLY EXPENSE	\$ 644,116	\$ 670,496	\$ 693,820	\$ -	\$ 669,477
MONTHLY SURPLUS (DEFICIT)	\$ (209,328)	\$ (255,632)	\$ (298,078)	\$ -	\$ (254,346)

TOTAL PARTICIPANTS	1,226	1,036	1,018		1,093
PPPM Cost	\$ 525	\$ 647	\$ 681		\$ 618

* Contribution totals based on estimated allocation per fund office reporting. Total contributions agree to the Independent Auditor's Report.

**2016
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS	\$ 18,247,355	\$ 17,390,271	\$ 16,908,350	\$ -	\$ 52,545,976
EMPLOYEE CONTRIBUTIONS	\$ 209,879	\$ 209,801	\$ 225,121	\$ -	\$ 644,801
COBRA	\$ 160,825	\$ 192,510	\$ 169,072	\$ -	\$ 522,407
INTEREST & DIVIDENDS	\$ 94,667	\$ 154,250	\$ 159,691	\$ -	\$ 408,608
FORMULARY REBATES	\$ 439,276	\$ 346,185	\$ 314,882	\$ -	\$ 1,100,343
SUBROGATION	\$ 8,159	\$ -	\$ -	\$ -	\$ 8,159
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME *	\$ 19,160,161	\$ 18,293,017	\$ 17,777,116	\$ -	\$ 55,230,294
----------------	---------------	---------------	---------------	------	---------------

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 153,728	\$ 149,334	\$ 141,979	\$ -	\$ 445,041	0.79%
Accident and Sickness	\$ 5,192	\$ 4,949	\$ 4,753	\$ -	\$ 14,894	0.03%
Medical	\$ 11,733,407	\$ 14,558,055	\$ 13,775,751	\$ -	\$ 40,067,213	71.52%
Prescription Drug	\$ 2,904,914	\$ 2,551,396	\$ 2,642,575	\$ -	\$ 8,098,885	14.46%
Dental	\$ 950,305	\$ 817,814	\$ 691,440	\$ -	\$ 2,459,559	4.39%
Vision	\$ 43,253	\$ 45,138	\$ 41,707	\$ -	\$ 130,098	0.23%
Death Benefit	\$ 34,000	\$ 25,000	\$ 32,000	\$ -	\$ 91,000	0.16%
Retiree Medical	\$ 26,941	\$ 19,911	\$ 17,847	\$ -	\$ 64,699	0.12%
Medicare Supplement	\$ 208,300	\$ 218,546	\$ 223,655	\$ -	\$ 650,501	1.16%
SUBTOTAL	\$ 16,060,040	\$ 18,390,143	\$ 17,571,707	\$ -	\$ 52,021,890	
OPERATING EXPENSES						
Administration	\$ 1,770,336	\$ 1,122,077	\$ 1,109,350	\$ -	\$ 4,001,763	7.14%
SUBTOTAL	\$ 1,770,336	\$ 1,122,077	\$ 1,109,350	\$ -	\$ 4,001,763	
TOTAL EXPENSE	\$ 17,830,376	\$ 19,512,220	\$ 18,681,057	\$ -	\$ 56,023,653	100.00%

SURPLUS (DEFICIT)	\$ 1,329,785	\$ (1,219,203)	\$ (903,941)	\$ -	\$ (793,359)
-------------------	--------------	----------------	--------------	------	--------------

	AVERAGE				
AVG MONTHLY INCOME	\$ 6,386,720	\$ 6,097,672	\$ 5,925,705	\$ -	\$ 6,136,699
AVG MONTHLY EXPENSE	\$ 5,943,459	\$ 6,504,073	\$ 6,227,019	\$ -	\$ 6,224,850
MONTHLY SURPLUS (DEFICIT)	\$ 443,262	\$ (406,401)	\$ (301,314)	\$ -	\$ (88,151)

