

FELRA & UFCW VEBA FUND

AGENDA

APRIL 16, 2019

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 - 18)**
 - A. REGULAR MEETING - DECEMBER 12, 2018**
 - B. APPEALS COMMITTEE MEETING - NOVEMBER 16, 2018**
 - C. APPEALS COMMITTEE MEETING - JANUARY 7, 2019**
 - D. APPEALS COMMITTEE MEETING - JANUARY 30, 2019**
- III. FINANCIAL REPORT (pg. 19 - 20)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
 - B. CONFIDIO**
 - 1. EGWP STUDY**
 - 2. ESI RFP**
- V. ATTORNEYS' REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (4Q18) (pg. 21 - 86)**
- VII. INVOICES (pg. 87 - 90)**
- VIII. OTHER FUND BUSINESS**
 - A. SAFEWAY OVERPAYMENT (PENDING RESPONSE BY SAFEWAY)**
 - B. CAREFIRST AGREEMENT - STATUS**
 - C. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION (JULY 18, 2019, LANDOVER, MD.)**
- X. ADJOURNMENT**

MINUTES

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW VEBA FUND
DECEMBER 12, 2018
LANDOVER, MARYLAND

The following Trustees were present:

Union Trustees

M. Federici - Secretary
J. Chorpensing
A. Hanson

Employer Trustees

J. Paradis - Chairman
D. Dosenbach
M. Goble

Also present were:

Y. Anwar - UFCW Local 400
M. Bramstaedt - The Segal Company (via teleconference)
H. Burton - Morgan, Lewis & Bockius, LLP
L. DuVall - Associated Administrators, LLC
N. Eid - Confidio (via teleconference)
J. Hack - UFCW Local 27
J. Harrison - UFCW Local 27
J. Herishen - Calibre
T. Hipkins - UFCW Local 27
N. Hill - UFCW Local 27
C. Hoffmann - UFCW Local 400
N. Jacobs - UFCW Local 400
W. Jensen - Associated Administrators, LLC
S. Ridore - Safeway
S. Sanchez - Slevin & Hart, P.C.
R. Sichel - Investment Performance Services
B. Slevin - Slevin & Hart, P.C.
J. Timm - The Segal Company (via teleconference)
L. Walsh - Associated Administrators, LLC

I. CALL TO ORDER

A quorum being present, the Chairman called the meeting to order.

A. Proxy

Mr. Jensen reported that Trustee Masten was unable to attend the meeting and had provided his proxy to Trustee Chorpensing to act in all matters coming before the Trustees.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on September 25, 2018 and the Appeals Committee meeting held on September 10, 2018, which were pre-circulated.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED that the minutes of the regular meeting held on September 25, 2018, and the Appeals Committee meeting held on September 10, 2018 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Activity Report – ERISA Account – October 31, 2018

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2018 through October 31, 2018. Such report indicated a beginning market value of \$23,323,631, earnings of \$379,073, receipts of \$121,005,329, and disbursements of \$117,893,328, producing an ending market value of \$26,814,705 as of October 31, 2018.

2. Summary of Activity Report – Non-ERISA Account – October 31, 2018

Mr. Jensen then presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2018 through October 31, 2018. Such report indicated a beginning

market value of \$10,508,579, no earnings, receipts of \$123,130,244, and disbursements of \$125,923,857, producing an ending market value of \$7,714,966 as of October 31, 2018.

B. Investment Performance Services

The Trustees welcomed Mr. Rich Sichel of Investment Performance Services to the meeting.

1. Master Consulting Report – September 30, 2018

Mr. Sichel presented the Master Consulting Report for the quarter ending September 30, 2018. Such report indicated a beginning market value for the Third Quarter 2018 of \$18,956,368, net withdrawals of \$2,857,307, and investment earnings of \$378,638, producing an ending market value of \$22,192,312 for the quarter. The performance was a 1.9% for the quarter.

The Trustees thanked Mr. Sichel for his report and he was excused from the meeting.

C. Auditor's Report

The Trustees welcomed Mr. Joseph Herishen of Calibre (formerly Salter & Company) to the meeting. Mr. Herishen reported that Salter & Company has merged into Calibre but the merger will not impact the fees chargeable to the Fund and Mr. Herishen will remain the account executive responsible for providing services to the Fund.

1. Financial Statements – December 31, 2017

Mr. Herishen presented the Financial Statements for the years ended December 31, 2017 and 2016. Mr. Herishen noted that the opinion was unmodified (clean) and the financial statements were in conformity with generally accepted accounting principles. Mr. Herishen reported that the total assets were \$55,786,912. Total liabilities of the Plan were \$2,261,000, producing net assets available for benefits of \$53,525,912 as of December 31, 2017. Mr. Herishen then reviewed the Notes to the Financial Statements, the Schedule of Net Assets Held For Benefits, the Schedule of Reportable Transactions, the Schedule of Administrative Expenses, and the Schedule of Employer Contributions.

The Trustees thanked Mr. Herishen for his report and he was excused from the meeting.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Mitch Bramstaedt of the Segal Company via telephone conference to the meeting.

