

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

**THIRD QUARTER 2019**

**ADMINISTRATIVE MANAGER'S REPORT**

|                                                          |
|----------------------------------------------------------|
| <p>THIRD QUARTER 2019<br/>CONTRIBUTIONS AND EXPENSES</p> |
|----------------------------------------------------------|

| INCOME               |         |                   |              |                     |
|----------------------|---------|-------------------|--------------|---------------------|
| EMPLOYER             | RATE    | HOURS             | PARTICIPANTS | CONTRIBUTIONS       |
| ADAMS BURCH          | \$ 7.58 | 26,547.79         | 59           | \$ 201,232          |
| EIGHT O'CLOCK COFFEE | \$ 7.22 | 21,353.75         | 46           | \$ 154,174          |
| GIANT RECYCLING      | \$ 7.58 | 10,834.00         | 20           | \$ 82,122           |
| GIANT WAREHOUSE      | \$ 7.58 | 111,004.80        | 213          | \$ 841,416          |
| UNION LOCAL 730      | \$ 7.58 | 1,564.00          | 4            | \$ 11,855           |
| WASHINGTON FOOD      | \$ 6.88 | 1,785.00          | 4            | \$ 12,281           |
| COBRA                |         |                   | 4            | \$ 10,322           |
| SELF PAY             |         |                   | 0            | \$ -                |
| <b>TOTAL INCOME</b>  |         | <b>173,089.34</b> | <b>350</b>   | <b>\$ 1,313,402</b> |

| BENEFIT EXPENSES          | RATE     | EXPENSE      | AVG. HRLY COST | COMMENT                   |
|---------------------------|----------|--------------|----------------|---------------------------|
| CIGNA OONSP               | 19%      | \$ 51,876    | \$ 0.300       |                           |
| CIGNA HEALTH CARE         | \$ 27.15 | \$ 29,696    | \$ 0.172       |                           |
| DENTAL                    | \$ 31.58 | \$ 33,380    | \$ 0.193       |                           |
| DISABILITY                |          | \$ 19,671    | \$ 0.114       |                           |
| DRUG                      |          | \$ 191,486   | \$ 1.106       |                           |
| LIFE/AD&D-ING             | \$ 0.240 | \$ 11,404    | \$ 0.066       | \$0.21 LIFE / \$0.03 AD&D |
| MEDICAL                   |          | \$ 676,600   | \$ 3.909       |                           |
| OPTICAL GVS/FULLY INSURED | \$ 5.90  | \$ 6,690     | \$ 0.039       |                           |
| STOP LOSS                 | \$ 20.79 | \$ 21,851    | \$ 0.126       |                           |
| SUB TOTAL                 |          | \$ 1,042,654 | \$ 6.025       |                           |

| OPERATING EXPENSES   | RATE     | EXPENSE   | AVG. HRLY COST | COMMENT |
|----------------------|----------|-----------|----------------|---------|
| ADMINISTRATION       | \$ 23.75 | \$ 24,986 | \$ 0.144       |         |
| ADMINISTRATION HIPAA | \$ 0.21  | \$ 221    | \$ 0.001       |         |
| MISCELLANEOUS        |          | \$ 54,736 | \$ 0.316       |         |
| SUB TOTAL            |          | \$ 79,943 | \$ 0.461       |         |

|                       |                     |                 |
|-----------------------|---------------------|-----------------|
| <b>TOTAL EXPENSES</b> | <b>\$ 1,122,597</b> | <b>\$ 6.486</b> |
|-----------------------|---------------------|-----------------|

|                          |                   |
|--------------------------|-------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$ 190,805</b> |
|--------------------------|-------------------|

|                     |                |
|---------------------|----------------|
| AVG. HOURLY INCOME  | <b>\$ 7.59</b> |
| AVG. HOURLY EXPENSE | <b>\$ 6.49</b> |
| SURPLUS (DEFICIT)   | <b>\$ 1.10</b> |

|                                                      |
|------------------------------------------------------|
| <p>THIRD QUARTER 2019<br/>MISCELLANEOUS EXPENSES</p> |
|------------------------------------------------------|

| MISCELLANEOUS EXPENSES                            | AMOUNT           |
|---------------------------------------------------|------------------|
| AUDITOR                                           | \$ 10,700        |
| AMERICAN CORE REALTY INVESTMENT MANAGER FEES      | \$ 2,282         |
| CHARTWELL INVESTMENT MANAGER FEES                 | \$ 4,167         |
| CONFERENCE                                        | \$ 272           |
| CONSULTING                                        | \$ 4,498         |
| CYBER LIABILITY INSURANCE                         | \$ 10,387        |
| INVESTMENT PERFORMANCE SERVICES                   | \$ 5,625         |
| LEGAL                                             | \$ 9,646         |
| MEETING                                           | \$ 360           |
| PATIENT-CENTERED OUTCOMES RESEARCH TRUST FUND FEE | \$ 1,936         |
| PNC FEES                                          | \$ 1,885         |
| POSTAGE                                           | \$ 60            |
| PRINTING                                          | \$ 201           |
| WEDGE CAPITAL INVESTMENT MANAGER FEES             | \$ 2,717         |
| <b>TOTAL</b>                                      | <b>\$ 54,736</b> |