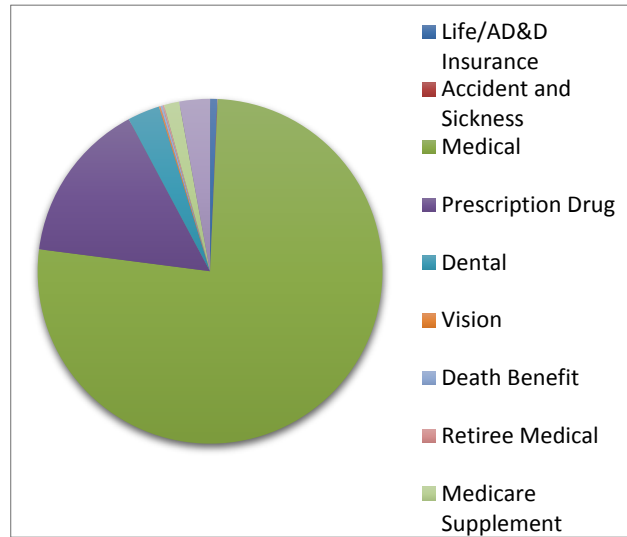
TOTAL PARTICIPANTS	18,291	17,702	17,408		17,800
PPPM Cost	\$ 325	\$ 367	\$ 358		\$ 350

* Total income includes income not allocated on per plan recaps.

* Contribution totals based on estimated allocation per fund office reporting. Total contributions agree to the Independent Auditor's Report.

