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

**SECOND QUARTER 2018**

**ADMINISTRATIVE MANAGER'S REPORT**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

SECOND QUARTER 2018
CONTRIBUTIONS AND EXPENSES

**PLAN C**

| **INCOME** | | | | |
|---|---|---|---|---|
| **EMPLOYER** | **RATE** | **HOURS** | **PARTICIPANTS** | **CONTRIBUTIONS** |
| ADAMS BURCH | $ 5.28 | 26,924.97 | 57 | $ 142,164 |
| COBRA | | | 0 | $ - |
| SELF PAY | | | 0 | $ - |
| | | | | |
| **TOTAL INCOME** | | **26,924.97** | **57** | **$ 142,164** |

| **BENEFIT EXPENSES** | **RATE** | **EXPENSE** | **AVG. HRLY COST** | **COMMENT** |
|---|---|---|---|---|
| DENTAL | $ 28.15 | $ 4,702 | $ 0.175 | |
| DISABILITY | | $ - | $ - | |
| LIFE/AD&D-ING | $ 0.209 | $ 200 | $ 0.007 | $0.179 LIFE / $0.03 AD&D |
| OPTICAL GVS/FULLY INSURED | $ 3.10 | $ 561 | $ 0.021 | |
| OC HMO | $ 1,119.09 | $ 190,245 | $ 7.066 | |
| SUB TOTAL | | $ 195,708 | $ 7.269 | |

| **OPERATING EXPENSES** | **RATE** | **EXPENSE** | **AVG. HRLY COST** | **COMMENT** |
|---|---|---|---|---|
| ADMINISTRATION | $ 23.06 | $ 3,954 | $ 0.147 | |
| ADMINISTRATION HIPAA | $ 0.21 | $ 36 | $ 0.001 | |
| MISCELLANEOUS | | $ 4,542 | $ 0.169 | |
| SUB TOTAL | | $ 8,532 | $ 0.317 | |

| **TOTAL EXPENSES** | | **$ 204,240** | **$ 7.586** |
|---|---|---|---|

| **SURPLUS (DEFICIT)** | | **$ (62,076)** |
|---|---|---|

| AVG. HOURLY INCOME | | **$ 5.28** |
|---|---|---|
| AVG. HOURLY EXPENSE | | **$ 7.59** |
| SURPLUS (DEFICIT) | | **$ (2.31)** |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

SECOND QUARTER 2018
CONTRIBUTIONS AND EXPENSES

**PLAN E**

| **INCOME** | | | | |
|---|---|---|---|---|
| **EMPLOYER** | **RATE** | **HOURS** | **PARTICIPANTS** | **CONTRIBUTIONS** |
| EIGHT O'CLOCK COFFEE | $ 6.88 | 22,471.50 | 49 | $ 154,604 |
| GIANT RECYCLING | $ 6.88 | 9,996.70 | 21 | $ 68,777 |
| GIANT WAREHOUSE[1] | $ 7.22 | 110,685.80 | 225 | $ 775,836 |
| UNION LOCAL 730[1] | $ 7.22 | 1,812.00 | 4 | $ 12,669 |
| WASHINGTON FOOD | $ 6.88 | 1,898.50 | 4 | $ 13,062 |
| COBRA | | | 0 | $ - |
| SELF PAY | | | 3 | $ 4,100 |
| **TOTAL INCOME** | | **146,864.50** | **306** | **$ 1,029,048** |

| **BENEFIT EXPENSES** | **RATE** | **EXPENSE** | **AVG. HRLY COST** | **COMMENT** |
|---|---|---|---|---|
| CIGNA OONSP | 19% | $ 2,508 | $ 0.017 | |
| CIGNA HEALTH CARE | $ 26.12 | $ 24,867 | $ 0.169 | |
| DENTAL | $ 31.58 | $ 29,622 | $ 0.202 | |
| DISABILITY | | $ 1,286 | $ 0.009 | |
| DRUG | $ 0.80 | $ 219,513 | $ 1.495 | |
| LIFE/AD&D-ING | $ 0.209 | $ 10,131 | $ 0.069 | $0.179 LIFE / $0.03 AD&D |
| MEDICAL | | $ 339,119 | $ 2.309 | |
| OPTICAL GVS/FULLY INSURED | $ 3.10 | $ 521 | $ 0.004 | |
| OPTICAL GVS/FULLY INSURED | $ 6.23 | $ 4,928 | $ 0.034 | |
| STOP LOSS | $ 18.05 | $ 17,093 | $ 0.116 | |
| SUB TOTAL | | $ 649,588 | $ 4.424 | |