1. Part Time Plans XX and XXX Costs Per Enrolled Dependent Child

The Trustees welcomed Mr. Josh Timm of Segal the meeting via teleconference. Mr. Timm presented proposed dependent child co-premium costs for Part Timers under Plan XX and Plan XXX. The proposed rates are:

Plans XX and XXX Costs Per Enrolled Dependent Child Effective March 1, 2019						
Plan	Per Child Rate			3 or More Children Rate		
	Medical	Rx	Total	Medical	Rx	Total
Plan XX – Part Time	\$93.34	\$32.86	\$126.20	\$280.02	\$98.58	\$378.60
Plan XXX – Part Time	\$91.51	\$32.86	\$124.37	\$274.53	\$98.58	\$373.11

After review,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to adopt the 2019 Plan XX and Plan XXX Part Time Dependent Rates, as presented, effective March 1, 2019.

Mr. Jensen said that if Segal provided the proposed 2020 dependent child rates by the September 2019 meeting, the rates could be made effective in January 2020 rather than in March 2020. The Trustees agreed to that approach.

The Trustees thanked the representatives of Segal for their report and they were excused from the meeting.

B. Confidio (Formerly Heritage Rx)

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting via teleconference. Ms. Eid reviewed her proposed Statement of Work for both the Employer Group Waiver Plan ("EGWP") study as well as the Express Scripts ("ESI") Request for Proposal ("RFP") process.

1. Employer Group Waiver Program ("EGWP")

Ms. Eid reviewed the draft EGWP study. Ms. Eid noted that the Retiree Drug Subsidy ("RDS") tax advantage was eliminated effective January 1, 2013. She noted that both programs, RDS and EGWP, are sponsored by Centers for Medicare and Medicaid Services ("CMS"). She said that the study examined pharmacy cost and plan administrative differences between the Fund's current RDS program and EGWP. She further noted that the feasibility study was completed in collaboration with ESI. Plan Year 2018 data was used to model the 2019 cost differences between RDS and EGWP. She said that EGWP objectives are to improve financial efficiency of the retiree drug program, preserve or enhance overall benefit value, and minimize member impact. She summarized the differences between RDS and EGWP. She further reviewed the financial analysis and the projected cost components. She discussed the potential administrative burden to implement an EGWP, as the process normally takes six months. She suggested the Trustees may want to postpone consideration of implementing an EGWP until ESI responds to the Fund's request for improved pricing.

After discussion, the Trustees decided to table a decision on the issue for a future meeting.

2. ESI Request for Proposal ("RFP")

Ms. Eid reviewed Confidio's Statement of Work to perform the ESI RFP. She outlined the projected timeline. She noted that her fee to perform the service would be \$59,700.00.

Mr. Paradis asked what bidders would be included in the RFP. Ms. Eid stated that the RFP would be sent to ESI and Optum, and possibly second tier PBMs, including Navitus and Envision. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to accept the Confidio proposal to conduct a PBM RFP for \$59,700 and to delegate to Chairman and Secretary the authority to make any decisions necessary to implement the RFP process.

The Trustees thanked Ms. Eid for her report and she was excused from the meeting.

V. ATTORNEY'S REPORT

A. Amendment No. 2 to the Investment Policy

Mr. Slevin presented Amendment 2 to the Investment Policy. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to adopt Amendment 2 to the Investment Policy, as presented.

The amendment was executed by the Trustees.

B. Confidio

Mr. Slevin presented Amendments to the Business Associate Agreement and Services Agreement between Confidio and the Fund.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to adopt the Amendments to the Confidio Agreements, as presented.

The amendments were executed by the Trustees.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2018 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Third Quarter 2018. For the combined VEBA Fund, Active and Retiree Plans, total income was \$34,299,482. Expenses totaled \$32,110,802, producing a net surplus of \$2,188,680 for the Third quarter 2018. Mr. Jensen noted that contributions were made on behalf of 16,034 active Plan participants.

Mr. Jensen presented a snapshot of work performed by Associated Administrators during the third quarter 2018. The report reflected the processing of 238 accident and sickness claims, 117 appeals, 12,252 participant service calls, the mailing of 361 COBRA notices, the processing of 126,709 medical claims, and the mailing of 54,267 communications to Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated December 12, 2018. It was noted there were no additions, deletions or changes to the lists.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED that the invoices on the lists dated December 12, 2018 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Safeway Overpayment

Mr. Jensen reported that Safeway has not yet submitted information on the scope of any overpayment or provided a credit request to the Fund office. Mr. Dosenbach said that he would forward the contribution credit request to the Fund office. Mr. Jensen said such report would be reviewed by Associated Administrators and, in turn, be sent to Calibre for review, as that firm will be conducting a payroll audit of Safeway.

B. Medicare Deductible and Co-insurance Rates for 2019

Mr. Jensen presented for the Trustees' review the 2019 Centers for Medicare and Medicaid Services ("CMS") published changes to the Medicare Part A and B premiums, deductibles and co-insurance. He said that such rates and deductibles are utilized in processing the Fund's Medicare Supplemental benefits for retirees. After discussion, and

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the Medicare deductible and co-insurance rates for the Retiree Medicare Supplemental Benefit for 2019 as presented, on a non-precedent setting basis.