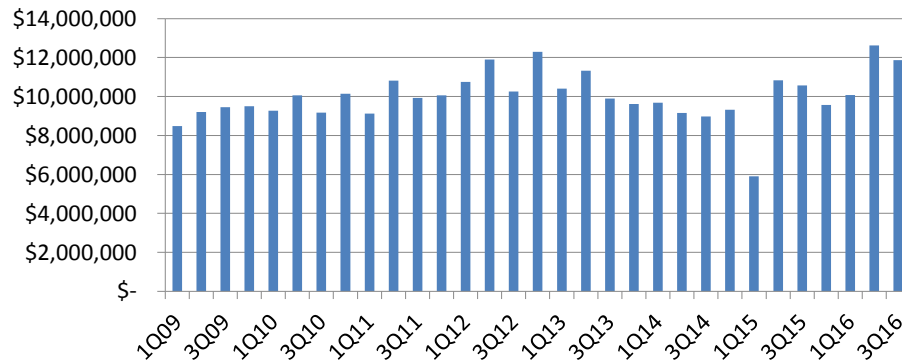
FULL TIME EMPLOYEES PLAN

January 2016 - September 2016 Expense Data

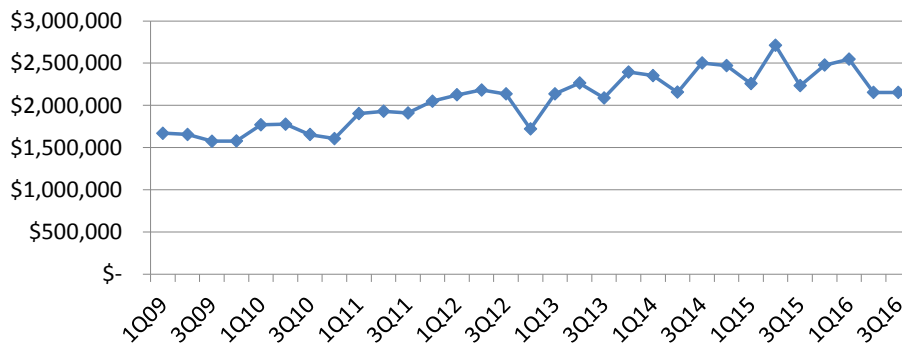


TREND REPORTS

FT Medical

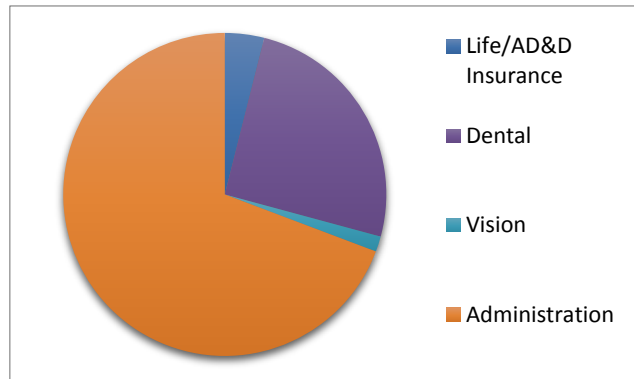


FT Prescription Drugs



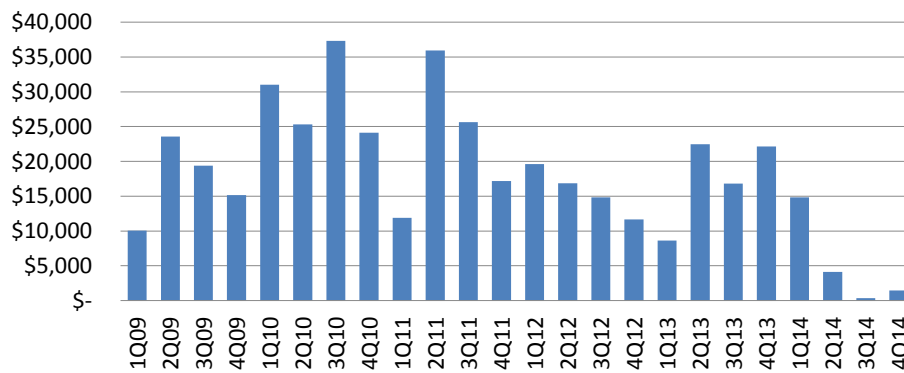
PART TIME EMPLOYEES PLAN

January 2016 - September 2016 Expense Data

