



**UFCW LOCAL 1500
WELFARE FUND
THIRD QUARTER 2015**



**THIRD QUARTER 2015
CONTRIBUTIONS AND EXPENSES**

FULL TIME EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 26.00	37	\$ 2,886
Local 1500-2	\$ 1,087.66	6	\$ 20,653
HMSM	\$ 1,097.66	3	\$ 9,873
Assoc Food	\$ 1,087.66	9	\$ 29,349
Stop & Shop Companies	\$ 1,087.66	1063	\$ 3,454,235
Columbus Foods Inc.	\$ 1,097.66	5	\$ 10,285
Dairy Barn Stores	\$ 960.00	0	\$ -
Dans Supreme	\$ 1,097.66	76	\$ 250,116
Red Apple Supermarkets	\$ 1,097.66	63	\$ 208,430
King Kullen Grocery	\$ 1,087.66	572	\$ 1,864,205
Wild By Nature	\$ 1,087.66	59	\$ 191,312
King Kullen Pharmacy	\$ 1,087.66	25	\$ 81,525
DAG Provision, Inc.	\$ 1,886.73	1	\$ 5,658
Mandell Food Stores	\$ 1,097.66	53	\$ 175,520
Pick Quick Stores	\$ 1,097.66	61	\$ 200,751
Scaturro Supermarkets	\$ 1,097.66	7	\$ 24,134
A&P Supermarkets	\$ 1,087.66	435	\$ 1,417,600
Shelf Life	\$ 1,097.66	12	\$ 39,492
Yorkville Dagostino Bros	\$ 1,087.66	167	\$ 363,058
Fairway Operating Corp	\$ 1,087.66	247	\$ 804,380
Whitestone Salumeria Inc.	\$ 1,097.66	6	\$ 13,164
Five & One Office	\$ 1,097.66	2	\$ 6,582
Shop-Rite Supermarket Inc.	\$ 1,087.66	347	\$ 1,132,654
Matlyn Key Food	\$ 1,097.66	6	\$ 20,843
Gemstone	\$ 1,173.80	3	\$ 9,873
Chartric-DBA Food Basket	\$ 1,097.66	7	\$ 23,037
Powehouse Foods/Holiday Farms, Inc.	\$ 1,173.80	3	\$ 9,873
Glass Garden Inc.	\$ 1,087.66	61	\$ 190,909
Kings Supermarket	\$ 1,087.66	9	\$ 29,349
53rd Gourmet Deli Inc.	\$ -	0	\$ -
Shoprite Financial	\$ 1,087.66	45	\$ 145,658
IGA Amagansett Supersaver	\$ -	1	\$ -
MLTK, LCC & KMLT, LLC	\$ 1,087.66	62	\$ 202,182
12th Avenue LLC	\$ 1,087.66	11	\$ 35,871
TOTALS		3,465	\$ 10,973,457

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	\$ 36,854	0.26%
Accident and Sickness	\$ 6,147	0.04%
Medical - Network	\$ 9,543,006	68.20%
Medical - Out of Network	\$ 1,029,704	7.36%
Prescription Drug	\$ 2,231,540	15.95%
Dental	\$ 569,540	4.07%
Vision	\$ 31,621	0.23%
SUB TOTAL	\$ 13,448,411	

RETIREE BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Death Benefit	\$ 21,000	0.15%
Medical	\$ 21,082	0.15%
Medicare Supplement (A&B)	\$ 197,422	1.41%
SUB TOTAL	\$ 239,504	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 305,621	2.18%
SUB TOTAL	\$ 305,621	

TOTAL EXPENSES	\$ 13,993,536
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SURPLUS (DEFICIT)	\$ (3,020,079)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 3,657,819
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 4,664,512
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (1,006,693)

**THIRD QUARTER 2015
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	\$ 76.06	0	\$ -
HMSM	\$ 76.06	7	\$ 1,596
Assoc Food	\$ 76.06	5	\$ 1,140
Stop & Shop Companies	\$ 76.06	3359	\$ 791,197
Columbus Foods Inc.	\$ 86.06	0	\$ -
Dairy Barn Stores	\$ 66.43	0	\$ -
Dans Supreme	\$ 76.06	282	\$ 64,220
Red Apple Supermarkets	\$ 76.06	191	\$ 43,548
King Kullen Grocery	\$ 76.06	1272	\$ 290,951
Wild By Nature	\$ 76.06	107	\$ 26,342
King Kullen Pharmacy	\$ 76.06	17	\$ 3,800
DAG Provision, Inc.	\$ 164.52	0	\$ -
Mandell Food Stores	\$ 76.06	226	\$ 51,452
Pick Quick Stores	\$ 76.06	213	\$ 48,640
Scaturro Supermarkets	\$ 76.06	19	\$ 4,256
A&P Supermarkets	\$ 76.06	1093	\$ 251,454
Shelf Life	\$ 76.06	6	\$ 1,368
Yorkville Dagostino Bros	\$ 76.06	291	\$ 44,232
Fairway Operating Corp	\$ 76.06	1609	\$ 374,883
Whitestone Salumeria Inc.	\$ 76.06	4	\$ 608
Five & One Office	\$ 76.06	20	\$ 4,560
Shop-Rite Supermarket Inc.	\$ 76.06	1213	\$ 284,237
Matlyn Key Food	\$ 76.06	29	\$ 6,536
Gemstone	\$ 81.38	67	\$ 15,352
Chartric-DBA Food Basket	\$ 76.06	2	\$ 532
PwrhseFoods/Holiday Farms, Inc.	\$ 81.38	10	\$ 2,204
Glass Garden Inc.	\$ 76.06	298	\$ 68,020
Kings Supermarket	\$ 76.06	23	\$ 6,179
53rd Gourmet Deli Inc.	\$ 76.06	10	\$ 2,280
Shoprite Financial	\$ 76.06	155	\$ 36,427
IGA Amagansett Supersaver	\$ 76.06	8	\$ 1,748
MLTK, LCC & KMLT, LLC	\$ 76.06	330	\$ 75,316
12th Avenue LLC	\$ 76.06	0	\$ -
TOTALS		10,865	\$ 2,503,078

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	\$ 115,560	10.02%
Medical	\$ -	0.00%
Prescription Drug	\$ -	0.00%
Dental	\$ 323,604	28.06%
Vision	\$ 24,061	2.09%
SUB TOTAL	\$ 463,225	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 690,185	59.84%
SUB TOTAL	\$ 690,185	

TOTAL EXPENSES	\$ 1,153,410
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SURPLUS (DEFICIT)	\$ 1,349,668
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 834,359
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 384,470
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 449,889