2019  
QUARTERLY RECAPS

| INCOME                            | FIRST 2019   | SECOND 2019  | THIRD 2019   | FOURTH 2019 | TOTAL        |
|-----------------------------------|--------------|--------------|--------------|-------------|--------------|
| CONTRIBUTIONS                     | \$ 1,210,971 | \$ 1,241,850 | \$ 1,303,080 | \$ -        | \$ 3,755,901 |
| COBRA                             | \$ 1,678     | \$ 6,965     | \$ 10,322    | \$ -        | \$ 18,965    |
| SELF PAY                          | \$ 21,667    | \$ 6,396     | \$ -         | \$ -        | \$ 28,063    |
| INTEREST & DIVIDENDS              | \$ 70,731    | \$ 82,322    | \$ 71,259    | \$ -        | \$ 224,312   |
| MISCELLANEOUS INCOME <sup>1</sup> | \$ 176       | \$ 194       | \$ 85,219    | \$ -        | \$ 85,589    |

|                     |                     |                     |                     |             |                     |
|---------------------|---------------------|---------------------|---------------------|-------------|---------------------|
| <b>TOTAL INCOME</b> | <b>\$ 1,305,223</b> | <b>\$ 1,337,727</b> | <b>\$ 1,469,880</b> | <b>\$ -</b> | <b>\$ 4,112,830</b> |
|---------------------|---------------------|---------------------|---------------------|-------------|---------------------|

| BENEFIT EXPENSES |            |              |              |      |              |
|------------------|------------|--------------|--------------|------|--------------|
| CIGNA OONSP      | \$ 30,874  | \$ 38,643    | \$ 51,876    | \$ - | \$ 121,393   |
| CIGNA            | \$ 29,314  | \$ 29,946    | \$ 29,696    | \$ - | \$ 88,956    |
| DENTAL           | \$ 33,569  | \$ 33,791    | \$ 33,380    | \$ - | \$ 100,740   |
| DISABILITY       | \$ 2,700   | \$ 18,471    | \$ 19,671    | \$ - | \$ 40,842    |
| DRUG             | \$ 189,515 | \$ 243,103   | \$ 191,486   | \$ - | \$ 624,104   |
| LIFE/AD&D        | \$ 11,481  | \$ 11,555    | \$ 11,404    | \$ - | \$ 34,440    |
| MEDICAL          | \$ 507,366 | \$ 867,259   | \$ 676,600   | \$ - | \$ 2,051,225 |
| OPTICAL          | \$ 6,559   | \$ 6,626     | \$ 6,690     | \$ - | \$ 19,875    |
| STOP LOSS        | \$ 22,349  | \$ 22,080    | \$ 21,851    | \$ - | \$ 66,280    |
| SUBTOTAL         | \$ 833,727 | \$ 1,271,474 | \$ 1,042,654 | \$ - | \$ 3,147,855 |

| OPERATING EXPENSES |           |           |           |      |            |
|--------------------|-----------|-----------|-----------|------|------------|
| ADMINISTRATION     | \$ 26,213 | \$ 25,830 | \$ 25,207 | \$ - | \$ 77,250  |
| MISCELLANEOUS      | \$ 19,962 | \$ 33,831 | \$ 54,736 | \$ - | \$ 108,529 |
| SUBTOTAL           | \$ 46,175 | \$ 59,661 | \$ 79,943 | \$ - | \$ 185,779 |

|                      |                   |                     |                     |             |                     |
|----------------------|-------------------|---------------------|---------------------|-------------|---------------------|
| <b>TOTAL EXPENSE</b> | <b>\$ 879,902</b> | <b>\$ 1,331,135</b> | <b>\$ 1,122,597</b> | <b>\$ -</b> | <b>\$ 3,333,634</b> |
|----------------------|-------------------|---------------------|---------------------|-------------|---------------------|