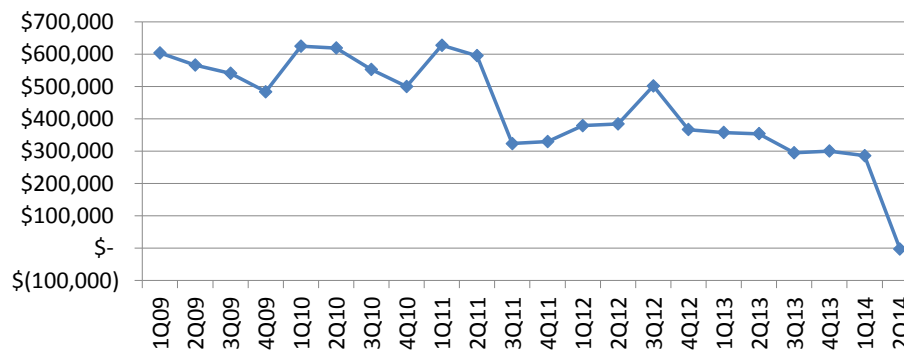


TREND REPORTS

PT Medical



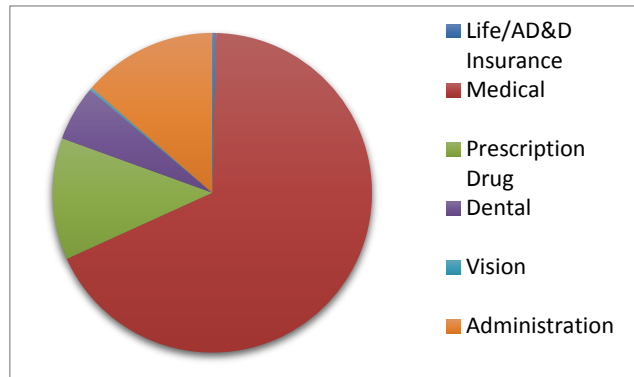
PT Prescription Drugs



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

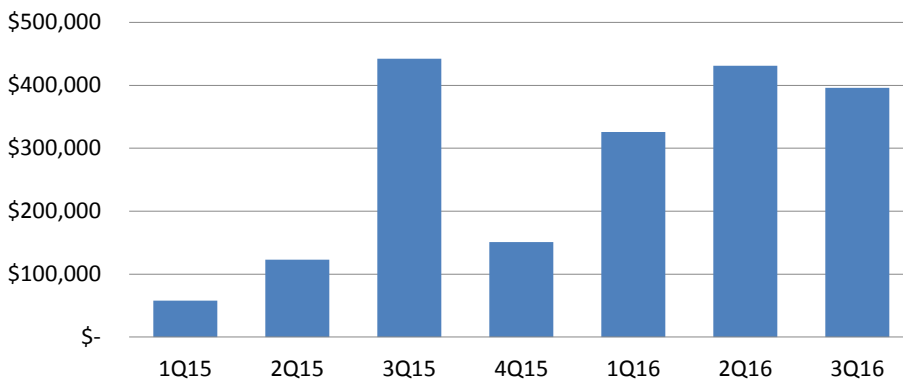
PART TIME ACA EMPLOYEES PLAN

January 2016 - September 2016 Expense Data

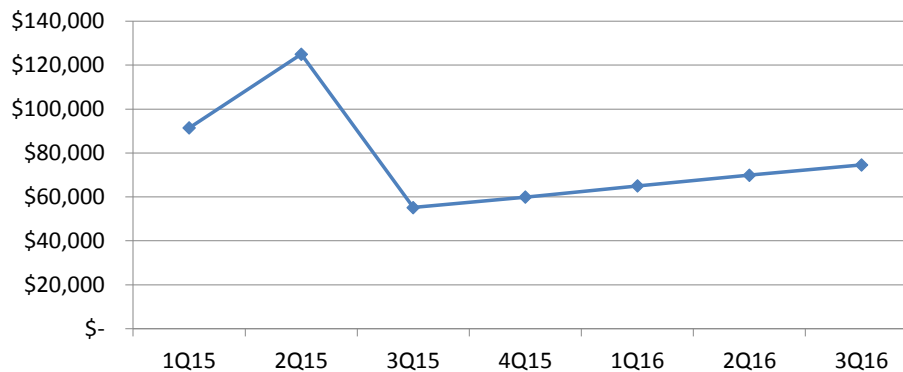


TREND REPORTS

PT ACA Medical