**THIRD QUARTER 2015
CONTRIBUTIONS AND EXPENSES**

PART TIME ACA EMPLOYEES PLAN

INCOME			
EMPLOYER	CONTRIBUTION RATE	AVG PARTICIPANTS PER MONTH	TOTAL CONTRIBUTIONS
Local 1500-1	\$ 300.00	0	\$ -
Local 1500-2	\$ 300.00	0	\$ -
HMSM	\$ 300.00	0	\$ -
Assoc Food	\$ 300.00	0	\$ -
Stop & Shop Companies	\$ 300.00	90	\$ 81,487
Columbus Foods Inc.	\$ 300.00	0	\$ -
Dairy Barn Stores	\$ 300.00	0	\$ -
Dans Supreme	\$ 300.00	4	\$ 3,600
Red Apple Supermarkets	\$ 300.00	0	\$ -
King Kullen Grocery	\$ 300.00	1	\$ 1,158
Wild By Nature	\$ 300.00	0	\$ -
King Kullen Pharmacy	\$ 300.00	0	\$ -
DAG Provision, Inc.	\$ 300.00	0	\$ -
Mandell Food Stores	\$ 300.00	39	\$ 33,312
Pick Quick Stores	\$ 300.00	0	\$ -
Scaturro Supermarkets	\$ 300.00	0	\$ -
A&P Supermarkets	\$ 300.00	1	\$ 452
Shelf Life	\$ 76.06	0	\$ -
Yorkville Dagostino Bros	\$ 300.00	0	\$ -
Fairway Operating Corp	\$ 300.00	500	\$ 431,556
Whitestone Salumeria Inc.	\$ 300.00	0	\$ -
Five & One Office	\$ 300.00	0	\$ -
Shop-Rite Supermarket Inc.	\$ 300.00	36	\$ 32,400
Matlyn Key Food	\$ 300.00	0	\$ -
Gemstone	\$ 300.00	4	\$ 3,600
Chartric-DBA Food Basket	\$ 300.00	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 300.00	2	\$ 1,800
Glass Garden Inc.	\$ 300.00	14	\$ 12,600
Kings Supermarket	\$ 300.00	0	\$ -
53rd Gourmet Deli Inc.	\$ 300.00	0	\$ -
Shoprite Financial	\$ 76.06	0	\$ -
IGA Amagansett Supersaver	\$ 300.00	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 300.00	7	\$ 6,300
12th Avenue LLC	\$ 300.00	0	\$ -
TOTALS		697	\$ 608,265

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

PART TIME ACA EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 7,413	1.23%
Medical - Network	\$ 431,268	71.61%
Medical - Out of Network	\$ 11,028	1.83%
Prescription Drug	\$ 55,172	9.16%
Dental	\$ 34,973	5.81%
Vision	\$ 2,721	0.45%
SUB TOTAL	\$ 542,575	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 59,681	9.91%
SUB TOTAL	\$ 59,681	

TOTAL EXPENSES	\$ 602,256
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SURPLUS (DEFICIT)	\$ 6,009
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 202,755
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 200,752
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ 2,003

**THIRD QUARTER 2015
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	\$ 312.07	0	\$ -
HMSM	\$ 312.07	0	\$ -
Assoc Food	\$ 312.07	1	\$ 936
Stop & Shop Companies	\$ 312.07	250	\$ 230,460
Columbus Foods Inc.	\$ 312.07	4	\$ 2,336
Dairy Barn Stores	\$ 272.57	0	\$ -
Dans Supreme	\$ 312.07	64	\$ 59,196
Red Apple Supermarkets	\$ 312.07	24	\$ 22,464
King Kullen Grocery	\$ 377.07	185	\$ 208,332
Wild By Nature	\$ 377.07	5	\$ 5,655
King Kullen Pharmacy	\$ 377.07	2	\$ 2,262
DAG Provision, Inc.	\$ 675.17	0	\$ -
Mandell Food Stores	\$ 312.07	27	\$ 24,960
Pick Quick Stores	\$ 312.07	34	\$ 31,824
Scaturro Supermarkets	\$ 312.07	3	\$ 2,808
A&P Supermarkets	\$ 312.07	211	\$ 194,676
Shelf Life	\$ 312.07	1	\$ 936
Yorkville Dagostino Bros	\$ 312.07	17	\$ 9,664
Fairway Operating Corp	\$ 312.07	154	\$ 141,708
Whitestone Salumeria Inc.	\$ 312.07	0	\$ -
Five & One Office	\$ 312.07	3	\$ 2,808
Shop-Rite Supermarket Inc.	\$ 312.07	90	\$ 84,240
Matlyn Key Food	\$ 312.07	1	\$ 936
Gemstone	\$ 333.92	13	\$ 12,168
Chartric-DBA Food Basket	\$ 312.07	0	\$ -
PwrhseFoods/Holiday Farms, Inc.	\$ 333.92	8	\$ 7,488
Glass Garden Inc.	\$ 312.07	10	\$ 9,360
Kings Supermarket	\$ 312.07	1	\$ 936
53rd Gourmet Deli Inc.	\$ 312.07	0	\$ -
Shoprite Financial	\$ 312.07	2	\$ 1,872
IGA Amagansett Supersaver	\$ 312.07	0	\$ -
MLTK, LCC & KMLT, LLC	\$ 312.07	22	\$ 20,592
12th Ave LLC	\$ 312.07	0	\$ -
TOTALS		1,131	\$ 1,078,617

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

Employee Contributions	\$ 272,968
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SPECIAL PART TIME EMPLOYEES PLAN

BENEFIT EXPENSES	EXPENSE	Percent of Total Expense
Life/AD&D	\$ 12,029	0.89%
Prescription Drug	\$ 319,160	23.48%
Special Plan Medical - Network	\$ 393,066	28.92%
Special Plan Medical - Out of Network	\$ 400,759	29.49%
Special Plan Dental	\$ 98,930	7.28%
Special Plan Vision	\$ 5,174	0.38%
SUB TOTAL	\$ 1,229,118	

OPERATING EXPENSES	EXPENSE	Percent of Total Expense
Administration	\$ 130,025	9.57%
SUB TOTAL	\$ 130,025	

TOTAL EXPENSES	\$ 1,359,143
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SURPLUS (DEFICIT)	\$ (7,558)
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AVERAGE MONTHLY INCOME FOR THE QUARTER	\$ 450,528
AVERAGE MONTHLY EXPENSE FOR THE QUARTER	\$ 453,048
AVERAGE MONTHLY SURPLUS (DEFICIT) FOR THE QUARTER	\$ (2,519)

**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		\$ 35,787,937	
BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 36,966	\$ 36,442	\$ 36,854		\$ 110,262	0.29%
Accident and Sickness	\$ 6,569	\$ 6,410	\$ 6,147		\$ 19,126	0.05%
Medical	\$ 5,900,482	\$ 10,830,642	\$ 10,572,710		\$ 27,303,834	72.29%
Prescription Drug	\$ 2,256,241	\$ 2,711,341	\$ 2,231,540		\$ 7,199,122	19.06%
Dental	\$ 475,911	\$ 418,664	\$ 569,540		\$ 1,464,115	3.88%
Vision	\$ 22,658	\$ 31,948	\$ 31,621		\$ 86,227	0.23%
SUBTOTAL	\$ 8,698,827	\$ 14,035,447	\$ 13,448,411	\$ -	\$ 36,182,685	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 23,000	\$ 23,000	\$ 21,000		\$ 67,000	0.18%
Medical	\$ 14,559	\$ 23,958	\$ 21,082		\$ 59,599	0.16%
Medicare Supplement	\$ 196,583	\$ 197,631	\$ 197,422		\$ 591,636	1.57%
SUBTOTAL	\$ 234,142	\$ 244,589	\$ 239,504	\$ -	\$ 718,235	
OPERATING EXPENSES						
Administration	\$ 275,676	\$ 288,466	\$ 305,621		\$ 869,763	2.30%
SUBTOTAL	\$ 275,676	\$ 288,466	\$ 305,621	\$ -	\$ 869,763	
TOTAL EXPENSE	\$ 9,208,645	\$ 14,568,502	\$ 13,993,536	\$ -	\$ 37,770,683	100.00%
SURPLUS (DEFICIT)	\$ 3,262,012	\$ (2,224,679)	\$ (3,020,079)	\$ -	\$ (1,982,746)	
					AVERAGE	
AVG MONTHLY INCOME	\$ 4,156,886	\$ 4,114,608	\$ 3,657,819	\$ -	\$ 3,976,437	
AVG MONTHLY EXPENSE	\$ 3,069,548	\$ 4,856,167	\$ 4,664,512	\$ -	\$ 4,196,743	
MONTHLY SURPLUS (DEFICIT)	\$ 1,087,337	\$ (741,560)	\$ (1,006,693)	\$ -	\$ (220,305)	
TOTAL PARTICIPANTS	3,890	3,833	3,465		3,729	
PPPM Cost	\$ 789	\$ 1,267	\$ 1,346		\$ 1,134	