| **OPERATING EXPENSES** | **RATE** | **EXPENSE** | **AVG. HRLY COST** | **COMMENT** |
|---|---|---|---|---|
| ADMINISTRATION | $ 23.06 | $ 21,228 | $ 0.145 | |
| ADMINISTRATION HIPAA | $ 0.21 | $ 193 | $ 0.001 | |
| MISCELLANEOUS | | $ 24,386 | $ 0.166 | |
| SUB TOTAL | | $ 45,807 | $ 0.312 | |

| | | |
|---|---|---|
| **TOTAL EXPENSES** | **$ 695,395** | **$ 4.74** |

| | | |
|---|---|---|
| **SURPLUS (DEFICIT)** | | **$ 333,653** |

| | | |
|---|---|---|
| AVG. HOURLY INCOME | | **$ 7.01** |
| AVG. HOURLY EXPENSE | | **$ 4.74** |
| SURPLUS (DEFICIT) | | **$ 2.27** |

[1] Rate increase as of 06/01/18

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

SECOND QUARTER 2018
MISCELLANEOUS EXPENSES

ALL PLANS

| **MISCELLANEOUS EXPENSES** | **AMOUNT** |
|---|---|
| AUDITOR | $ 5,000 |
| AMERICAN CORE REALTY INVESTMENT MANAGER FEES | $ 1,083 |
| CHARTWELL INVESTMENT MANAGER FEES | $ 3,415 |
| CONFERENCE | $ 3,097 |
| CYBER LIABILITY INSURANCE | $ 515 |
| INVESTMENT PERFORMANCE SERVICES | $ 5,625 |
| LEGAL | $ 5,644 |
| MEETING | $ 590 |
| PNC FEES | $ 1,690 |
| POSTAGE | $ 165 |
| WEDGE CAPITAL INVESTMENT MANAGER FEES | $ 2,104 |

| | |
|---|---|
| **TOTAL** | **$ 28,928** |

Miscellaneous charges are assigned by plan on a pro-rated basis, based on participant counts.

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

2018
QUARTERLY RECAPS

**PLAN C**

| **INCOME** | **FIRST 2018** | **SECOND 2018** | **THIRD 2018** | **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** |
| | | | | | |
| **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 | $ - | $ - | $ 381,609 |
| SUBTOTAL | $ 197,034 | $ 195,708 | $ - | $ - | $ 392,742 |
| | | | | | |
| **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** | **$ -** | **$ -** | **$ 409,977** |
| | | | | | |
| SURPLUS (DEFICIT) | **$ (57,200)** | **$ (62,076)** | **$ -** | **$ -** | **$ (119,276)** |
| | | | | | |
| | | | | | **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 |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

