

**WAREHOUSE EMPLOYEES UNION
LOCAL NO. 730
HEALTH & WELFARE TRUST FUND

FOURTH QUARTER 2018**

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2018
CONTRIBUTIONS AND EXPENSES

PLAN C¹

INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
COBRA			0	\$ -
SELF PAY			0	\$ -
TOTAL INCOME		0.00	0	\$ -

BENEFIT EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
DENTAL	\$ 28.15	\$ -	\$ -	
DISABILITY		\$ -	\$ -	
LIFE/AD&D-ING	\$ 0.209	\$ -	\$ -	\$0.179 LIFE / \$0.03 AD&D
OPTICAL GVS/FULLY INSURED	\$ 3.10	\$ -	\$ -	
UHC HMO	\$ 1,119.09	\$ -	\$ -	
SUB TOTAL		\$ -	\$ -	

OPERATING EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
ADMINISTRATION	\$ 23.06	\$ -	\$ -	
ADMINISTRATION HIPAA	\$ 0.21	\$ -	\$ -	
MISCELLANEOUS		\$ -	\$ -	
SUB TOTAL		\$ -	\$ -	
TOTAL EXPENSES		\$ -	\$ -	

SURPLUS (DEFICIT)		\$ -
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AVG. HOURLY INCOME		\$ -
AVG. HOURLY EXPENSE		\$ -
SURPLUS (DEFICIT)		\$ -

¹No employers contributing to Class C as of 7/1/18

FOURTH QUARTER 2018
CONTRIBUTIONS AND EXPENSES

PLAN E

INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
ADAMS BURCH	\$ 7.22	25,876.94	59	\$ 186,832
EIGHT O'CLOCK COFFEE	\$ 6.88	20,637.75	48	\$ 141,988
GIANT RECYCLING	\$ 7.22	8,404.50	19	\$ 60,680
GIANT WAREHOUSE ¹	\$ 7.22	119,554.70	228	\$ 862,600
UNION LOCAL 730	\$ 7.22	1,676.00	4	\$ 12,101
WASHINGTON FOOD	\$ 6.88	1,723.50	4	\$ 11,858
COBRA			0	\$ -
SELF PAY			4	\$ 7,734
TOTAL INCOME		177,873.39	366	\$ 1,283,793

BENEFIT EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
CIGNA OONSP	19%	\$ 2,922	\$ 0.016	
CIGNA HEALTH CARE	\$ 26.12	\$ 28,497	\$ 0.160	
DENTAL	\$ 31.58	\$ 34,169	\$ 0.192	
DISABILITY		\$ 4,243	\$ 0.024	
DRUG	\$ -	\$ 202,213	\$ 1.137	
LIFE/AD&D-ING	\$ 0.209	\$ 11,686	\$ 0.066	\$0.179 LIFE / \$0.03 AD&D
MEDICAL		\$ 498,032	\$ 2.800	
OPTICAL GVS/FULLY INSURED	\$ 3.10	\$ 338	\$ 0.002	
OPTICAL GVS/FULLY INSURED ²	\$ 5.90	\$ 5,967	\$ 0.034	
STOP LOSS	\$ 18.98	\$ 20,765	\$ 0.117	
SUB TOTAL		\$ 808,832	\$ 4.548	

OPERATING EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
ADMINISTRATION	\$ 23.06	\$ 25,735	\$ 0.145	
ADMINISTRATION HIPAA	\$ 0.21	\$ 234	\$ 0.001	
MISCELLANEOUS		\$ 23,347	\$ 0.131	
SUB TOTAL		\$ 49,316	\$ 0.277	
TOTAL EXPENSES		\$ 858,148	\$ 4.825	

SURPLUS (DEFICIT)	\$ 425,645
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AVG. HOURLY INCOME	\$ 7.22
AVG. HOURLY EXPENSE	\$ 4.82
SURPLUS (DEFICIT)	\$ 2.40