**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		\$ 8,174,878

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 115,367	\$ 118,584	\$ 115,560		\$ 349,511	10.69%
Medical *	\$ -	\$ (49)	\$ -		\$ (49)	0.00%
Prescription Drug *	\$ -	\$ -	\$ -		\$ -	0.00%
Dental	\$ 310,224	\$ 285,689	\$ 323,604		\$ 919,517	28.12%
Vision	\$ 15,073	\$ 32,016	\$ 24,061		\$ 71,150	2.18%
SUBTOTAL	\$ 440,664	\$ 436,240	\$ 463,225	\$ -	\$ 1,340,129	
OPERATING EXPENSES						
Administration	\$ 584,097	\$ 655,747	\$ 690,185		\$ 1,930,029	59.02%
SUBTOTAL	\$ 584,097	\$ 655,747	\$ 690,185	\$ -	\$ 1,930,029	
TOTAL EXPENSE	\$ 1,024,761	\$ 1,091,987	\$ 1,153,410	\$ -	\$ 3,270,158	100.00%

SURPLUS (DEFICIT)	\$ 1,761,391	\$ 1,793,661	\$ 1,349,668	\$ -	\$ 4,904,720
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					AVERAGE
AVG MONTHLY INCOME	\$ 928,717	\$ 961,883	\$ 834,359	\$ -	\$ 908,320
AVG MONTHLY EXPENSE	\$ 341,587	\$ 363,996	\$ 384,470	\$ -	\$ 363,351
MONTHLY SURPLUS (DEFICIT)	\$ 587,130	\$ 597,887	\$ 449,889	\$ -	\$ 544,969

TOTAL PARTICIPANTS	12,139	12,472	10,865		11,825
PPPM Cost	\$ 28	\$ 29	\$ 35		\$ 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		\$ 1,837,283

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 7,020	\$ 6,770	\$ 7,413		\$ 21,203	1.80%
Medical	\$ 57,737	\$ 122,901	\$ 442,296		\$ 622,934	52.89%
Prescription Drug	\$ 91,409	\$ 125,032	\$ 55,172		\$ 271,613	23.06%
Dental	\$ 22,428	\$ 32,050	\$ 34,973		\$ 89,451	7.60%
Vision	\$ 500	\$ 1,773	\$ 2,721		\$ 4,994	0.42%
SUBTOTAL	\$ 179,094	\$ 288,526	\$ 542,575	\$ -	\$ 1,010,195	
OPERATING EXPENSES						
Administration	\$ 53,615	\$ 54,208	\$ 59,681		\$ 167,504	14.22%
SUBTOTAL	\$ 53,615	\$ 54,208	\$ 59,681	\$ -	\$ 167,504	
TOTAL EXPENSE	\$ 232,709	\$ 342,734	\$ 602,256	\$ -	\$ 1,177,699	100.00%

SURPLUS (DEFICIT)	\$ 375,598	\$ 277,977	\$ 6,009	\$ -	\$ 659,584
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					AVERAGE
AVG MONTHLY INCOME	\$ 202,769	\$ 206,904	\$ 202,755	\$ -	\$ 204,143
AVG MONTHLY EXPENSE	\$ 77,570	\$ 114,245	\$ 200,752	\$ -	\$ 130,855
MONTHLY SURPLUS (DEFICIT)	\$ 125,199	\$ 92,659	\$ 2,003	\$ -	\$ 73,287

TOTAL PARTICIPANTS	739	712	697		716
PPPM Cost	\$ 105	\$ 160	\$ 288		\$ 184

**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		\$ 3,566,632
EMPLOYEE CONTRIBUTIONS	\$ 233,629	\$ 279,982	\$ 272,968		\$ 786,579

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 12,479	\$ 12,275	\$ 12,029		\$ 36,783	0.78%
Prescription Drug	\$ 494,680	\$ 343,321	\$ 319,160		\$ 1,157,161	24.61%
Special Plan Medical	\$ 1,217,793	\$ 830,388	\$ 793,825		\$ 2,842,006	60.45%
Special Plan Dental	\$ 107,006	\$ 84,084	\$ 98,930		\$ 290,020	6.17%
Special Plan Vision	\$ 3,186	\$ 6,194	\$ 5,174		\$ 14,554	0.31%
SUBTOTAL	\$ 1,835,144	\$ 1,276,262	\$ 1,229,118	\$ -	\$ 4,340,524	
OPERATING EXPENSES						
Administration	\$ 113,990	\$ 116,926	\$ 130,025		\$ 360,941	7.68%
SUBTOTAL	\$ 113,990	\$ 116,926	\$ 130,025	\$ -	\$ 360,941	
TOTAL EXPENSE	\$ 1,949,134	\$ 1,393,188	\$ 1,359,143	\$ -	\$ 4,701,465	100.00%

SURPLUS (DEFICIT)	\$ (464,187)	\$ 123,491	\$ (7,558)	\$ -	\$ (348,254)
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					AVERAGE
AVG MONTHLY INCOME	\$ 494,982	\$ 505,560	\$ 450,528	\$ -	\$ 483,690
AVG MONTHLY EXPENSE	\$ 649,711	\$ 464,396	\$ 453,048	\$ -	\$ 522,385
MONTHLY SURPLUS (DEFICIT)	\$ (154,729)	\$ 41,164	\$ (2,519)	\$ -	\$ (38,695)

TOTAL PARTICIPANTS	1,313	1,291	1,131		1,245
PPPM Cost	\$ 495	\$ 360	\$ 401		\$ 418

**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		\$ 49,366,730
EMPLOYEE CONTRIBUTIONS	\$ 233,629	\$ 279,982	\$ 272,968		\$ 786,579
COBRA	\$ 85,048	\$ 71,834	\$ 74,285		\$ 231,167
INTEREST & DIVIDENDS	\$ 28,780	\$ 514,643	\$ 34,028		\$ 577,451
FORMULARY REBATES	\$ -	\$ 119,882	\$ -		\$ 119,882
SUBROGATION	\$ -	\$ 283	\$ 15		\$ 298
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -		\$ -