2018
QUARTERLY RECAPS

**PLAN E**

| **INCOME** | **FIRST 2018** | **SECOND 2018** | **THIRD 2018** | **FOURTH 2018** | **TOTAL** |
|---|---|---|---|---|---|
| CONTRIBUTIONS | $ 962,177 | $ 1,024,948 | $ - | $ - | $ 1,987,125 |
| COBRA | $ 3,040 | $ - | $ - | $ - | $ 3,040 |
| SELF PAY | $ 1,247 | $ 4,100 | $ - | $ - | $ 5,347 |
| | | | | | |
| **TOTAL INCOME** | **$ 966,464** | **$ 1,029,048** | **$ -** | **$ -** | **$ 1,995,512** |
| | | | | | |
| **BENEFIT EXPENSES** | | | | | |
| CIGNA OONSP | $ 2,709 | $ 2,508 | $ - | $ - | $ 5,217 |
| CIGNA | $ 24,944 | $ 24,867 | $ - | $ - | $ 49,811 |
| DENTAL | $ 29,339 | $ 29,622 | $ - | $ - | $ 58,961 |
| DISABILITY | $ 11,789 | $ 1,286 | $ - | $ - | $ 13,075 |
| DRUG | $ 204,602 | $ 219,513 | $ - | $ - | $ 424,115 |
| LIFE/AD&D | $ 10,032 | $ 10,131 | $ - | $ - | $ 20,163 |
| MEDICAL | $ 279,844 | $ 339,119 | $ - | $ - | $ 618,963 |
| OPTICAL | $ 5,403 | $ 5,449 | $ - | $ - | $ 10,852 |
| STOP LOSS | $ 17,040 | $ 17,093 | $ - | $ - | $ 34,133 |
| SUBTOTAL | $ 585,702 | $ 649,588 | $ - | $ - | $ 1,235,290 |
| | | | | | |
| **OPERATING EXPENSES** | | | | | |
| ADMINISTRATION | $ 21,831 | $ 21,421 | $ - | $ - | $ 43,252 |
| MISCELLANEOUS | $ 22,831 | $ 24,386 | $ - | $ - | $ 47,217 |
| SUBTOTAL | $ 44,662 | $ 45,807 | $ - | $ - | $ 90,469 |
| | | | | | |
| **TOTAL EXPENSE** | **$ 630,364** | **$ 695,395** | **$ -** | **$ -** | **$ 1,325,759** |
| | | | | | |
| SURPLUS (DEFICIT) | **$ 336,100** | **$ 333,653** | **$ -** | **$ -** | **$ 669,753** |
| | | | | | |
| | | | | | **AVERAGE** |
| AVG HOURLY INCOME | $ 6.90 | $ 7.01 | $ - | $ - | $ 6.96 |
| AVG HOURLY EXPENSE | $ 4.49 | $ 4.74 | $ - | $ - | $ 4.62 |
| | | | | | |
| SURPLUS (DEFICIT) | $ 2.41 | $ 2.27 | $ - | $ - | $ 2.34 |
| | | | | | |
| **TOTAL PARTICIPANTS** | 313 | 306 | 0 | 0 | 310 |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

2018
QUARTERLY RECAPS

**ALL PLANS**

| INCOME | FIRST 2018 | SECOND 2018 | THIRD 2018 | FOURTH 2018 | TOTAL |
|---|---|---|---|---|---|
| CONTRIBUTIONS | $ 1,115,001 | $ 1,171,212 | $ - | $ - | $ 2,286,213 |
| INTEREST & DIVIDENDS | $ 54,553 | $ 71,622 | $ - | $ - | $ 126,175 |
| MISCELLANEOUS INCOME | $ 58,027 | $ - | $ - | $ - | $ 58,027 |
| **TOTAL INCOME** | **$ 1,227,581** | **$ 1,242,834** | **$ -** | **$ -** | **$ 2,470,415** |
| **BENEFIT EXPENSES** | | | | | |
| CIGNA OONSP | $ 2,709 | $ 2,508 | $ - | $ - | $ 5,217 |
| CIGNA | $ 24,944 | $ 24,867 | $ - | $ - | $ 49,811 |
| DENTAL | $ 34,237 | $ 34,324 | $ - | $ - | $ 68,561 |
| DISABILITY | $ 11,789 | $ 1,286 | $ - | $ - | $ 13,075 |
| DRUG | $ 204,602 | $ 219,513 | $ - | $ - | $ 424,115 |
| LIFE/AD&D | $ 10,241 | $ 10,331 | $ - | $ - | $ 20,572 |
| MEDICAL | $ 279,844 | $ 339,119 | $ - | $ - | $ 618,963 |
| OPTICAL | $ 5,966 | $ 6,010 | $ - | $ - | $ 11,976 |
| OC HMO | $ 191,364 | $ 190,245 | $ - | $ - | $ 381,609 |
| STOP LOSS | $ 17,040 | $ 17,093 | $ - | $ - | $ 34,133 |
| SUBTOTAL | $ 782,736 | $ 845,296 | $ - | $ - | $ 1,628,032 |
| **OPERATING EXPENSES** | | | | | |
| ADMINISTRATION | $ 26,085 | $ 25,411 | $ - | $ - | $ 51,496 |
| MISCELLANEOUS | $ 27,280 | $ 28,928 | $ - | $ - | $ 56,208 |
| SUBTOTAL | $ 53,365 | $ 54,339 | $ - | $ - | $ 107,704 |
| **TOTAL EXPENSE** | **$ 836,101** | **$ 899,635** | **$ -** | **$ -** | **$ 1,735,736** |
| SURPLUS (DEFICIT) | **$ 391,480** | **$ 343,199** | **$ -** | **$ -** | **$ 734,679** |