¹Includes prior months adjustment

²Rate change as of 11/1/18

FOURTH QUARTER 2018 MISCELLANEOUS EXPENSES

MISCELLANEOUS EXPENSES	AMOUNT
AMERICAN CORE REALTY INVESTMENT MANAGER FEES	\$ 1,122
BONDING AND INSURANCE	\$ 2,150
CHARTWELL INVESTMENT MANAGER FEES	\$ 3,626
CONFERENCE	\$ 787
IFEBP DUES	\$ 1,245
INVESTMENT PERFORMANCE SERVICES	\$ 5,625
LEGAL	\$ 5,156
MEETING	\$ 556
POSTAGE	\$ 263
PRINTING	\$ 458
WEDGE CAPITAL INVESTMENT MANAGER FEES	\$ 2,359
TOTAL	\$ 23,347

2018
QUARTERLY RECAPS

PLAN C

INCOME	FIRST 2018	SECOND 2018	THIRD 2018¹	FOURTH 2018	TOTAL
CONTRIBUTIONS	\$ 147,103	\$ 142,164	\$ -	\$ -	\$ 289,267
COBRA	\$ -	\$ -	\$ -	\$ -	\$ -
SELF PAY	\$ 1,434	\$ -	\$ -	\$ -	\$ 1,434

TOTAL INCOME	\$ 148,537	\$ 142,164	\$ -	\$ -	\$ 290,701
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BENEFIT EXPENSES					
DENTAL	\$ 4,898	\$ 4,702	\$ -	\$ -	\$ 9,600
DISABILITY	\$ -	\$ -	\$ -	\$ -	\$ -
LIFE/AD&D	\$ 209	\$ 200	\$ -	\$ -	\$ 409
OPTICAL	\$ 563	\$ 561	\$ -	\$ -	\$ 1,124
OC HMO	\$ 191,364	\$ 190,245	\$ 51,478	\$ -	\$ 433,087
SUBTOTAL	\$ 197,034	\$ 195,708	\$ 51,478	\$ -	\$ 444,220

OPERATING EXPENSES					
ADMINISTRATION	\$ 4,254	\$ 3,990	\$ -	\$ -	\$ 8,244
MISCELLANEOUS	\$ 4,449	\$ 4,542	\$ -	\$ -	\$ 8,991
SUBTOTAL	\$ 8,703	\$ 8,532	\$ -	\$ -	\$ 17,235

TOTAL EXPENSE	\$ 205,737	\$ 204,240	\$ 51,478	\$ -	\$ 461,455
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SURPLUS (DEFICIT)	\$ (57,200)	\$ (62,076)	\$ (51,478)	\$ -	\$ (170,754)
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					AVERAGE
AVG HOURLY INCOME	\$ 5.33	\$ 5.28	\$ -	\$ -	\$ 5.31
AVG HOURLY EXPENSE	\$ 7.39	\$ 7.59	\$ -	\$ -	\$ 7.49
SURPLUS (DEFICIT)	\$ (2.06)	\$ (2.31)	\$ -	\$ -	\$ (2.18)

TOTAL PARTICIPANTS	61	57	0	0	59
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¹No employers contributing to Class C as of 7/1/18

2018
QUARTERLY RECAPS

PLAN E

INCOME	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS	\$ 962,177	\$ 1,024,948	\$ 1,229,020	\$ 1,276,059	\$ 4,492,204
COBRA	\$ 3,040	\$ -	\$ 1,428	\$ -	\$ 4,468
SELF PAY	\$ 1,247	\$ 4,100	\$ -	\$ 7,734	\$ 13,081