|                          |                   |                 |                   |             |                   |
|--------------------------|-------------------|-----------------|-------------------|-------------|-------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$ 425,321</b> | <b>\$ 6,592</b> | <b>\$ 347,283</b> | <b>\$ -</b> | <b>\$ 779,196</b> |
|--------------------------|-------------------|-----------------|-------------------|-------------|-------------------|

|                    |         |         |         |      | AVERAGE |
|--------------------|---------|---------|---------|------|---------|
| AVG HOURLY INCOME  | \$ 7.76 | \$ 7.87 | \$ 8.49 | \$ - | \$ 8.04 |
| AVG HOURLY EXPENSE | \$ 5.23 | \$ 7.83 | \$ 6.49 | \$ - | \$ 6.52 |
|                    |         |         |         |      |         |
| SURPLUS (DEFICIT)  | \$ 2.53 | \$ 0.04 | \$ 2.00 | \$ - | \$ 1.52 |

|                           |     |     |     |   |     |
|---------------------------|-----|-----|-----|---|-----|
| <b>TOTAL PARTICIPANTS</b> | 366 | 372 | 350 | 0 | 363 |
|---------------------------|-----|-----|-----|---|-----|

|                     |              |              |              |  |
|---------------------|--------------|--------------|--------------|--|
| <b>FUND RESERVE</b> | \$ 9,080,552 | \$ 9,114,374 | \$ 9,571,604 |  |
|---------------------|--------------|--------------|--------------|--|

<sup>1</sup>Medical Loss Ratio rebate - \$85,218.97

2018  
QUARTERLY RECAPS

**PLAN C**

| INCOME        | FIRST 2018 | SECOND 2018 | THIRD 2018 <sup>1</sup> | FOURTH 2018 | TOTAL      |
|---------------|------------|-------------|-------------------------|-------------|------------|
| CONTRIBUTIONS | \$ 147,103 | \$ 142,164  | \$ -                    | \$ -        | \$ 289,267 |
| COBRA         | \$ -       | \$ -        | \$ -                    | \$ -        | \$ -       |
| SELF PAY      | \$ 1,434   | \$ -        | \$ -                    | \$ -        | \$ 1,434   |

|                     |                   |                   |             |             |                   |
|---------------------|-------------------|-------------------|-------------|-------------|-------------------|
| <b>TOTAL INCOME</b> | <b>\$ 148,537</b> | <b>\$ 142,164</b> | <b>\$ -</b> | <b>\$ -</b> | <b>\$ 290,701</b> |
|---------------------|-------------------|-------------------|-------------|-------------|-------------------|

| 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 |

|                      |                   |                   |                  |             |                   |
|----------------------|-------------------|-------------------|------------------|-------------|-------------------|
| <b>TOTAL EXPENSE</b> | <b>\$ 205,737</b> | <b>\$ 204,240</b> | <b>\$ 51,478</b> | <b>\$ -</b> | <b>\$ 461,455</b> |
|----------------------|-------------------|-------------------|------------------|-------------|-------------------|

|                          |                    |                    |                    |             |                     |
|--------------------------|--------------------|--------------------|--------------------|-------------|---------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$ (57,200)</b> | <b>\$ (62,076)</b> | <b>\$ (51,478)</b> | <b>\$ -</b> | <b>\$ (170,754)</b> |
|--------------------------|--------------------|--------------------|--------------------|-------------|---------------------|

|                    | 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) |

|                           |           |           |          |          |           |
|---------------------------|-----------|-----------|----------|----------|-----------|
| <b>TOTAL PARTICIPANTS</b> | <b>61</b> | <b>57</b> | <b>0</b> | <b>0</b> | <b>59</b> |
|---------------------------|-----------|-----------|----------|----------|-----------|

<sup>1</sup>No 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    |

|                     |                   |                     |                     |                     |                     |
|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|
| <b>TOTAL INCOME</b> | <b>\$ 966,464</b> | <b>\$ 1,029,048</b> | <b>\$ 1,230,448</b> | <b>\$ 1,283,793</b> | <b>\$ 4,509,753</b> |
|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|

| 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 |

|                      |                   |                   |                   |                   |                     |
|----------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| <b>TOTAL EXPENSE</b> | <b>\$ 630,364</b> | <b>\$ 695,395</b> | <b>\$ 660,442</b> | <b>\$ 858,148</b> | <b>\$ 2,844,349</b> |
|----------------------|-------------------|-------------------|-------------------|-------------------|---------------------|

|                          |                   |                   |                   |                   |                     |
|--------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$ 336,100</b> | <b>\$ 333,653</b> | <b>\$ 570,006</b> | <b>\$ 425,645</b> | <b>\$ 1,665,404</b> |
|--------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|

|                    | 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 |

|                           |            |            |            |            |            |
|---------------------------|------------|------------|------------|------------|------------|
| <b>TOTAL PARTICIPANTS</b> | <b>313</b> | <b>306</b> | <b>357</b> | <b>366</b> | <b>336</b> |
|---------------------------|------------|------------|------------|------------|------------|