C. Participant Appeal – M18/381-6196

Mr. Jensen presented an appeal referred by the Appeals Committee to the full Board for resolution. The participant is requesting payment of a denied anesthesia claim related to routine services. After review, based on the specific facts and circumstances, the Trustees approved payment of the claim on a non-precedent setting basis.

D. Cheiron's Engagement Request for 2019

Mr. Jensen presented Cheiron's engagement request for 2019 for the VEBA Fund. He noted that Cheiron proposed a retainer fee of \$45,000 (\$3,750.00 per month), with the non-retainer fees ranging from \$104 to \$507 per hour. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the 2019 Cheiron retainer fee for the VEBA Fund as presented.

Mr. Jensen next presented Cheiron's engagement request for 2019 for the Severance Plan. He noted that Cheiron proposed a retainer fee of \$41,352 (\$10,338 per quarter), with the non-retainer fees ranging from \$104 to \$507 per hour. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the 2019 Cheiron retainer fee for the Severance Plan as presented.

E. Plan X Part Time Open Enrollment Period

Mr. Jensen reported that Plan X Part Time has a single open enrollment period, from January 1 – 31 for a coverage effective date of March 1 each year. The other benefit programs under the Plan have an open enrollment in December for coverage effective January 1 each year. He asked if the Trustees want to align Plan X Part Time with the other benefit programs' open enrollment periods, beginning with coverage effective January 2020. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to change Plan X Part Time open enrollment to match the other Plans' open enrollment periods beginning with the December 2019 open enrollment period for coverage effective January 2020.

F. Miscellaneous Correspondence

1. Health Care Cost Containment Corporation ("HCCCC")

Mr. Jensen inquired whether the Trustees wished the Fund to remain a member of the HCCCC. He reported that the Fund had received a membership renewal invoice for 2019 at a fee of \$0.75 per participant, with a \$700 minimum fee or \$3,750 maximum fee for the 2019 year. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to maintain Fund membership in the HCCCC and approve payment of the 2019 membership fee.

2. Health Insurance Coverage for Former Acme Participants

Mr. Jensen presented correspondence submitted by Safeway requesting coverage under the Plan for two former Acme employees. The request is for Plan I coverage for one of the employees and Plan XXX coverage for the other, based on the employees' original dates of hire. It was noted that both employees were employed by Acme with no break-in-service until the Acme store in Dover, Delaware closed in July 2018, at which time they both immediately transferred to a Safeway Eastern Division store. It was further noted that Plan I includes retiree health coverage and is limited to employees hired by 1983 by a participating employer. After discussion,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve immediate coverage under Plan X and Plan XXX, respectively, for the two employees in question, subject to receipt of the appropriate employer contributions.

3. 2019 COBRA Rates

Mr. Jensen said the 2019 COBRA rates were sent to Chairman and Secretary for their review and that such rates were approved effective January 1, 2019.

4. State of Maryland Unclaimed Property

Mr. Jensen reported that Associated Administrators filed claims with the State of Maryland on behalf of the Fund for Unclaimed Property, resulting in a recovery of \$37,832.53.

5. Internal Revenue Service ("IRS") - 1095-C Form

Mr. Jensen reported that the Fund office responded to the IRS regarding the filing of the 1095-C Forms. He said that the Fund office sent the IRS copies of the instructions noting that a multiemployer fund files a 1095-B Form, not a 1095-C Form. The Fund properly filed Form 1095-B. The IRS has not yet responded.

6. CIGNA Health and Life Insurance Company ("Cigna")

Mr. Jensen noted that the Fund had received a check in the amount of \$134.31 from Cigna for a claim refund for the pre-Medicare retiree plan.

7. Maintenance of Benefit ("MOB")

Mr. Jensen noted that MOB letters were sent to the participating employers on September 26, 2018.

IX. ADOPTION OF COMMITTEE RECOMMENDATIONS

After review of the recommendations made by the Severance, Legal and Scholarship Committees during their meetings,

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED that the recommendations made by the Severance, Legal and Scholarship Committees are adopted.

X. NEXT MEETING DATES AND LOCATIONS

The Trustees discussed the 2019 meeting dates. After discussion, the Trustees selected the following meeting dates and locations for 2019:

April 16, 2019 - UFCW Local 400, Landover, Maryland

July 18, 2019 - UFCW Local 400, Landover, Maryland

September 25, 2019 – UFCW Local 400, Landover, Maryland

December 12, 2018 – UFCW Local 400, Landover, Maryland.

XI. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,

Mark Federici, Secretary

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON NOVEMBER 16, 2018
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – October 2018

Code	Issue	Decision
A18/119-8298	Late Initial Claim Form	Denied
Rx18/153-2016	Brand Name (Carbatrol)	Approved
Rx18/155-2616	Prior Authorization (Modafinil)	Approved
Rx18/163-2170	Prior Authorization (Repatha)	Approved
Rx18/159-1591	Prior Authorization (Modafinil)	Approved
M18/406-3928	Late Filing	Denied
M18/441-2018	Routine Services (Cologuard)	Denied
M18/412-7253	Laboratory Services, Late Appeal	Denied
M18/411-7430	CRNA	Denied
M18/416-2136	Ambulance Services	Denied
M18/432-2136	Ambulance Services	Denied
M18/433-2122	Ambulance Services	Denied