TOTAL INCOME	\$ 966,464	\$ 1,029,048	\$ 1,230,448	\$ 1,283,793	\$ 4,509,753
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 2,709	\$ 2,508	\$ 2,941	\$ 2,922	\$ 11,080
CIGNA	\$ 24,944	\$ 24,867	\$ 27,243	\$ 28,497	\$ 105,551
DENTAL	\$ 29,339	\$ 29,622	\$ 33,985	\$ 34,169	\$ 127,115
DISABILITY	\$ 11,789	\$ 1,286	\$ 770	\$ 4,243	\$ 18,088
DRUG	\$ 204,602	\$ 219,513	\$ 165,361	\$ 202,213	\$ 791,689
LIFE/AD&D	\$ 10,032	\$ 10,131	\$ 10,704	\$ 11,686	\$ 42,553
MEDICAL	\$ 279,844	\$ 339,119	\$ 316,194	\$ 498,032	\$ 1,433,189
OPTICAL	\$ 5,403	\$ 5,449	\$ 6,060	\$ 6,305	\$ 23,217
STOP LOSS	\$ 17,040	\$ 17,093	\$ 19,508	\$ 20,765	\$ 74,406
SUBTOTAL	\$ 585,702	\$ 649,588	\$ 582,766	\$ 808,832	\$ 2,626,888

OPERATING EXPENSES					
ADMINISTRATION	\$ 21,831	\$ 21,421	\$ 24,968	\$ 25,969	\$ 94,189
MISCELLANEOUS	\$ 22,831	\$ 24,386	\$ 52,708	\$ 23,347	\$ 123,272
SUBTOTAL	\$ 44,662	\$ 45,807	\$ 77,676	\$ 49,316	\$ 217,461

TOTAL EXPENSE	\$ 630,364	\$ 695,395	\$ 660,442	\$ 858,148	\$ 2,844,349
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SURPLUS (DEFICIT)	\$ 336,100	\$ 333,653	\$ 570,006	\$ 425,645	\$ 1,665,404
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					AVERAGE
AVG HOURLY INCOME	\$ 6.90	\$ 7.01	\$ 7.18	\$ 7.22	\$ 7.08
AVG HOURLY EXPENSE	\$ 4.49	\$ 4.74	\$ 3.86	\$ 4.82	\$ 4.48
SURPLUS (DEFICIT)	\$ 2.41	\$ 2.27	\$ 3.32	\$ 2.40	\$ 2.60

TOTAL PARTICIPANTS	313	306	357	366	336
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2018
QUARTERLY RECAPS

ALL PLANS

INCOME	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS	\$ 1,115,001	\$ 1,171,212	\$ 1,230,448	\$ 1,283,793	\$ 4,800,454
INTEREST & DIVIDENDS	\$ 54,553	\$ 71,622	\$ 57,779	\$ 86,231	\$ 270,185
MISCELLANEOUS INCOME	\$ 58,027	\$ -	\$ 115,471	\$ -	\$ 173,498

TOTAL INCOME	\$ 1,227,581	\$ 1,242,834	\$ 1,403,698	\$ 1,370,024	\$ 5,244,137
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 2,709	\$ 2,508	\$ 2,941	\$ 2,922	\$ 11,080
CIGNA	\$ 24,944	\$ 24,867	\$ 27,243	\$ 28,497	\$ 105,551
DENTAL	\$ 34,237	\$ 34,324	\$ 33,985	\$ 34,169	\$ 136,715
DISABILITY	\$ 11,789	\$ 1,286	\$ 770	\$ 4,243	\$ 18,088
DRUG	\$ 204,602	\$ 219,513	\$ 165,361	\$ 202,213	\$ 791,689
LIFE/AD&D	\$ 10,241	\$ 10,331	\$ 10,704	\$ 11,686	\$ 42,962
MEDICAL	\$ 279,844	\$ 339,119	\$ 316,194	\$ 498,032	\$ 1,433,189
OPTICAL	\$ 5,966	\$ 6,010	\$ 6,060	\$ 6,305	\$ 24,341
OC HMO	\$ 191,364	\$ 190,245	\$ 51,478	\$ -	\$ 433,087
STOP LOSS	\$ 17,040	\$ 17,093	\$ 19,508	\$ 20,765	\$ 74,406
SUBTOTAL	\$ 782,736	\$ 845,296	\$ 634,244	\$ 808,832	\$ 3,071,108