TOTAL INCOME *	\$ 17,463,891	\$ 18,073,503	\$ 15,544,713	\$ -	\$ 51,082,107
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 171,832	\$ 174,071	\$ 171,856		\$ 517,759	1.10%
Accident and Sickness	\$ 6,569	\$ 6,410	\$ 6,147		\$ 19,126	0.04%
Medical	\$ 7,176,012	\$ 11,783,882	\$ 11,808,831		\$ 30,768,725	65.58%
Prescription Drug	\$ 2,842,330	\$ 3,179,694	\$ 2,605,872		\$ 8,627,896	18.39%
Dental	\$ 915,569	\$ 820,487	\$ 1,027,046		\$ 2,763,102	5.89%
Vision	\$ 41,417	\$ 71,931	\$ 63,577		\$ 176,925	0.38%
Death Benefit	\$ 23,000	\$ 23,000	\$ 21,000		\$ 67,000	0.14%
Retiree Medical	\$ 14,559	\$ 23,958	\$ 21,082		\$ 59,599	0.13%
Medicare Supplement	\$ 196,583	\$ 197,631	\$ 197,422		\$ 591,636	1.26%
SUBTOTAL	\$ 11,387,871	\$ 16,281,064	\$ 15,922,832	\$ -	\$ 43,591,767	
OPERATING EXPENSES						
Administration	\$ 1,027,378	\$ 1,115,347	\$ 1,185,512		\$ 3,328,237	7.09%
SUBTOTAL	\$ 1,027,378	\$ 1,115,347	\$ 1,185,512	\$ -	\$ 3,328,237	
TOTAL EXPENSE	\$ 12,415,249	\$ 17,396,411	\$ 17,108,344	\$ -	\$ 46,920,004	100.00%

SURPLUS (DEFICIT)	\$ 5,048,642	\$ 677,092	\$ (1,563,631)	\$ -	\$ 4,162,103
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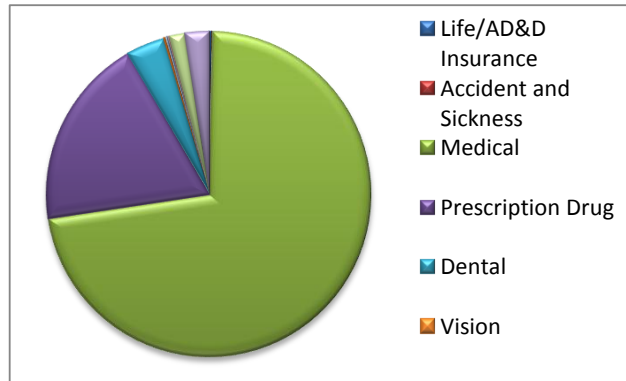
					AVERAGE
AVG MONTHLY INCOME	\$ 5,821,297	\$ 6,024,501	\$ 5,181,571	\$ -	\$ 5,675,790
AVG MONTHLY EXPENSE	\$ 4,138,416	\$ 5,798,804	\$ 5,702,781	\$ -	\$ 5,213,334
MONTHLY SURPLUS (DEFICIT)	\$ 1,682,881	\$ 225,697	\$ (521,210)	\$ -	\$ 462,456