Local 400 – October 2018

Code	Issue	Decision
A18/118-5022	Not Eligible	Denied
E18/160-5986	Plan of Benefits (Plan XXX vs. Plan XL)	Denied
E18/161-1574	Open Enrollment (Kaiser HMO)	Denied
Rx18/154-2265	Brand Name (Toprol)	Approved
Rx18/158-0176	Brand Name (Cymbalta)	#1 Approved #2 Denied
M18/391-4951	Late Filing	Denied
M18/410-5616	Routine Services	Denied
M18/409-1151	Routine Services, Late Appeal	Denied
M18/428-7550a	Laboratory Services	Denied
M18/418-9395	Ambulance Services	Denied
M18/402-9981	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JANUARY 7, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – November/December 2018

Code	Issue	Decision
A18/128-2766	No Office Visit	Denied
Rx18/170-6193	Brand Name (Keppra, Aptiom, Onfi)	Approved
Rx18/168-3515	Quantity Limits (Ramelteon)	Approved
M18/426-6428	Late Filing, Hold Harmless	Denied
M18/452-1943	Experimental/Investigational (Avastin)	Approved
M18/487-3696	CRNA	Denied
M18/464-9929	CRNA, Late Appeal	Denied
M18/468-8648	Ambulance Services	Denied
D18/460-7980	Outpatient Dental Services	Denied

Local 400 – November/December 2018

Code	Issue	Decision
A18/127-7790	Benefit Maximum	Denied
A18/129-1966	Benefit Maximum	Denied
Rx18/166-7919	Brand Name (Synthroid)	Denied

Rx18/164-9689	Brand Name (Synthroid)	Approved
M18/484-1433	Routine Services, Late Appeal (Cologuard)	Denied
M18/474-6331	Nonparticipating Provider	Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JANUARY 30, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – January 2019

Code	Issue	Decision
Rx19/100-6193	Brand Name (Synthroid)	Approved
M19/127-3148	CRNA	Denied
M19/116-6610	CRNA	Denied
M19/115-4440	Ambulance Services	Denied
M19/135-8599	Ambulance Services	Denied
M19/107-2635	Ambulance Services	Denied

Local 400 – January 2019

Code	Issue	Decision
A19/100-0416	Benefit Maximum	Denied
Rx19/103-7411	Brand Name (Synthroid)	Approved
Rx19/101-1362	Brand Name (Synthroid)	#1 Approved #2 Denied
Rx18/169-8145	Quantity Limits (Zolpidem)	Approved
M19/125-3615	Late Filing	Denied

M18/493-2102	Laboratory Services	Denied
M19/107-6839	Routine Services, Late Appeal	Denied
M19/132-9139	Routine Services, Late Appeal	Denied
M19/128-9507	CRNA	Denied
M19/112-1966	CRNA	Denied
M18/488-6400	Experimental, Partial Late Appeal (Avastin)	Approved (Timely appealed claims only)
M18/490-7833	Excluded Services	Denied
RAP18/147-4591	Stipend Overpayment	Denied (Payment plan to be offered)

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBF WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 1, 2019 to FEBRUARY 28, 2019

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2019	\$27,570,275
Earnings	\$572,748
Receipts	\$23,793,393
Disbursements	(522,848,441)
Market Value 2/28/2019	\$29,087,975

FELRA & UFCW VEBF WELFARE FUND - NON ERISA DDA

SUMMARY OF ACTIVITY

JANUARY 1, 2019 to FEBRUARY 28, 2019

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2019	\$1,180,645
Earnings	-
Receipts	\$24,615,262
Disbursements	(\$24,586,335)
Market Value 2/28/2019	\$1,209,572

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

PLAN I FULL TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,658	373	\$1,081,026
SAFEWAY	\$1,668	270	921,608
TOTAL		643	\$2,002,634

AVG. MONTHLY CONTRIBUTIONS¹ \$1,038

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$5,534		373 PART
OPTICAL BENEFIT 12	\$6.95	5,859		281 PART
TOTAL OPTICAL		\$11,393	\$5.91	
DENTAL INDIVIDUAL	\$28.62	\$24,470		285 PART
DENTAL FAMILY	\$56.72	62,562		368 PART
DENTAL 27	\$139.48	0		0 PART
TOTAL DENTAL		\$87,032	\$45.12	
DRUG	\$.80/SCRIPT	\$841,839	\$436.41	5,048 SCRIPTS
HMO KAISER ¹	\$1,927.32	\$17,346		3 PART
HOSPITAL		15,651		
SURGICAL		29,223		
DIAGNOSTIC		14,263		
MAJOR MEDICAL		1,450,481		
MEDICAL ADMINISTRATION	\$13.75	26,785		649 PART
TOTAL MEDICAL		\$1,553,749	\$805.47	
BEHAVIORAL HEALTH	\$2.59	\$5,050	\$2.62	650 PART
BEHAVIORAL HEALTH		\$19,795	\$10.26	
E A.P.	\$.67	\$1,306	\$0.68	650 PART
UTILIZATION MANAGEMENT	\$2.35	\$5,410	\$2.80	647 PART
DISEASE MANAGEMENT	\$2.06	\$7,491	\$3.88	658 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$9,201	\$4.77	155 PART
P P O CAREFIRST NETWORK	\$3.88	\$5,847	\$3.03	502 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$326	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$6,398	\$3.32	657 PART
A & S		\$178,711	\$92.64	
SUB TOTAL		\$2,733,548	\$1,417.08	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$26,706	\$13.84	661 PART
MISCELLANEOUS		\$9,894	\$5.13	
SUB TOTAL		\$36,600	\$18.97	

