

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

THIRD QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2018
CONTRIBUTIONS AND EXPENSES

PLAN C¹

INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
COBRA		0.00	0	\$ -
SELF PAY		0.00	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	\$ 51,478	\$ -	
SUB TOTAL		\$ 51,478	\$ -	

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

TOTAL EXPENSES		\$ 51,478	\$ -
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SURPLUS (DEFICIT)		\$ (51,478)
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AVG. HOURLY INCOME		\$ -
AVG. HOURLY EXPENSE		\$ -
SURPLUS (DEFICIT)		\$ -

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

THIRD QUARTER 2018 CONTRIBUTIONS AND EXPENSES
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PLAN E

INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
ADAMS BURCH ¹	\$ 7.22	25,898.46	57	\$ 186,987
EIGHT O'CLOCK COFFEE	\$ 6.88	20,497.00	48	\$ 141,019
GIANT RECYCLING	\$ 7.22	10,611.10	22	\$ 76,612
GIANT WAREHOUSE	\$ 7.22	110,661.10	221	\$ 798,973
UNION LOCAL 730	\$ 7.22	1,772.00	4	\$ 12,794
WASHINGTON FOOD	\$ 6.88	1,836.50	4	\$ 12,635
COBRA			1	\$ 1,428
SELF PAY			0	\$ -
TOTAL INCOME		171,276.16	357	\$ 1,230,448

BENEFIT EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
CIGNA OONSP	19%	\$ 2,941	\$ 0.017	
CIGNA HEALTH CARE	\$ 26.12	\$ 27,243	\$ 0.159	
DENTAL	\$ 31.58	\$ 33,985	\$ 0.198	
DISABILITY		\$ 770	\$ 0.004	
DRUG		\$ 165,361	\$ 0.965	
LIFE/AD&D-ING	\$ 0.209	\$ 10,704	\$ 0.062	\$0.179 LIFE / \$0.03 AD&D
MEDICAL		\$ 316,194	\$ 1.846	
OPTICAL GVS/FULLY INSURED	\$ 3.10	\$ 871	\$ 0.005	
OPTICAL GVS/FULLY INSURED	\$ 6.23	\$ 5,189	\$ 0.030	
STOP LOSS ²	\$ 18.98	\$ 19,508	\$ 0.114	
SUB TOTAL		\$ 582,766	\$ 3.400	

OPERATING EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
ADMINISTRATION	\$ 23.06	\$ 24,743	\$ 0.144	
ADMINISTRATION HIPAA	\$ 0.21	\$ 225	\$ 0.001	
MISCELLANEOUS		\$ 52,708	\$ 0.308	
SUB TOTAL		\$ 77,676	\$ 0.453	

TOTAL EXPENSES	\$ 660,442	\$ 3.853
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SURPLUS (DEFICIT)	\$ 570,006
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AVG. HOURLY INCOME	\$ 7.18
AVG. HOURLY EXPENSE	\$ 3.86
SURPLUS (DEFICIT)	\$ 3.32

¹Employer contribution to Class E 7/1/18, Class E benefits effective 8/1/18

²Rate increase as of 8/1/18

THIRD QUARTER 2018 MISCELLANEOUS EXPENSES
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MISCELLANEOUS EXPENSES	AMOUNT
AUDITOR	\$ 9,700
AMERICAN CORE REALTY INVESTMENT MANAGER FEES	\$ 1,104
BONDING AND INSURANCE	\$ 10,463
CHARTWELL INVESTMENT MANAGER FEES	\$ 3,560
CONFERENCE	\$ 2,764
INVESTMENT PERFORMANCE SERVICES	\$ 5,625
LEGAL	\$ 10,816
MEETING	\$ 941
PATIENT-CENTERED OUTCOMES RESEARCH TRUST FUND FEE	\$ 1,757
PNC FEES	\$ 1,209
POSTAGE	\$ 7
PRINTING	\$ 2,532
WEDGE CAPITAL INVESTMENT MANAGER FEES	\$ 2,230
TOTAL	\$ 52,708

2018
QUARTERLY RECAPS

PLAN C

INCOME	FIRST 2018	SECOND 2018	THIRD 2018 ¹	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 contribution 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	\$ -	\$ 3,216,145
COBRA	\$ 3,040	\$ -	\$ 1,428	\$ -	\$ 4,468
SELF PAY	\$ 1,247	\$ 4,100	\$ -	\$ -	\$ 5,347

TOTAL INCOME	\$ 966,464	\$ 1,029,048	\$ 1,230,448	\$ -	\$ 3,225,960
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 2,709	\$ 2,508	\$ 2,941	\$ -	\$ 8,158
CIGNA	\$ 24,944	\$ 24,867	\$ 27,243	\$ -	\$ 77,054
DENTAL	\$ 29,339	\$ 29,622	\$ 33,985	\$ -	\$ 92,946
DISABILITY	\$ 11,789	\$ 1,286	\$ 770	\$ -	\$ 13,845
DRUG	\$ 204,602	\$ 219,513	\$ 165,361	\$ -	\$ 589,476
LIFE/AD&D	\$ 10,032	\$ 10,131	\$ 10,704	\$ -	\$ 30,867
MEDICAL	\$ 279,844	\$ 339,119	\$ 316,194	\$ -	\$ 935,157
OPTICAL	\$ 5,403	\$ 5,449	\$ 6,060	\$ -	\$ 16,912
STOP LOSS	\$ 17,040	\$ 17,093	\$ 19,508	\$ -	\$ 53,641
SUBTOTAL	\$ 585,702	\$ 649,588	\$ 582,766	\$ -	\$ 1,818,056