| | | | | | AVERAGE |
|---|---|---|---|---|---|
| AVG HOURLY INCOME | $ 7.31 | $ 7.15 | $ - | $ - | $ 7.23 |
| AVG HOURLY EXPENSE | $ 4.98 | $ 5.18 | $ - | $ - | $ 5.08 |
| **SURPLUS (DEFICIT)** | **$ 2.33** | **$ 1.97** | **$ -** | **$ -** | **$ 2.15** |
| **TOTAL PARTICIPANTS** | **374** | **363** | **0** | **0** | **369** |
| FUND RESERVE | $ 6,969,047 | $ 7,362,232 | | | |

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** |
| | | | | | |
| **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** |
| | | | | | |
| SURPLUS (DEFICIT) | **$ (38,859)** | **$ (16,434)** | **$ (49,250)** | **$ (89,391)** | **$ (193,934)** |
| | | | | | |
| | | | | | **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 |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

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** |
| **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** |
| SURPLUS (DEFICIT) | **$ (263,554)** | **$ (87,407)** | **$ (97,658)** | **$ 54,753** | **$ (393,866)** |
| | | | | | **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 |

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** |
| **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** |
| SURPLUS (DEFICIT) | **$ (192,539)** | **$ (35,223)** | **$ 39,671** | **$ 29,405** | **$ (158,686)** |
| | | | | | **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** |
| FUND RESERVE | $ 6,775,712 | $ 6,909,739 | $ 6,791,875 | $ 6,818,560 | |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

SECOND QUARTER 2018
CONTRACT INFORMATION

| COMPANY | PLAN | CURRENT RATES | CURRENT RATE EFF. DATE | NEXT RATE CHANGE DATE | CBA EXPIRATION |
|---|---|---|---|---|---|
| ADAMS BURCH | C | $5.28 | 08-01-17 | 07-01-18 | 06-30-23 |
| | | | | | |
| EIGHT O'CLOCK COFFEE | E | $6.88 | 02-05-18 | 02-05-19 | 07-17-21 |
| | | | | | |
| GIANT RECYCLING | E | $6.88 | 07-01-17 | 07-01-18 | 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 | 11-01-17 | TBD | 11-03-18 |

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

HEALTH AND WELFARE
DELINQUENCY REPORT
**As of June 30, 2018**

NO DELINQUENCIES

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND

## Fund Reserve

| Months of Available Fund Reserve | | | |
|---|---|---|---|
| Expenses | | | |
| | Jan - Dec 2017 | | $ 5,027,283.00 |
| | Jan - Jun 2018 | | $ 1,628,032.00 |
| | | | |
| | Total | | $ 6,655,315.00 |
| | | | |
| | Per Month | | $ 369,739.72 |
| | | | |
| Fund Reserve | | | |
| | Jun-18 | | $ 7,362,232.00 |
| | | | |
| | **Months of Reserve 6/30/2018** | | **19.9** |
| | | | |
| | Months of Reserve 3/31/2018 | | 17.8 |

**Projected Hourly Contribution - Future Expenses**
**Based on Most Recent 12 Month Data**
(June 2018 - May 2019)

| | | |
|---|---|---|
| Class E | $ | 6.23 |