TOTAL	\$2,770,148	\$1,436.05
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¹ RATE CHANGE EFFECTIVE OCTOBER 2018

**PLAN I
FULL TIME
2018**

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554	\$1,198,980	\$1,203,404	\$5,329,012
MISC. INCOME-DENTAL	239	0	0	0	239
-LOA	0	0	0	0	0
-COBRA	20,531	18,312	13,795	8,743	61,381
-HMO COPAY	8,751	6,373	6,372	8,287	29,783

TOTAL	\$1,687,595	\$1,293,239	\$1,219,147	\$1,220,434	\$5,420,415
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647	\$1,903,528	\$1,553,749	\$7,432,622
A & S	240,908	231,284	221,591	178,711	872,494
DENTAL	99,157	93,441	88,630	87,032	368,260
DRUG	1,165,693	752,051	839,658	841,839	3,599,241
BEHAVIORAL HEALTH	216,203	176,525	158,221	24,845	575,794
OPTICAL	12,911	12,097	11,580	11,393	47,981
LIFE & AD & D	8,453	8,309	6,495	6,398	29,655
UTILIZATION MANAGEMENT	5,199	4,925	4,895	5,410	20,429
DISEASE MANAGEMENT	8,472	8,351	7,674	7,491	31,988
E.A.P.	1,476	1,389	1,335	1,306	5,506
P.P.O.	17,121	16,685	15,373	15,374	64,553
OPERATING EXPENSE	39,779	43,155	38,817	36,600	158,351

TOTAL EXPENSE	\$3,564,070	\$3,574,859	\$3,297,797	\$2,770,148	\$13,206,874
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SURPLUS (DEFICIT)	(\$1,876,475)	(\$2,281,620)	(\$2,078,650)	(\$1,549,714)	(\$7,786,459)
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AVERAGE INCOME	\$776	\$628	\$625	\$633	\$666
AVERAGE EXPENSE	\$1,639	\$1,737	\$1,691	\$1,436	\$1,626
SURPLUS (DEFICIT)	(\$863)	(\$1,109)	(\$1,066)	(\$803)	(\$960)

TOTAL PARTICIPANTS	725	686	650	643	676
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**PLAN I
FULL TIME
FOURTH QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554	\$1,198,980	\$1,203,404	\$5,329,012
EMPLOYER CONTR - RETIREE	1,467,532	855,623	756,053	799,230	3,878,438
MISC. INCOME-DENTAL	239	0	0	0	239
-RETIREE	923,488	928,042	928,280	929,907	3,709,717
-LOA	0	0	0	0	0
-COBRA	20,531	18,312	13,795	8,743	61,381
-HMO COPAY	8,751	6,373	6,372	8,287	29,783

TOTAL	\$4,078,615	\$3,076,904	\$2,903,480	\$2,949,571	\$13,008,570
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647	\$1,903,528	\$1,553,749	\$7,432,622
RETIREE	4,053,556	3,554,593	3,127,061	3,528,207	14,263,417
A & S	240,908	231,284	221,591	178,711	872,494
DENTAL	99,157	93,441	88,630	87,032	368,260
DRUG	1,165,693	752,051	839,658	841,839	3,599,241
BEHAVIORAL HEALTH	216,203	176,525	158,221	24,845	575,794
OPTICAL	12,911	12,097	11,580	11,393	47,981
LIFE & AD & D	8,453	8,309	6,495	6,398	29,655
UTILIZATION MANAGEMENT	5,199	4,925	4,895	5,410	20,429
DISEASE MANAGEMENT	8,472	8,351	7,674	7,491	31,988
E.A.P.	1,476	1,389	1,335	1,306	5,506
P.P.O.	17,121	16,685	15,373	15,374	64,553
OPERATING EXPENSE	39,779	43,155	38,817	36,600	158,351

TOTAL EXPENSE	\$7,617,626	\$7,129,452	\$6,424,858	\$6,298,355	\$27,470,291
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SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	(\$3,521,378)	(\$3,348,784)	(\$14,461,721)
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AVERAGE INCOME	\$1,875	\$1,495	\$1,489	\$1,529	\$1,597
AVERAGE EXPENSE	\$3,502	\$3,464	\$3,295	\$3,265	\$3,382
SURPLUS (DEFICIT)	(\$1,627)	(\$1,969)	(\$1,806)	(\$1,736)	(\$1,785)

TOTAL PARTICIPANTS	725	686	650	643	676
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PLAN I
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$737,098	\$2,467,046	\$2,473,572	\$2,382,600	\$8,060,316
EMPLOYER CONTR - RETIREE	30,872	2,902,735	2,723,505	2,626,735	8,283,847
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	938,404	939,558	938,783	931,487	3,748,232
-LOA	0	0	0	0	0
-COBRA	2,550	6,356	20,638	24,139	53,683
-HMO COPAY	11,046	10,257	11,835	17,578	50,716