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   |

|                     |                     |                     |                     |                     |                     |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| <b>TOTAL INCOME</b> | <b>\$ 1,227,581</b> | <b>\$ 1,242,834</b> | <b>\$ 1,403,698</b> | <b>\$ 1,370,024</b> | <b>\$ 5,244,137</b> |
|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|

| 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 |

|                      |                   |                   |                   |                   |                     |
|----------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| <b>TOTAL EXPENSE</b> | <b>\$ 836,101</b> | <b>\$ 899,635</b> | <b>\$ 711,920</b> | <b>\$ 858,148</b> | <b>\$ 3,305,804</b> |
|----------------------|-------------------|-------------------|-------------------|-------------------|---------------------|

|                          |                   |                   |                   |                   |                     |
|--------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$ 391,480</b> | <b>\$ 343,199</b> | <b>\$ 691,778</b> | <b>\$ 511,876</b> | <b>\$ 1,938,333</b> |
|--------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|

|                          |                |                |                |                | 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        |
| <b>SURPLUS (DEFICIT)</b> | <b>\$ 2.33</b> | <b>\$ 1.97</b> | <b>\$ 4.04</b> | <b>\$ 2.88</b> | <b>\$ 2.80</b> |

|                           |            |            |            |            |            |
|---------------------------|------------|------------|------------|------------|------------|
| <b>TOTAL PARTICIPANTS</b> | <b>374</b> | <b>363</b> | <b>357</b> | <b>366</b> | <b>365</b> |
|---------------------------|------------|------------|------------|------------|------------|

|                     |                     |                     |                     |                     |  |
|---------------------|---------------------|---------------------|---------------------|---------------------|--|
| <b>FUND RESERVE</b> | <b>\$ 6,969,047</b> | <b>\$ 7,362,232</b> | <b>\$ 7,953,110</b> | <b>\$ 8,546,539</b> |  |
|---------------------|---------------------|---------------------|---------------------|---------------------|--|

|                                                    |
|----------------------------------------------------|
| <p>THIRD QUARTER 2019<br/>CONTRACT INFORMATION</p> |
|----------------------------------------------------|

| COMPANY              | PLAN | CURRENT RATES | CURRENT RATE EFF. DATE | NEXT RATE CHANGE DATE | CBA EXPIRATION              |
|----------------------|------|---------------|------------------------|-----------------------|-----------------------------|
| ADAMS BURCH          | E    | \$7.58        | 07-01-19               | 07-01-20              | 06-30-23                    |
| EIGHT O'CLOCK COFFEE | E    | \$7.22        | 02-05-19               | 02-05-20              | 07-17-21                    |
| GIANT RECYCLING      | E    | \$7.58        | 07-01-19               | 07-01-20              | 06-25-22                    |
| GIANT WAREHOUSE      | E    | \$7.58        | 06-01-19               | 06-01-20              | 05-14-22                    |
| UNION LOCAL 730      | E    | \$7.58        | 06-01-19               | 06-01-20              | 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 September 30, 2019**

NO DELINQUENCIES

## Fund Reserve

| Months of Available Fund Reserve |                                    |  |                 |
|----------------------------------|------------------------------------|--|-----------------|
| Expenses                         |                                    |  |                 |
|                                  | Jan - Dec 2018                     |  | \$ 3,305,804.00 |
|                                  | Jan - Sep 2019                     |  | \$ 3,333,634.00 |
|                                  |                                    |  |                 |
|                                  | Total                              |  | \$ 6,639,438.00 |
|                                  |                                    |  |                 |
|                                  | Per Month                          |  | \$ 316,163.71   |
|                                  |                                    |  |                 |
| Fund Reserve                     |                                    |  |                 |
|                                  | Sep-19                             |  | \$ 9,571,604.00 |
|                                  |                                    |  |                 |
|                                  | <b>Months of Reserve 9/30/2019</b> |  | <b>30.3</b>     |
|                                  |                                    |  |                 |
|                                  | Months of Reserve 6/30/2019        |  | 29.7            |

### Projected Hourly Contribution - Future Expenses Based on Most Recent 12 Month Data (September 2019 - August 2020)

|         |    |      |
|---------|----|------|
| Class E | \$ | 6.18 |
|---------|----|------|