TOTAL PARTICIPANTS	18,081	18,308	16,158		17,516
PPPM Cost	\$ 229	\$ 317	\$ 353		\$ 300

* TOTAL INCOME INCLUDES INCOME NOT ALLOCATED ON PER PLAN RECAPS

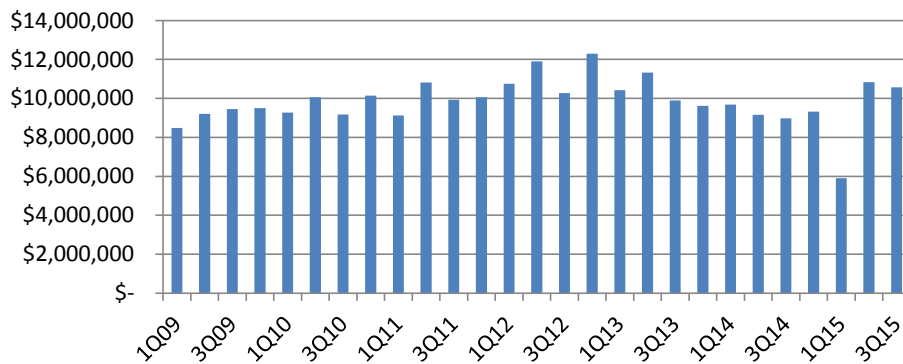
FULL TIME EMPLOYEES PLAN

January 2015 - September 2015 Expense Data

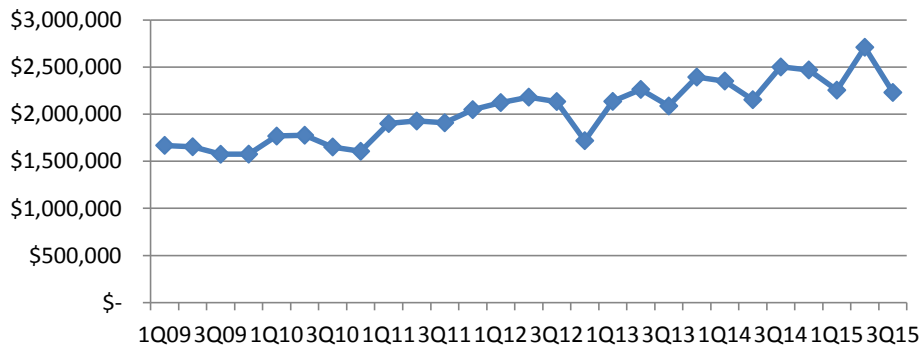


TREND REPORTS

FT Medical

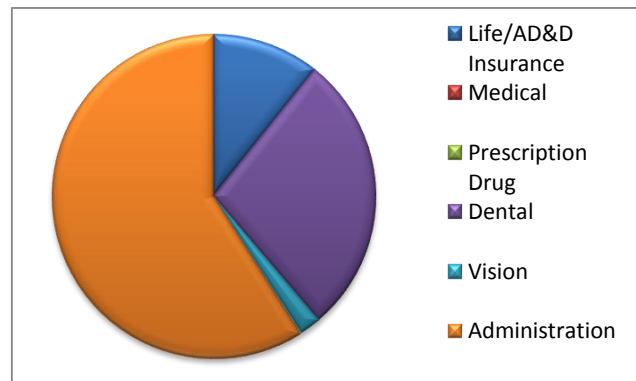


FT Prescription Drugs



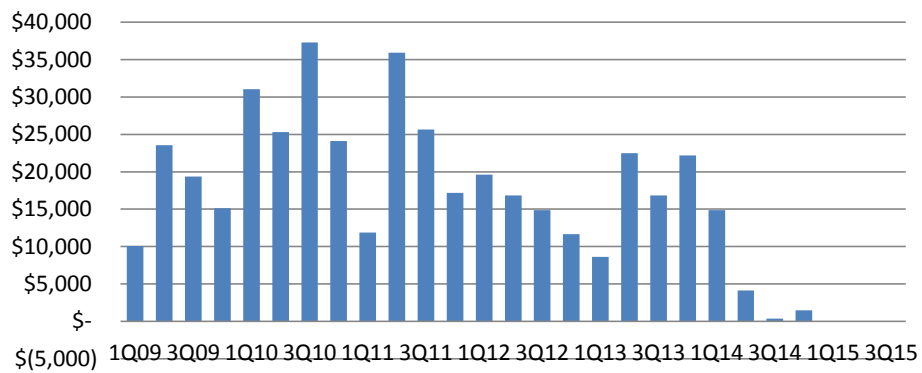
PART TIME EMPLOYEES PLAN

January 2015 - September 2015 Expense Data

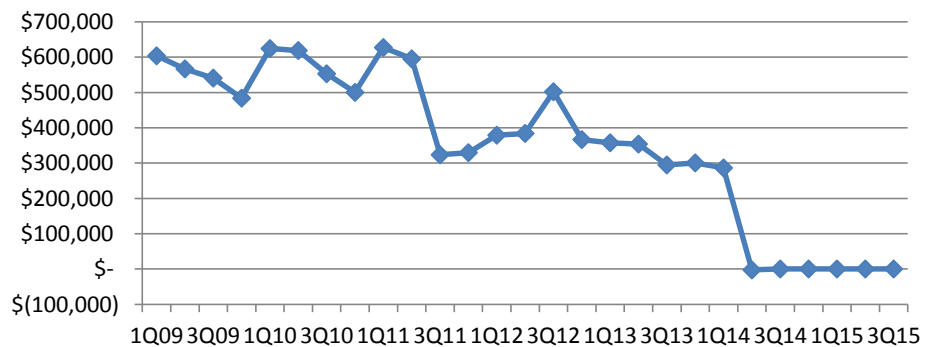


TREND REPORTS

PT Medical



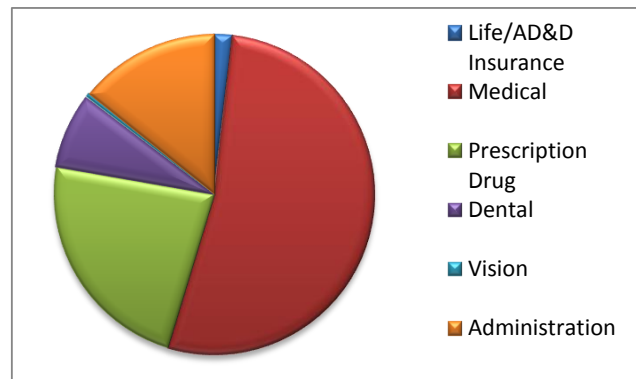
PT Prescription Drugs



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

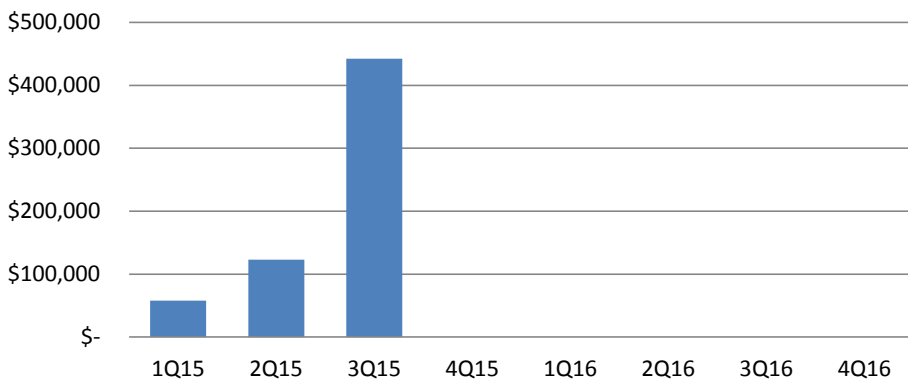
PART TIME ACA EMPLOYEES PLAN

January 2015 - September 2015 Expense Data

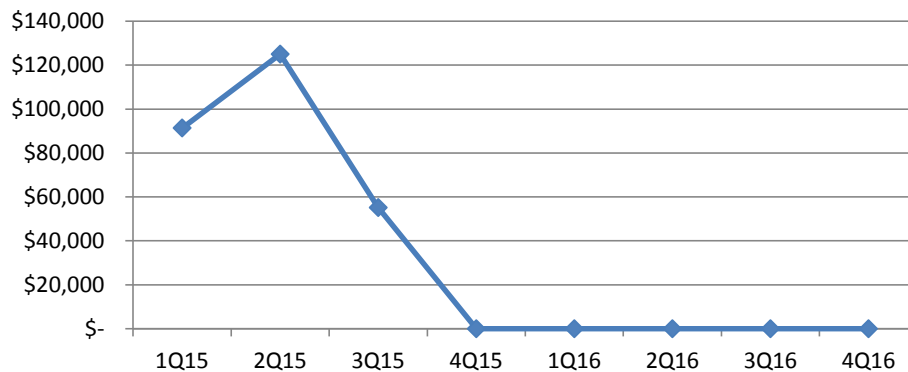


TREND REPORTS

PT ACA Medical

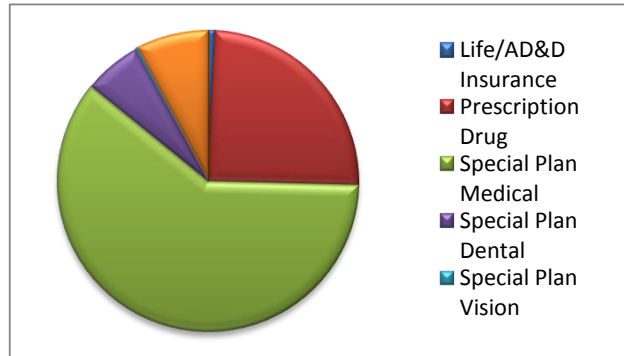


PT ACA Prescription Drugs



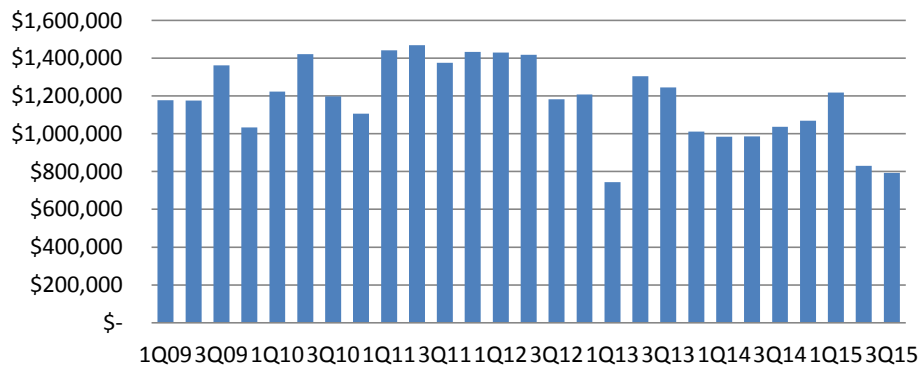
SPECIAL PART TIME EMPLOYEES PLAN

January 2015 - September 2015 Expense Data

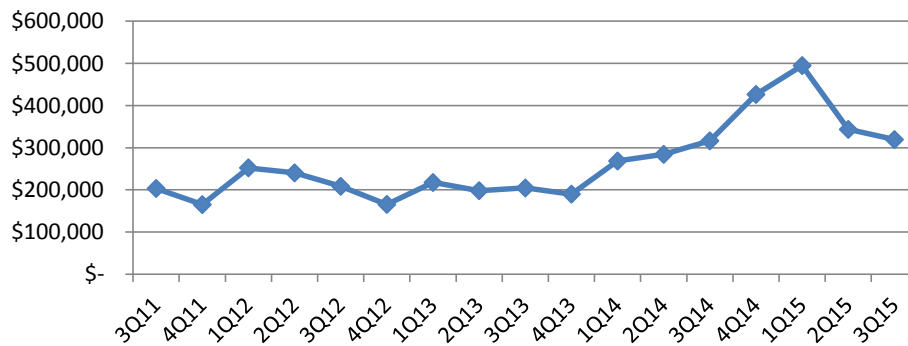


TREND REPORTS

Special PT Medical



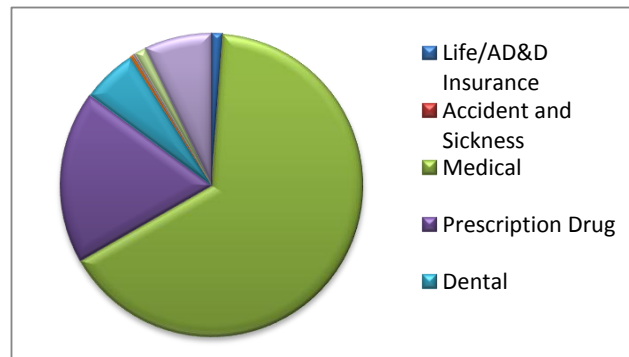
SPT Prescription Drugs



Note: 3Q11 is first separate reporting for SPT Plan

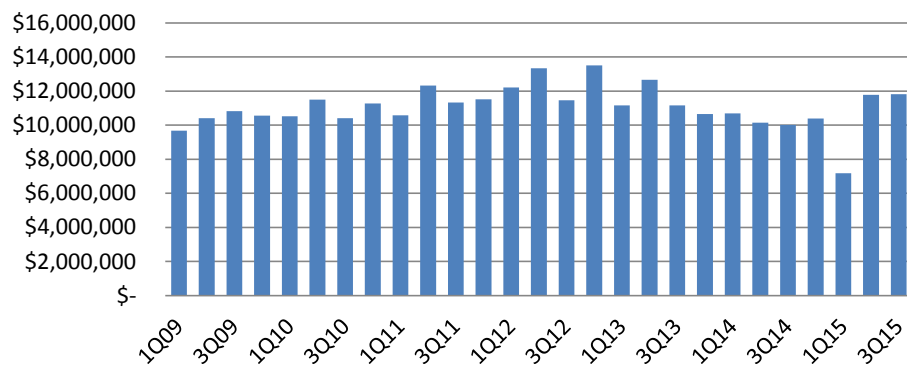
ALL PLANS

January 2015 - September 2015 Expense Data

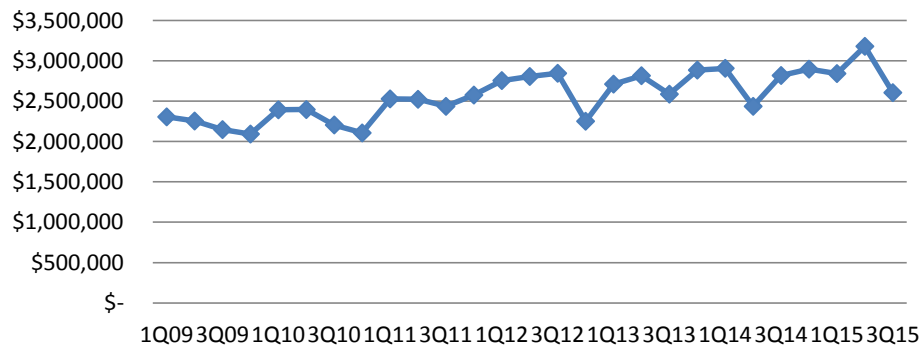


TREND REPORTS

All Plans Medical



All Plans Prescription Drugs



**THIRD QUARTER 2015
ADMINISTRATION EXPENSES**

ALL PLANS

Provider/Service	Expense
Actuarial Fee	\$ 2,750
Rent	\$ 5,346
Administrative Allowance	\$ 287,223
Claims and Medicare Reimbursement Fees (excluding Empire)	\$ 344,104
Prescription Drug Administration Fees	\$ 50,680
Legal	\$ 12,058
Accounting	\$ 11,100
Consulting	\$ 16,050
Booklets & Mailings	\$ 17,542
Conventions and Conferences	\$ 1,237
Computer	\$ 15,647
Office & Supplies	\$ 3,017
Excise Tax	\$ 29,247

TOTAL ALLOCATED EXPENSE	\$ 796,001
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Full Time JAA Administration Fees	\$ 134,923
Part Time Administration Fees	\$ 154,936
Part Time ACA Administration Fees	\$ 25,344
Special Part Time Administration Fees	\$ 44,576
Special Part Time MagnaCare PPO Fees	\$ 29,732

TOTAL EXPENSE	\$ 1,185,512
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ADMINISTRATION EXPENSE ALLOCATION

	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,465	21.44%	\$ 170,698.32
Part Time Plan Allocation	10,865	67.24%	\$ 535,248.85
Part Time ACA Plan Allocation	697	4.31%	\$ 34,336.72
Special Part Time Plan Allocation	1,131	7.00%	\$ 55,717.11
Total Allocation			\$ 796,001.00

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

LIFE INSURANCE AD&D ALLOCATION

Life Insurance/AD&D Expense	\$ 171,856.00