OPERATING EXPENSES					
ADMINISTRATION	\$ 26,085	\$ 25,411	\$ 24,968	\$ 25,969	\$ 102,433
MISCELLANEOUS	\$ 27,280	\$ 28,928	\$ 52,708	\$ 23,347	\$ 132,263
SUBTOTAL	\$ 53,365	\$ 54,339	\$ 77,676	\$ 49,316	\$ 234,696

TOTAL EXPENSE	\$ 836,101	\$ 899,635	\$ 711,920	\$ 858,148	\$ 3,305,804
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SURPLUS (DEFICIT)	\$ 391,480	\$ 343,199	\$ 691,778	\$ 511,876	\$ 1,938,333
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					AVERAGE
AVG HOURLY INCOME	\$ 7.31	\$ 7.15	\$ 8.20	\$ 7.70	\$ 7.59
AVG HOURLY EXPENSE	\$ 4.98	\$ 5.18	\$ 4.16	\$ 4.82	\$ 4.79
SURPLUS (DEFICIT)	\$ 2.33	\$ 1.97	\$ 4.04	\$ 2.88	\$ 2.80

TOTAL PARTICIPANTS	374	363	357	366	365
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FUND RESERVE	\$ 6,969,047	\$ 7,362,232	\$ 7,953,110	\$ 8,546,539	
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2017
QUARTERLY RECAPS

PLAN C

INCOME	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS	\$ 126,305	\$ 141,957	\$ 147,204	\$ 132,793	\$ 548,259
COBRA	\$ -	\$ -	\$ -	\$ -	\$ -
SELF PAY	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME	\$ 126,305	\$ 141,957	\$ 147,204	\$ 132,793	\$ 548,259
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BENEFIT EXPENSES					
DENTAL	\$ 4,769	\$ 4,949	\$ 5,039	\$ 5,067	\$ 19,824
DISABILITY	\$ -	\$ -	\$ -	\$ -	\$ -
LIFE/AD&D	\$ 182	\$ 186	\$ 188	\$ 189	\$ 745
OPTICAL	\$ 571	\$ 984	\$ 230	\$ 541	\$ 2,326
OC HMO	\$ 147,211	\$ 144,874	\$ 177,892	\$ 206,277	\$ 676,254
SUBTOTAL	\$ 152,733	\$ 150,993	\$ 183,349	\$ 212,074	\$ 699,149

OPERATING EXPENSES					
ADMINISTRATION	\$ 4,127	\$ 4,203	\$ 4,062	\$ 3,937	\$ 16,329
MISCELLANEOUS	\$ 8,304	\$ 3,195	\$ 9,043	\$ 6,173	\$ 26,715
SUBTOTAL	\$ 12,431	\$ 7,398	\$ 13,105	\$ 10,110	\$ 43,044

TOTAL EXPENSE	\$ 165,164	\$ 158,391	\$ 196,454	\$ 222,184	\$ 742,193
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SURPLUS (DEFICIT)	\$ (38,859)	\$ (16,434)	\$ (49,250)	\$ (89,391)	\$ (193,934)
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					AVERAGE
AVG HOURLY INCOME	\$ 4.78	\$ 4.78	\$ 5.10	\$ 5.28	\$ 4.99
AVG HOURLY EXPENSE	\$ 6.25	\$ 5.33	\$ 6.80	\$ 8.83	\$ 6.80
SURPLUS (DEFICIT)	\$ (2.06)	\$ (0.55)	\$ (1.70)	\$ (3.55)	\$ (1.81)

TOTAL PARTICIPANTS	61	62	60	58	60
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2017
QUARTERLY RECAPS