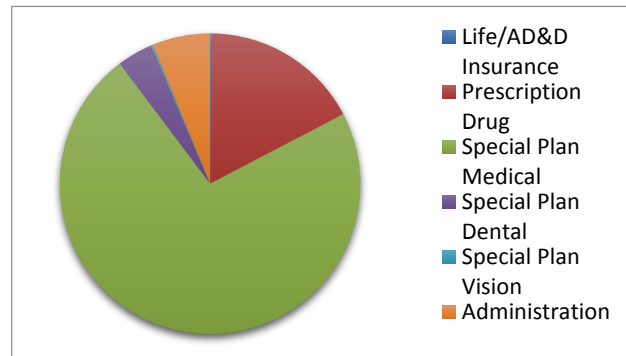


PT ACA Prescription Drugs



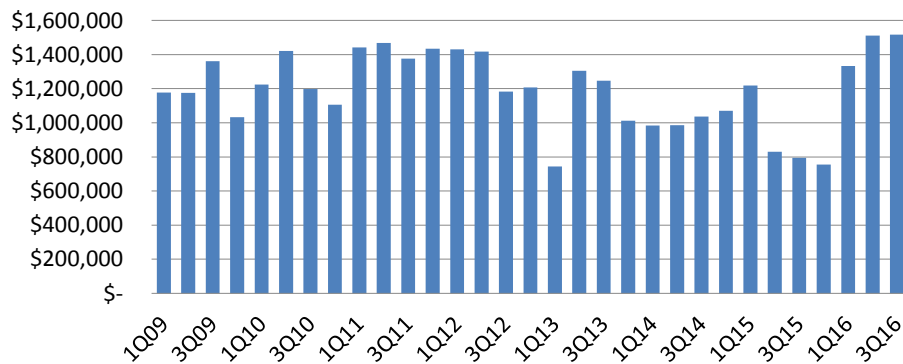
SPECIAL PART TIME EMPLOYEES PLAN

January 2016 - September 2016 Expense Data

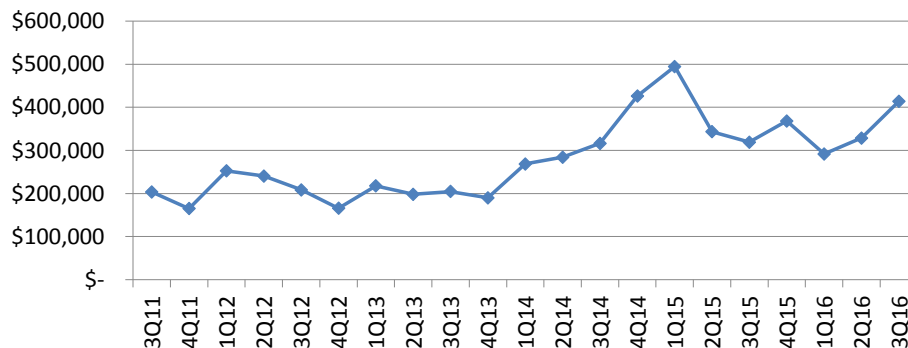


TREND REPORTS

Special PT Medical



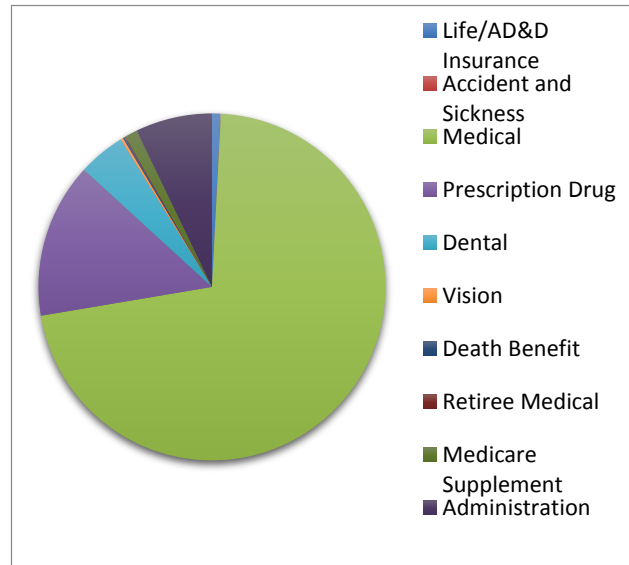
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