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	Avg Count	Percentage of Total	Allocation
Full Time Plan Allocation	3,465	21.44%	\$ 36,853.64
Part Time Plan Allocation	10,865	67.24%	\$ 115,559.81
Part Time ACA Plan Allocation	697	4.31%	\$ 7,413.27
Special Part Time Plan Allocation	1,131	7.00%	\$ 12,029.28

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

**THIRD QUARTER 2015
CBA INFORMATION**

COMPANY	COMPANY NUMBER	PART TIME RATE	FULL TIME RATE	CBA EXPIRATION
Local 1500-1	0001	\$32.00/32.00/300.00	\$26.00	1/1/2015
Local 1500-2	0002	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
HMSM	0023	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Assoc Food	0029	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Stop & Shop Companies	0046	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Columbus Foods Inc.	0078	\$86.06/312.07/300.00	\$1,097.66	9/30/2015
Dairy Barn Stores	0084	\$66.43/272.57/300.00	\$960.00	1/15/2015
Dans Supreme	0088	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Red Apple Supermarkets	0192	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
King Kullen Grocery	0256	\$76.06/377.07/300.00	\$1,087.66	9/30/2015
Wild By Nature	0257	\$76.06/377.07/300.00	\$1,087.66	12/31/2015
King Kullen Pharmacy	0258	\$76.06/377.07/300.00	\$1,087.66	9/30/2015
DAG Provision, Inc.	0274	\$164.52/675.17/300.00	\$1,886.73	12/31/2015
Mandell Food Stores	0302	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Pick Quick Stores	0365	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Scaturro Supermarkets	0423	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
A&P Supermarkets	0430	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Shelf Life	0434	\$76.06/312.07/76.06	\$1,097.66	9/30/2015
Yorkville Dagostino Bros	0514	\$76.06/312.07/300.00	\$1,087.66	1/1/2015
Fairway Operating Corp	0918	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Whitestone Salumeria Inc.	0999	\$76.06/312.07/300.00	\$1,097.66	12/31/2015
Five & One Office	1011	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Shop-Rite Supermarket Inc.	1225	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Matlyn Key Food	1226	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Gemstone	1244	\$81.38/333.92/300.00	\$1,173.80	12/31/2015
Chartric-DBA Food Basket	1284	\$76.06/312.07/300.00	\$1,097.66	9/30/2015
Holiday Farms, Inc.	1302	\$81.38/333.92/300.00	\$1,173.80	12/31/2015
Glass Garden Inc.	1328	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
Kings Supermarket	1329	\$76.06/312.07/300.00	\$1,087.66	11/21/2015
53rd Gourmet Deli Inc.	1330	\$76.06/312.07/300.00	N/A	7/31/2017
Shoprite Financial	1332	\$76.06/312.07/76.06	\$1,087.66	9/30/2015
IGA Amagansett Supersaver	1334	\$76.06/312.07/300.00	N/A	6/30/2016
MLTK, LCC & KMLT, LLC	1335	\$76.06/312.07/300.00	\$1,087.66	9/30/2015
12th Ave, LLC	1336	\$76.06/312.07/300.00	\$1,087.66	9/30/2015