TOTAL	\$1,720,209	\$6,326,191	\$6,168,572	\$5,982,778	\$20,197,750
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EXPENSES

MEDICAL	\$2,049,429	\$2,076,563	\$1,961,754	\$2,668,069	\$8,755,815
RETIREE	2,915,447	4,019,712	4,038,413	3,316,237	14,289,809
A & S	268,892	269,136	224,135	276,793	1,038,956
DENTAL	108,369	96,335	103,276	101,008	408,988
DRUG	520,802	906,996	1,077,137	903,102	3,408,037
BEHAVIORAL HEALTH	39,840	93,642	50,374	136,257	320,113
OPTICAL	13,794	13,659	13,438	13,172	54,063
LIFE & AD & D	7,450	7,315	7,219	7,058	29,042
UTILIZATION MANAGEMENT	5,546	5,970	5,781	5,426	22,723
DISEASE MANAGEMENT	8,175	9,197	9,051	8,799	35,222
E.A.P.	1,574	1,559	1,533	1,506	6,172
P.P.O.	18,354	18,320	17,765	17,055	71,494
OPERATING EXPENSE	64,317	48,567	41,764	45,644	200,292

TOTAL EXPENSE	\$6,021,989	\$7,566,971	\$7,551,640	\$7,500,126	\$28,640,726
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SURPLUS (DEFICIT)	(\$4,301,780)	(\$1,240,780)	(\$1,383,068)	(\$1,517,348)	(\$8,442,976)
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AVERAGE INCOME	\$735	\$2,739	\$2,702	\$2,721	\$2,224
AVERAGE EXPENSE	\$2,573	\$3,276	\$3,308	\$3,411	\$3,142
SURPLUS (DEFICIT)	(\$1,838)	(\$537)	(\$606)	(\$690)	(\$918)

TOTAL PARTICIPANTS	780	770	761	733	761
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PLAN I PART TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,551	84	\$228,870
SAFEWAY	\$1,561	28	41,348
TOTAL		112	\$270,218

AVG. MONTHLY CONTRIBUTIONS¹ \$804

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$876		59 PART
OPTICAL BENEFIT 12	\$6.95	953		46 PART
TOTAL OPTICAL		\$1,829	\$5.44	
DENTAL INDIVIDUAL	\$28.62	\$4,693		55 PART
DENTAL FAMILY	\$56.72	8,565		50 PART
TOTAL DENTAL		\$13,258	\$39.46	
DRUG	\$.80/SCRIPT	\$51,018	\$151.84	674 SCRIPTS
HMO KAISER ¹	\$1,840.48	\$3,201		1 PART
HOSPITAL		1,152		
SURGICAL		4,346		
DIAGNOSTIC		2,822		
MAJOR MEDICAL		95,523		
MEDICAL ADMINISTRATION	\$13.75	4,360		106 PART
TOTAL MEDICAL		\$111,404	\$331.56	
BEHAVIORAL HEALTH	\$2.59	\$816	\$2.43	105 PART
BEHAVIORAL HEALTH		\$2,707	\$8.06	
E A P	\$.67	\$212	\$0.63	105 PART
UTILIZATION MANAGEMENT	\$2.35	\$787	\$2.34	105 PART
DISEASE MANAGEMENT	\$2.06	\$1,066	\$3.17	105 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$1,520	\$4.52	26 PART
P P O CAREFIRST NETWORK	\$3.88	\$920	\$2.74	79 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$56	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$440	\$1.31	104 PART
A & S		\$14,804	\$44.06	
SUB TOTAL		\$200,837	\$597.73	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$4,577	\$13.62	113 PART
MISCELLANEOUS		\$1,724	\$5.13	
SUB TOTAL		\$6,301	\$18.75	

TOTAL

\$207,138 \$616.48

¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN I
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286	\$194,838	\$196,395	\$885,034
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	0	0	2,526	632	3,158
-HMO COPAY	2,611	1,741	2,611	0	6,963

TOTAL	\$294,126	\$204,027	\$199,975	\$197,027	\$895,155
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EXPENSES

MEDICAL	\$310,023	\$183,692	\$79,027	\$111,404	\$684,146
A & S	30,075	10,414	184	14,804	55,477
DENTAL	14,879	13,968	13,316	13,258	55,421
DRUG	90,639	32,800	45,621	51,018	220,078
BEHAVIORAL HEALTH	12,186	1,761	12,855	3,523	30,325
OPTICAL	2,054	1,926	1,839	1,829	7,648
LIFE & AD & D	573	575	443	440	2,031
UTILIZATION MANAGEMENT	820	771	736	787	3,114
DISEASE MANAGEMENT	1,254	1,251	1,099	1,066	4,670
E.A.P.	233	220	210	212	875
P.P.O.	2,719	2,676	2,454	2,496	10,345
OPERATING EXPENSE	7,192	7,544	6,540	6,301	27,577

TOTAL EXPENSE	\$472,647	\$257,598	\$164,324	\$207,138	\$1,101,707
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SURPLUS (DEFICIT)	(\$178,521)	(\$53,571)	\$35,651	(\$10,111)	(\$206,552)
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AVERAGE INCOME	\$754	\$581	\$590	\$586	\$628
AVERAGE EXPENSE	\$1,212	\$734	\$485	\$616	\$762
SURPLUS (DEFICIT)	(\$458)	(\$153)	\$105	(\$30)	(\$134)