OPERATING EXPENSES					
ADMINISTRATION	\$ 21,831	\$ 21,421	\$ 24,968	\$ -	\$ 68,220
MISCELLANEOUS	\$ 22,831	\$ 24,386	\$ 52,708	\$ -	\$ 99,925
SUBTOTAL	\$ 44,662	\$ 45,807	\$ 77,676	\$ -	\$ 168,145

TOTAL EXPENSE	\$ 630,364	\$ 695,395	\$ 660,442	\$ -	\$ 1,986,201
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SURPLUS (DEFICIT)	\$ 336,100	\$ 333,653	\$ 570,006	\$ -	\$ 1,239,759
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	AVERAGE				
AVG HOURLY INCOME	\$ 6.90	\$ 7.01	\$ 7.18	\$ -	\$ 7.03
AVG HOURLY EXPENSE	\$ 4.49	\$ 4.74	\$ 3.86	\$ -	\$ 4.36
SURPLUS (DEFICIT)	\$ 2.41	\$ 2.27	\$ 3.32	\$ -	\$ 2.67

TOTAL PARTICIPANTS	313	306	357	0	325
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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	\$ -	\$ 3,516,661
INTEREST & DIVIDENDS	\$ 54,553	\$ 71,622	\$ 57,779	\$ -	\$ 183,954
MISCELLANEOUS INCOME ¹	\$ 58,027	\$ -	\$ 115,471	\$ -	\$ 173,498

TOTAL INCOME	\$ 1,227,581	\$ 1,242,834	\$ 1,403,698	\$ -	\$ 3,874,113
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 2,709	\$ 2,508	\$ 2,941	\$ -	\$ 8,158
CIGNA	\$ 24,944	\$ 24,867	\$ 27,243	\$ -	\$ 77,054
DENTAL	\$ 34,237	\$ 34,324	\$ 33,985	\$ -	\$ 102,546
DISABILITY	\$ 11,789	\$ 1,286	\$ 770	\$ -	\$ 13,845
DRUG	\$ 204,602	\$ 219,513	\$ 165,361	\$ -	\$ 589,476
LIFE/AD&D	\$ 10,241	\$ 10,331	\$ 10,704	\$ -	\$ 31,276
MEDICAL	\$ 279,844	\$ 339,119	\$ 316,194	\$ -	\$ 935,157
OPTICAL	\$ 5,966	\$ 6,010	\$ 6,060	\$ -	\$ 18,036
OC HMO	\$ 191,364	\$ 190,245	\$ 51,478	\$ -	\$ 433,087
STOP LOSS	\$ 17,040	\$ 17,093	\$ 19,508	\$ -	\$ 53,641
SUBTOTAL	\$ 782,736	\$ 845,296	\$ 634,244	\$ -	\$ 2,262,276

OPERATING EXPENSES					
ADMINISTRATION	\$ 26,085	\$ 25,411	\$ 24,968	\$ -	\$ 76,464
MISCELLANEOUS	\$ 27,280	\$ 28,928	\$ 52,708	\$ -	\$ 108,916
SUBTOTAL	\$ 53,365	\$ 54,339	\$ 77,676	\$ -	\$ 185,380

TOTAL EXPENSE	\$ 836,101	\$ 899,635	\$ 711,920	\$ -	\$ 2,447,656
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SURPLUS (DEFICIT)	\$ 391,480	\$ 343,199	\$ 691,778	\$ -	\$ 1,426,457
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					AVERAGE
AVG HOURLY INCOME	\$ 7.31	\$ 7.15	\$ 8.20	\$ -	\$ 7.55
AVG HOURLY EXPENSE	\$ 4.98	\$ 5.18	\$ 4.16	\$ -	\$ 4.77
SURPLUS (DEFICIT)	\$ 2.33	\$ 1.97	\$ 4.04	\$ -	\$ 2.78

TOTAL PARTICIPANTS	374	363	357	0	365
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FUND RESERVE	\$ 6,969,047	\$ 7,362,232	\$ 7,953,110	
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¹Medical Loss Ratio Rebate - \$112,048.22, Stop Loss Dividend - \$3,423.00

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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THIRD QUARTER 2018 CONTRACT INFORMATION
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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	11-01-17	11-01-18	10-31-21

HEALTH AND WELFARE
DELINQUENCY REPORT
As of September 30, 2018

NO DELINQUENCIES

Fund Reserve

Months of Available Fund Reserve			
Expenses			
	Jan - Dec 2017		\$ 5,027,283.00
	Jan - Sep 2018		\$ 2,447,656.00
	Total		\$ 7,474,939.00
	Per Month		\$ 355,949.48
Fund Reserve			
	Sep-18		\$ 7,953,110.00
	Months of Reserve 9/30/2018		22.3
	Months of Reserve 6/30/2018		19.9

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

Class E	\$	5.12
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