**THIRD QUARTER 2015
VENDOR CONTRACT INFORMATION**

PROVIDER	SERVICE	CURRENT RATES	CURRENT RATE EFF. DATE	CONTRACT EXPIRATION
Broach & Stulberg	Counsel	\$3,500/Month Retainer \$275/hr Non-Retainer	1/1/2014	
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	\$18.83 PCPM Hospital only (Retirees)	1/1/2015	12/31/2015
Anthem JAA	Medical - FT / ACA	\$10.50 PCPM	6/1/2015	auto renew 6/1/2016
Magnacare	Medical- SPT	\$10.50 PMPM	1/1/2013	6/30/2015
Express Scripts	Pharmacy Benefit Manager	\$0.80 per Rx; \$2.50 for paper claim; \$1.70 dispensing fee @ retail	12/1/2012	
Associated Administrators, LLC	Administrative Manager	Est \$70,000/Mon	1/1/2013	12/31/2015
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	\$6.403 pmpm (est. \$69,766/yr)	1/1/2015	12/31/2015
Prudential	Life/AD&D	FT: \$0.298/\$1000 PT: \$0.089/\$1000 AD&D: \$0.031/\$1000	1/1/2015	12/31/2015
L.I. Council on Alcoholism & Drug Dependence	Substance Abuse	\$84,000/yr	4/1/2015	3/31/2016
Aria Employee Benefit Services	Consultant	\$5,100/Mon	1/1/2013	
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
THIRD QUARTER 2015**

Months of Available Fund Reserve Calculation

Expenses			
Period	Apr - Dec 2014		\$ 45,956,678
	Jan - Sep 2015		\$ 46,920,004
	Total		\$ 92,876,682
	Per Month		\$ 5,159,816
Fund Reserve			
Reserve Amount		\$	31,022,980.00
Months of Reserve			
			6.0

Reserve Projection

Quarter	Surplus/(Deficit)
FT 2Q14 - 4Q14	\$ (2,464,325)
PT 2Q14 - 4Q14	\$ 5,111,282
SPT 2Q14 - 4Q14	\$ (251,161)
FT 1Q15 - 3Q15	\$ (1,982,746)
PT 1Q15 - 3Q15	\$ 4,904,720
PT ACA 1Q15 - 3Q15	\$ 659,584
SPT 1Q15 - 3Q15	\$ (348,254)
Total	\$ 5,629,101
Monthly Average	\$ 312,728

Projection	Reserve Amount	Months of Reserve
3 months (12/31/15)	\$ 31,961,163	6.2
6 Months (3/31/16)	\$ 32,899,347	6.4
12 Months (9/30/16)	\$ 34,775,714	6.7

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

**2014
QUARTERLY RECAPS**

FULL TIME EMPLOYEES PLAN

INCOME	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL	
CONTRIBUTIONS	\$ 11,333,480	\$ 11,582,047	\$ 11,648,987	\$ 12,130,452	\$ 46,694,966	
BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 36,032	\$ 36,504	\$ 36,893	\$ 37,217	\$ 146,646	0.29%
Accident and Sickness	\$ 7,095	\$ 6,921	\$ 6,902	\$ 6,704	\$ 27,622	0.05%
Medical	\$ 9,686,801	\$ 9,151,947	\$ 8,975,007	\$ 9,321,897	\$ 37,135,652	72.86%
Prescription Drug	\$ 2,352,599	\$ 2,154,675	\$ 2,502,349	\$ 2,470,655	\$ 9,480,278	18.60%
Dental	\$ 510,641	\$ 559,961	\$ 472,784	\$ 428,154	\$ 1,971,540	3.87%
Vision	\$ 24,129	\$ 25,810	\$ 22,877	\$ 24,421	\$ 97,237	0.19%
SUBTOTAL	\$ 12,617,297	\$ 11,935,818	\$ 12,016,812	\$ 12,289,048	\$ 48,858,975	
RETIREE BENEFIT EXPENSES						
Death Benefit	\$ 14,000	\$ 14,000	\$ 27,000	\$ 19,000	\$ 74,000	0.15%
Medical	\$ 19,518	\$ 33,203	\$ 38,985	\$ 14,595	\$ 106,301	0.21%
Medicare Supplement	\$ 191,023	\$ 192,911	\$ 197,248	\$ 193,767	\$ 774,949	1.52%
SUBTOTAL	\$ 224,541	\$ 240,114	\$ 263,233	\$ 227,362	\$ 955,250	
OPERATING EXPENSES						
Administration	\$ 298,008	\$ 309,270	\$ 333,726	\$ 210,428	\$ 1,151,432	2.26%
SUBTOTAL	\$ 298,008	\$ 309,270	\$ 333,726	\$ 210,428	\$ 1,151,432	
TOTAL EXPENSE	\$ 13,139,846	\$ 12,485,202	\$ 12,613,771	\$ 12,726,838	\$ 50,965,657	100.00%
SURPLUS (DEFICIT)	\$ (1,806,366)	\$ (903,155)	\$ (964,784)	\$ (596,386)	\$ (4,270,691)	
					AVERAGE	
AVG MONTHLY INCOME	\$ 3,777,827	\$ 3,860,682	\$ 3,882,996	\$ 4,043,484	\$ 3,891,247	
AVG MONTHLY EXPENSE	\$ 4,379,949	\$ 4,161,734	\$ 4,204,590	\$ 4,242,279	\$ 4,247,138	
MONTHLY SURPLUS (DEFICIT)	\$ (602,122)	\$ (301,052)	\$ (321,595)	\$ (198,795)	\$ (355,891)	
TOTAL PARTICIPANTS	3,907	3,872	3,850	3,901	3,883	
PPPM Cost	\$ 1,121	\$ 1,075	\$ 1,092	\$ 1,087	\$ 1,094	

**2014
QUARTERLY RECAPS**

PART TIME EMPLOYEES PLAN

INCOME	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$ 2,769,841	\$ 2,803,073	\$ 2,767,598	\$ 2,878,239	\$ 11,218,751

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 120,930	\$ 122,634	\$ 120,541	\$ 120,658	\$ 484,763	10.04%
Medical *	\$ 14,852	\$ 4,124	\$ 337	\$ 1,450	\$ 20,763	0.43%
Prescription Drug *	\$ 286,280	\$ (2,661)	\$ -	\$ -	\$ 283,619	5.87%
Dental	\$ 351,215	\$ 346,777	\$ 364,323	\$ 273,087	\$ 1,335,402	27.64%
Vision	\$ 12,779	\$ 16,942	\$ 21,006	\$ 14,750	\$ 65,477	1.36%
SUBTOTAL	\$ 786,056	\$ 487,816	\$ 506,207	\$ 409,945	\$ 2,190,024	
OPERATING EXPENSES						
Administration	\$ 706,997	\$ 736,432	\$ 812,016	\$ 385,212	\$ 2,640,657	54.66%
SUBTOTAL	\$ 706,997	\$ 736,432	\$ 812,016	\$ 385,212	\$ 2,640,657	
TOTAL EXPENSE	\$ 1,493,053	\$ 1,224,248	\$ 1,318,223	\$ 795,157	\$ 4,830,681	100.00%