TOTAL PARTICIPANTS	130	117	113	112	118
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**PLAN I
PART TIME
FOURTH QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286	\$194,838	\$196,395	\$885,034
EMPLOYER CONTR - RETIREE	210,746	70,104	64,428	73,823	419,101
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	196,904	195,572	195,347	196,255	784,078
-LOA	0	0	0	0	0
-COBRA	0	0	2,526	632	3,158
-HMO COPAY	2,611	1,741	2,611	0	6,963

TOTAL	\$701,776	\$469,703	\$459,750	\$467,105	\$2,098,334
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EXPENSES

MEDICAL	\$310,023	\$183,692	\$79,027	\$111,404	\$684,146
RETIREE	749,354	672,865	622,800	675,912	2,720,931
A & S	30,075	10,414	184	14,804	55,477
DENTAL	14,879	13,968	13,316	13,258	55,421
DRUG	90,639	32,800	45,621	51,018	220,078
BEHAVIORAL HEALTH	12,186	1,761	12,855	3,523	30,325
OPTICAL	2,054	1,926	1,839	1,829	7,648
LIFE & AD & D	573	575	443	440	2,031
UTILIZATION MANAGEMENT	820	771	736	787	3,114
DISEASE MANAGEMENT	1,254	1,251	1,099	1,066	4,670
E.A.P.	233	220	210	212	875
P.P.O.	2,719	2,676	2,454	2,496	10,345
OPERATING EXPENSE	7,192	7,544	6,540	6,301	27,577

TOTAL EXPENSE	\$1,222,001	\$930,463	\$787,124	\$883,050	\$3,822,638
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SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	(\$327,374)	(\$415,945)	(\$1,724,304)
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AVERAGE INCOME	\$1,799	\$1,338	\$1,356	\$1,390	\$1,471
AVERAGE EXPENSE	\$3,133	\$2,651	\$2,322	\$2,628	\$2,684
SURPLUS (DEFICIT)	(\$1,334)	(\$1,313)	(\$966)	(\$1,238)	(\$1,213)

TOTAL PARTICIPANTS	130	117	113	112	118
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PLAN I
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$460,917	\$464,170	\$457,664	\$440,311	\$1,823,062
EMPLOYER CONTR - RETIREE	527,767	517,487	466,145	448,685	1,960,084
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	199,542	199,965	199,932	198,508	797,947
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	3,831	1,916	2,874	3,491	12,112

TOTAL	\$1,192,057	\$1,183,538	\$1,126,615	\$1,090,995	\$4,593,205
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EXPENSES

MEDICAL	\$181,939	\$227,215	\$141,040	\$210,769	\$760,963
RETIREE	507,427	687,363	716,680	608,697	2,520,167
A & S	6,893	7,705	12,028	9,329	35,955
DENTAL	16,316	14,066	15,592	15,164	61,138
DRUG	70,433	109,765	90,297	61,549	332,044
BEHAVIORAL HEALTH	7,952	3,480	5,720	4,382	21,534
OPTICAL	2,211	2,165	2,158	2,092	8,626
LIFE & AD & D	510	496	495	485	1,986
UTILIZATION MANAGEMENT	886	873	863	865	3,487
DISEASE MANAGEMENT	1,225	1,347	1,301	1,275	5,148
E.A.P.	252	245	246	237	980
P.P.O.	3,031	2,953	2,903	2,775	11,662
OPERATING EXPENSE	10,348	8,155	7,606	8,371	34,480

TOTAL EXPENSE	\$809,423	\$1,065,828	\$996,929	\$925,990	\$3,798,170
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SURPLUS (DEFICIT)	\$382,634	\$117,710	\$129,686	\$165,005	\$795,035
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AVERAGE INCOME	\$3,129	\$2,759	\$2,663	\$2,694	\$2,811
AVERAGE EXPENSE	\$2,124	\$2,484	\$2,357	\$2,286	\$2,313
SURPLUS (DEFICIT)	\$1,005	\$275	\$306	\$408	\$498

TOTAL PARTICIPANTS	127	143	141	135	137
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PLAN X FULL TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894	65	\$173,144
GIANT	\$1,114	2,697	8,926,302
LOCAL 400 STAFF TEMPS	\$1,114	0	0
LOCAL 400 STAFF TEMPS	\$1,124	0	0
SAFEWAY	\$1,124	1,726	5,763,070
SAFEWAY DELAWARE	\$1,124	59	195,808
TOTAL		4,547	\$15,058,324