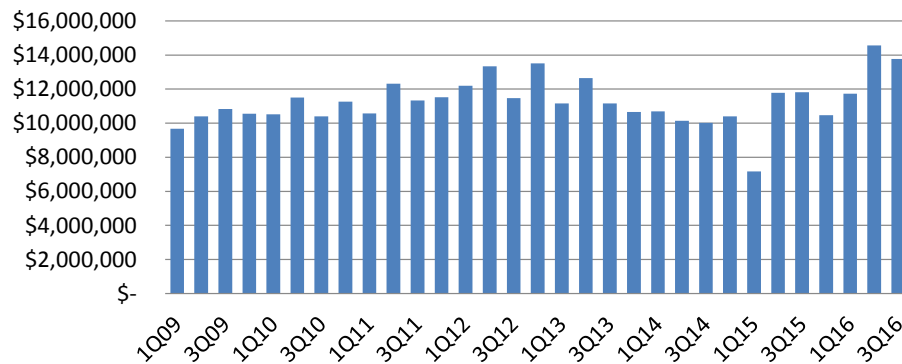
ALL PLANS

January 2016 - September 2016 Expense Data

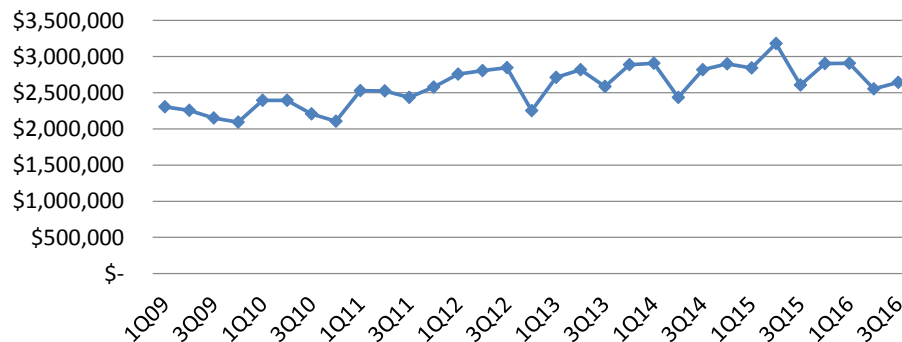


TREND REPORTS

All Plans Medical



All Plans Prescription Drugs



**THIRD QUARTER 2016
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Actuarial Fee	\$ 2,750
Rent	\$ 5,346
Administrative Allowance	\$ 289,902
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 267,304
TRF	\$ 25,365
Legal	\$ 13,042
Accounting	\$ 11,100
Consulting	\$ 57,800
Booklets & Mailings	\$ 2,154
Insurance	\$ 3,580
Computer	\$ 10,120
Office & Supplies	\$ 1,045
Health Risk Fee	\$ 42,929

TOTAL ALLOCATED EXPENSE	\$ 732,437
--------------------------------	-------------------

Full Time JAA Administration Fees	\$ 120,303
Part Time Administration Fees	\$ 143,859
Part Time ACA Administration Fees	\$ 22,441
Special Part Time Administration Fees	\$ 35,355

Full Time Prescription Drug Administration Fees	\$ 45,182
Part Time ACA Prescription Drug Administration Fees	\$ 2,309
Special Part Time Prescription Drug Administration Fees	\$ 7,464

TOTAL EXPENSE	\$ 1,109,350
----------------------	---------------------

ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,423	19.66%	\$ 155,999.09
Part Time Plan Allocation	12,292	70.61%	\$ 499,270.13
Part Time ACA Plan Allocation	675	3.88%	\$ 30,763.81
Special Part Time Plan Allocation	1,018	5.85%	\$ 46,403.98
Total Allocation			\$ 732,437.00

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	\$ 141,979.00
-----------------------------	---------------

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,423	19.66%	\$ 97,588.00
Part Time Plan Allocation	12,292	70.61%	\$ 39,016.57
Part Time ACA Plan Allocation	675	3.88%	\$ 2,142.58
Special Part Time Plan Allocation	1,018	5.85%	\$ 3,231.85