SURPLUS (DEFICIT)	\$ 1,276,788	\$ 1,578,825	\$ 1,449,375	\$ 2,083,082	\$ 6,388,070
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					AVERAGE
AVG MONTHLY INCOME	\$ 923,280	\$ 934,358	\$ 922,533	\$ 959,413	\$ 934,896
AVG MONTHLY EXPENSE	\$ 497,684	\$ 408,083	\$ 439,408	\$ 265,052	\$ 402,557
MONTHLY SURPLUS (DEFICIT)	\$ 425,596	\$ 526,275	\$ 483,125	\$ 694,361	\$ 532,339

TOTAL PARTICIPANTS	13,113	13,009	12,579	12,646	12,837
PPPM Cost	\$ 38	\$ 31	\$ 35	\$ 21	\$ 31

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

**2014
QUARTERLY RECAPS**

SPECIAL PART TIME EMPLOYEES PLAN

INCOME	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$ 1,349,449	\$ 1,280,464	\$ 1,224,987	\$ 1,260,991	\$ 5,115,891
EMPLOYEE CONTRIBUTIONS	\$ -	\$ 330,638	\$ 185,851	\$ 259,147	\$ 775,636

BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 15,309	\$ 14,178	\$ 13,355	\$ 12,977	\$ 55,819	0.88%
Prescription Drug	\$ 268,478	\$ 284,191	\$ 316,275	\$ 426,303	\$ 1,295,247	20.49%
Special Plan Medical	\$ 984,033	\$ 985,952	\$ 1,037,246	\$ 1,069,631	\$ 4,076,862	64.50%
Special Plan Dental	\$ 130,326	\$ 115,281	\$ 106,832	\$ 85,195	\$ 437,634	6.92%
Special Plan Vision	\$ 5,926	\$ 6,030	\$ 4,540	\$ 3,593	\$ 20,089	0.32%
SUBTOTAL	\$ 1,404,072	\$ 1,405,632	\$ 1,478,248	\$ 1,597,699	\$ 5,885,651	
OPERATING EXPENSES						
Administration	\$ 122,916	\$ 115,588	\$ 118,409	\$ 77,663	\$ 434,576	6.88%
SUBTOTAL	\$ 122,916	\$ 115,588	\$ 118,409	\$ 77,663	\$ 434,576	
TOTAL EXPENSE	\$ 1,526,988	\$ 1,521,220	\$ 1,596,657	\$ 1,675,362	\$ 6,320,227	100.00%

SURPLUS (DEFICIT)	\$ (177,539)	\$ 89,882	\$ (185,819)	\$ (155,224)	\$ (428,700)
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					AVERAGE
AVG MONTHLY INCOME	\$ 449,816	\$ 537,034	\$ 470,279	\$ 506,713	\$ 490,961
AVG MONTHLY EXPENSE	\$ 508,996	\$ 507,073	\$ 532,219	\$ 558,454	\$ 526,686
MONTHLY SURPLUS (DEFICIT)	\$ (59,180)	\$ 29,961	\$ (61,940)	\$ (51,741)	\$ (35,725)

TOTAL PARTICIPANTS	1,660	1,504	1,394	1,360	1,480
PPPM Cost	\$ 307	\$ 337	\$ 382	\$ 411	\$ 359

**2014
QUARTERLY RECAPS**

ALL PLANS

INCOME	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS	\$ 15,452,770	\$ 15,665,584	\$ 15,641,572	\$ 16,269,682	\$ 63,029,608
EMPLOYEE CONTRIBUTIONS	\$ -	\$ 330,638	\$ 185,851	\$ 259,147	\$ 775,636
COBRA	\$ 102,491	\$ 96,764	\$ 86,698	\$ 79,160	\$ 365,113
INTEREST & DIVIDENDS	\$ 38,529	\$ 35,137	\$ 14,386	\$ 10,859	\$ 98,911
FORMULARY REBATES	\$ 65,822	\$ 570,059	\$ 318,361	\$ 287,082	\$ 1,241,324
SUBROGATION	\$ -	\$ -	\$ -	\$ 4,254	\$ 4,254
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME *	\$ 15,659,612	\$ 16,698,182	\$ 16,246,868	\$ 16,910,184	\$ 65,514,846
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BENEFIT EXPENSES						% of Total Expense
Life/AD&D Insurance	\$ 172,271	\$ 173,316	\$ 170,789	\$ 170,852	\$ 687,228	1.11%
Accident and Sickness	\$ 7,095	\$ 6,921	\$ 6,902	\$ 6,704	\$ 27,622	0.04%
Medical	\$ 10,685,686	\$ 10,142,023	\$ 10,012,590	\$ 10,392,978	\$ 41,233,277	66.38%
Prescription Drug	\$ 2,907,357	\$ 2,436,205	\$ 2,818,624	\$ 2,896,958	\$ 11,059,144	17.80%
Dental	\$ 992,182	\$ 1,022,019	\$ 943,939	\$ 786,436	\$ 3,744,576	6.03%
Vision	\$ 42,834	\$ 48,782	\$ 48,423	\$ 42,764	\$ 182,803	0.29%
Death Benefit	\$ 14,000	\$ 14,000	\$ 27,000	\$ 19,000	\$ 74,000	0.12%
Retiree Medical	\$ 19,518	\$ 33,203	\$ 38,985	\$ 14,595	\$ 106,301	0.17%
Medicare Supplement	\$ 191,023	\$ 192,911	\$ 197,248	\$ 193,767	\$ 774,949	1.25%
SUBTOTAL	\$ 15,031,966	\$ 14,069,380	\$ 14,264,500	\$ 14,524,054	\$ 57,889,900	
OPERATING EXPENSES						
Administration	\$ 1,127,921	\$ 1,161,290	\$ 1,264,151	\$ 673,303	\$ 4,226,665	6.80%
SUBTOTAL	\$ 1,127,921	\$ 1,161,290	\$ 1,264,151	\$ 673,303	\$ 4,226,665	
TOTAL EXPENSE	\$ 16,159,887	\$ 15,230,670	\$ 15,528,651	\$ 15,197,357	\$ 62,116,565	100.00%

SURPLUS (DEFICIT)	\$ (500,275)	\$ 1,467,512	\$ 718,217	\$ 1,712,827	\$ 3,398,281
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					AVERAGE
AVG MONTHLY INCOME	\$ 5,219,871	\$ 5,566,061	\$ 5,415,623	\$ 5,636,728	\$ 5,459,571
AVG MONTHLY EXPENSE	\$ 5,386,629	\$ 5,076,890	\$ 5,176,217	\$ 5,065,786	\$ 5,176,380
MONTHLY SURPLUS (DEFICIT)	\$ (166,758)	\$ 489,171	\$ 239,406	\$ 570,942	\$ 283,190

TOTAL PARTICIPANTS	18,680	18,385	17,823	17,907	18,199
PPPM Cost	\$ 288	\$ 276	\$ 290	\$ 283	\$ 284

* TOTAL INCOME INCLUDES INCOME NOT ALLOCATED ON PER PLAN RECAPS