PLAN E

INCOME	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS	\$ 887,396	\$ 978,839	\$ 1,044,416	\$ 966,482	\$ 3,877,133
COBRA	\$ 1,222	\$ -	\$ -	\$ 3,348	\$ 4,570
SELF PAY	\$ 2,123	\$ 3,930	\$ 4,794	\$ (1,326)	\$ 9,521

TOTAL INCOME	\$ 890,741	\$ 982,769	\$ 1,049,210	\$ 968,504	\$ 3,891,224
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 9,959	\$ 6,678	\$ 4,418	\$ 2,499	\$ 23,554
CIGNA	\$ 25,465	\$ 26,247	\$ 25,571	\$ 24,892	\$ 102,175
DENTAL	\$ 30,250	\$ 30,077	\$ 30,254	\$ 29,623	\$ 120,204
DISABILITY	\$ 12,515	\$ 18,541	\$ 22,917	\$ 20,505	\$ 74,478
DRUG	\$ 256,326	\$ 362,711	\$ 283,388	\$ 190,501	\$ 1,092,926
LIFE/AD&D	\$ 9,198	\$ 9,020	\$ 9,010	\$ 8,823	\$ 36,051
MEDICAL	\$ 722,403	\$ 556,899	\$ 679,776	\$ 560,147	\$ 2,519,225
OPTICAL	\$ 5,325	\$ 5,847	\$ 5,296	\$ 5,378	\$ 21,846
STOP LOSS	\$ 16,604	\$ 16,083	\$ 17,024	\$ 17,184	\$ 66,895
SUBTOTAL	\$ 1,088,045	\$ 1,032,103	\$ 1,077,654	\$ 859,552	\$ 4,057,354

OPERATING EXPENSES					
ADMINISTRATION	\$ 21,997	\$ 21,629	\$ 21,453	\$ 21,104	\$ 86,183
MISCELLANEOUS	\$ 44,253	\$ 16,444	\$ 47,761	\$ 33,095	\$ 141,553
SUBTOTAL	\$ 66,250	\$ 38,073	\$ 69,214	\$ 54,199	\$ 227,736

TOTAL EXPENSE	\$ 1,154,295	\$ 1,070,176	\$ 1,146,868	\$ 913,751	\$ 4,285,090
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SURPLUS (DEFICIT)	\$ (263,554)	\$ (87,407)	\$ (97,658)	\$ 54,753	\$ (393,866)
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					AVERAGE
AVG HOURLY INCOME	\$ 6.56	\$ 6.65	\$ 6.86	\$ 6.84	\$ 6.73
AVG HOURLY EXPENSE	\$ 8.51	\$ 7.24	\$ 7.50	\$ 6.46	\$ 7.43
SURPLUS (DEFICIT)	\$ (1.95)	\$ (0.59)	\$ (0.64)	\$ 0.38	\$ (0.70)

TOTAL PARTICIPANTS	325	319	317	311	318
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2017
QUARTERLY RECAPS

ALL PLANS

INCOME	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS	\$ 1,017,046	\$ 1,124,726	\$ 1,196,414	\$ 1,101,297	\$ 4,439,483
INTEREST & DIVIDENDS	\$ 59,746	\$ 68,618	\$ 59,061	\$ 64,043	\$ 251,468
MISCELLANEOUS INCOME	\$ 50,128	\$ -	\$ 127,518	\$ -	\$ 177,646