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

**THIRD QUARTER 2016
CBA INFORMATION**

COMPANY	COMPANY NUMBER	PART TIME RATE	FULL TIME RATE	CBA CURRENT RATE	CBA EXPIRATION
Local 1500-1	0001	\$32.00/32.00/321.00	\$26.00	12/31/2016	12/31/2016
Local 1500-2	0002	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	12/30/2017
HMSM	0023	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	99/99/99
Assoc Food	0029	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	2/6/2017
Stop & Shop Companies	0046	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	12/30/2017
Columbus Foods Inc.	0078	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	12/31/2016
Dans Supreme	0088	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	6/24/2017
Gristedes Food Inc.	0192	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	99/99/99
King Kullen Grocery	0256	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	9/30/2016	12/30/2017
Wild By Nature	0257	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	9/30/2016	5/8/2021
King Kullen Pharmacy	0258	\$81.38/398.91/407.67	\$1163.80 (OUT/FT)** /1207.13 (IN)**	9/30/2016	12/30/2017
DAG Provision, Inc.	0274	\$164.52/675.17/300.00	\$1,886.73	8/31/2016	8/31/2017
Mandell Food Stores	0302	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	8/26/2017
Pick Quick Stores	0365	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	99/99/99
Scaturro Supermarkets	0423	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	3/25/2017
A&P Supermarkets	0430	\$81.38/333.91/300.00	\$1,163.80	12/3/2016	12/3/2016
Shelf Life	0434	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	12/30/2017
Yorkville Dagostino Bros	0514	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	5/31/2018
Fairway Operating Corp	0918	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	4/1/2018
Five & One Office	1011	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	9/23/2017
Shop-Rite Supermarket Inc.	1225	\$81.38/333.92/321.00	\$1,163.80	9/30/2016	99/99/99
Matlyn Key Food	1226	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	10/28/2017
Gemstone	1244	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	12/17/2016
Chartric-DBA Food Basket	1284	\$81.38/333.92/321.00	\$1,173.80	9/30/2016	2/11/2017
Holiday Farms, Inc.	1302	\$81.38/333.91/321.00	\$1,173.80	9/30/2016	12/17/2016
Glass Garden Inc.	1328	\$81.38/333.92/321.00	\$1,163.80	9/30/2016	99/99/99
Kings Supermarket	1329	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	9/29/2018
53rd Gourmet Deli Inc.	1330	\$81.38/333.91/321.00	N/A	9/30/2016	7/31/2017
Shoprite Financial	1332	\$81.38/333.92/321.00	\$1,163.80	9/30/2016	12/31/2016
IGA Amagansett Supersaver	1334	\$81.38/398.91/407.67	\$1,163.80	9/30/2016	99/99/99
MLTK, LCC & KMLT, LLC	1335	\$81.38/333.92/321.00	\$1,163.80	9/30/2016	99/99/99
12th Ave, LLC	1336	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	4/1/2018
Mason Supermarket Inc.	1337	\$81.38/333.92/321.00	\$1,173.80	9/30/2016	2/28/2017
St. Anthony Supermarket	1338	\$70.00/400.00/408.00	\$1,163.80	9/30/2016	5/26/2019
Abed Key Food	1339	\$81.38/333.91/321.00	\$1,163.80	9/30/2016	5/18/2019
Tops Markets LLC	1341	\$81.38/333.91/300.00	\$1,163.80	9/30/2016	12/30/2017

**THIRD 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

** IN = Full-Time employees hired after 1/1/15 who opted-in

** OUT/FT = Full-Time employees hired before 1/1/15 OR Full-Time employees hired after 1/1/15 who opted-out (no medical/Rx benefits)

Fund Reserve
THIRD QUARTER 2016

Months of Available Fund Reserve Calculation

Expenses			
Period	Apr - Dec 2015		\$ 50,392,885
	Jan - Sep 2016		\$ 56,023,653
	Total		\$ 106,416,538
	Per Month		\$ 5,912,030
Fund Reserve			
Reserve Amount *		\$	32,765,724.00
Months of Reserve			
			5.5

Reserve Projection

Quarter	Surplus/(Deficit)
FT 2Q15 - 4Q15	\$ (6,136,921)
PT 2Q15 - 4Q15	\$ 4,894,651
PT ACA 2Q15 - 4Q15	\$ 958,014
SPT 2Q15 - 4Q15	\$ 25,460
FT 1Q16 - 3Q16	\$ (7,135,229)
PT 1Q16 - 3Q16	\$ 6,129,232
PT ACA 1Q16 - 3Q16	\$ 462,237
SPT 1Q16 - 3Q16	\$ (2,289,116)
Total	\$ (3,091,672)
Monthly Average	\$ (171,760)

Projection	Reserve Amount	Months of Reserve
3 months (12/31/16)	\$ 32,250,445	5.5
6 Months (3/31/17)	\$ 31,735,167	5.4
12 Months (9/30/17)	\$ 30,704,609	5.2

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

* As Reported By Fund Auditor 9/30/16

**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)
--------------------------	---------------------	-----------------------	-----------------------	---------------------	-----------------------

					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
--------------------------	---------------------	---------------------	---------------------	---------------------	---------------------

					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
--------------------------	-------------------	-------------------	-------------------	-------------------	---------------------

					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)
--------------------------	---------------------	------------------	---------------------	-------------------	---------------------

					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
----------------	---------------	---------------	---------------	---------------	---------------

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
-------------------	--------------	------------	----------------	--------------	--------------

					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