TOTAL INCOME	\$ 1,126,920	\$ 1,193,344	\$ 1,382,993	\$ 1,165,340	\$ 4,868,597
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 9,959	\$ 6,678	\$ 4,418	\$ 2,499	\$ 23,554
CIGNA	\$ 25,465	\$ 26,247	\$ 25,571	\$ 24,892	\$ 102,175
DENTAL	\$ 35,019	\$ 35,026	\$ 35,293	\$ 34,690	\$ 140,028
DISABILITY	\$ 12,515	\$ 18,541	\$ 22,917	\$ 20,505	\$ 74,478
DRUG	\$ 256,326	\$ 362,711	\$ 283,388	\$ 190,501	\$ 1,092,926
LIFE/AD&D	\$ 9,380	\$ 9,206	\$ 9,198	\$ 9,012	\$ 36,796
MEDICAL	\$ 722,403	\$ 556,899	\$ 679,776	\$ 560,147	\$ 2,519,225
OPTICAL	\$ 5,896	\$ 6,831	\$ 5,526	\$ 5,919	\$ 24,172
OC HMO	\$ 147,211	\$ 144,874	\$ 177,892	\$ 206,277	\$ 676,254
STOP LOSS	\$ 16,604	\$ 16,083	\$ 17,024	\$ 17,184	\$ 66,895
SUBTOTAL	\$ 1,240,778	\$ 1,183,096	\$ 1,261,003	\$ 1,071,626	\$ 4,756,503

OPERATING EXPENSES					
ADMINISTRATION	\$ 26,124	\$ 25,832	\$ 25,515	\$ 25,041	\$ 102,512
MISCELLANEOUS	\$ 52,557	\$ 19,639	\$ 56,804	\$ 39,268	\$ 168,268
SUBTOTAL	\$ 78,681	\$ 45,471	\$ 82,319	\$ 64,309	\$ 270,780

TOTAL EXPENSE	\$ 1,319,459	\$ 1,228,567	\$ 1,343,322	\$ 1,135,935	\$ 5,027,283
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SURPLUS (DEFICIT)	\$ (192,539)	\$ (35,223)	\$ 39,671	\$ 29,405	\$ (158,686)
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					AVERAGE
AVG HOURLY INCOME	\$ 6.94	\$ 6.73	\$ 7.60	\$ 6.99	\$ 7.07
AVG HOURLY EXPENSE	\$ 8.13	\$ 6.92	\$ 7.39	\$ 6.81	\$ 7.31
SURPLUS (DEFICIT)	\$ (1.19)	\$ (0.19)	\$ 0.21	\$ 0.18	\$ (0.24)

TOTAL PARTICIPANTS	386	381	377	369	378
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FUND RESERVE	\$ 6,775,712	\$ 6,909,739	\$ 6,791,875	\$ 6,818,560	
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FOURTH QUARTER 2018 CONTRACT INFORMATION

COMPANY	PLAN	CURRENT RATES	CURRENT RATE EFF. DATE	NEXT RATE CHANGE DATE	CBA EXPIRATION
ADAMS BURCH	E	\$7.22	07-01-18	07-01-19	06-30-23
EIGHT O'CLOCK COFFEE	E	\$6.88	02-05-18	02-05-19	07-17-21
GIANT RECYCLING	E	\$7.22	07-01-18	07-01-19	06-25-22
GIANT WAREHOUSE	E	\$7.22	06-01-18	06-01-19	05-14-22
UNION LOCAL 730	E	\$7.22	06-01-18	06-01-19	FOLLOWS GIANT WAREHOUSE CBA
WASHINGTON FOOD	E	\$6.88	11-01-18	11-01-19	10-31-21

HEALTH AND WELFARE
DELINQUENCY REPORT
As of December 31, 2018

NO DELINQUENCIES

Fund Reserve

Months of Available Fund Reserve			
Expenses			
	Jan - Dec 2017		\$ 5,027,283.00
	Jan - Dec 2018		\$ 3,305,804.00
	Total		\$ 8,333,087.00
	Per Month		\$ 347,211.96
Fund Reserve			
	Dec-18		\$ 8,546,539.00
	Months of Reserve 12/31/2018		24.6
	Months of Reserve 9/30/2018		22.3

Projected Hourly Contribution - Future Expenses Based on Most Recent 12 Month Data (December 2018 - November 2019)

Class E	\$	4.74
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