AVG. MONTHLY CONTRIBUTIONS \$1,104

PLAN X = TIER II

PLAN X
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$66,608	\$4.88	4,485 PART
DENTAL FAMILY	\$59.76	\$427,942		2,387 PART
DENTAL INDIVIDUAL	\$29.04	182,865		2,099 PART
TOTAL DENTAL		\$610,807	\$44.78	
DRUG	\$.80/SCRIPT	\$2,416,090	\$177.12	25,164 SCRIPTS
HMO KAISER ¹	\$1,227.07	\$212,283		58 PART
MEDICAL INDIVIDUAL		3,464,593		
MEDICAL FAMILY		4,034,743		
MEDICAL ADMINISTRATION	\$13.75	182,875		4,433 PART
TOTAL MEDICAL		\$7,894,494	\$578.73	
BEHAVIORAL HEALTH	\$2.59	\$34,444	\$2.53	4,433 PART
BEHAVIORAL HEALTH		\$97,107	\$7.12	
E A P	\$0.67	\$8,911	\$0.65	4,433 PART
UTILIZATION MANAGEMENT	\$2.35	\$33,535	\$2.46	4,422 PART
DISEASE MANAGEMENT	\$2.06	\$55,136	\$4.04	4,460 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$60,907	\$4.46	1,023 PART
P P O CAREFIRST NETWORK	\$3.88	\$39,906	\$2.93	3,428 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G HRGI		\$2,301	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$19,798	\$1.45	4,512 PART
A & S		\$870,088	\$63.78	
SUB TOTAL		\$12,210,132	\$895.10	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$187,383	\$13.74	4,635 PART
MISCELLANEOUS		\$69,967	\$5.13	
SUB TOTAL		\$257,350	\$18.87	

TOTAL	\$12,467,482	\$913.97
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428	\$14,917,347	\$15,058,324	\$58,851,131
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	32,708	31,926	27,838	39,871	132,343
-HMO COPAY	141,257	110,377	121,951	111,106	484,691

TOTAL INCOME	\$13,949,997	\$15,241,731	\$15,067,136	\$15,209,301	\$59,468,165
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989	\$7,689,782	\$7,894,494	\$33,073,441
A & S	968,381	825,122	800,332	870,088	3,463,923
DENTAL	625,317	624,729	617,747	610,807	2,478,600
DRUG	3,365,562	1,855,685	2,269,306	2,416,090	9,906,643
BEHAVIORAL HEALTH	247,206	265,421	234,125	131,551	878,303
OPTICAL	68,255	68,142	67,240	66,608	270,245
LIFE & AD & D	23,520	23,476	19,990	19,798	86,784
UTILIZATION MANAGEMENT	33,228	32,214	32,121	33,535	131,098
DISEASE MANAGEMENT	55,648	55,965	55,789	55,136	222,538
E.A.P.	9,086	9,071	8,966	8,911	36,034
P.P.O.	103,797	104,257	101,511	103,114	412,679
OPERATING EXPENSE	247,676	279,249	261,902	257,350	1,046,177

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$12,158,811	\$12,467,482	\$52,006,465
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
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AVERAGE INCOME	\$1,001	\$1,093	\$1,094	\$1,115	\$1,076
AVERAGE EXPENSE	\$1,063	\$902	\$883	\$914	\$941
SURPLUS (DEFICIT)	(\$62)	\$191	\$211	\$201	\$135

TOTAL PARTICIPANTS	4,644	4,648	4,590	4,547	4,607
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PLAN X
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428	\$14,917,347	\$15,058,324	\$58,851,131
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	32,708	31,926	27,838	39,871	132,343
-HMO COPAY	141,257	110,377	121,951	111,106	484,691

TOTAL INCOME	\$13,949,997	\$15,241,731	\$15,067,136	\$15,209,301	\$59,468,165
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989	\$7,689,782	\$7,894,494	\$33,073,441
A & S	968,381	825,122	800,332	870,088	3,463,923
DENTAL	625,317	624,729	617,747	610,807	2,478,600
DRUG	3,365,562	1,855,685	2,269,306	2,416,090	9,906,643
BEHAVIORAL HEALTH	247,206	265,421	234,125	131,551	878,303
OPTICAL	68,255	68,142	67,240	66,608	270,245
LIFE & AD & D	23,520	23,476	19,990	19,798	86,784
UTILIZATION MANAGEMENT	33,228	32,214	32,121	33,535	131,098
DISEASE MANAGEMENT	55,648	55,965	55,789	55,136	222,538
E.A.P.	9,086	9,071	8,966	8,911	36,034
P.P.O.	103,797	104,257	101,511	103,114	412,679
OPERATING EXPENSE	247,676	279,249	261,902	257,350	1,046,177

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$12,158,811	\$12,467,482	\$52,006,465
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
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AVERAGE INCOME	\$1,001	\$1,093	\$1,094	\$1,115	\$1,076
AVERAGE EXPENSE	\$1,063	\$902	\$883	\$914	\$941
SURPLUS (DEFICIT)	(\$62)	\$191	\$211	\$201	\$135

TOTAL PARTICIPANTS	4,644	4,648	4,590	4,547	4,607
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PLAN X
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,332,300	\$11,777,027	\$11,730,390	\$11,561,900	\$37,401,617
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	21,711	41,341	24,885	23,386	111,323
-HMO COPAY	168,570	139,213	139,537	148,108	595,428

TOTAL INCOME	\$2,522,581	\$11,957,581	\$11,894,812	\$11,733,394	\$38,108,368
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EXPENSES

MEDICAL	\$7,490,383	\$7,701,581	\$7,474,999	\$7,079,665	\$29,746,628
A & S	928,635	863,717	764,609	824,818	3,381,779
DENTAL	652,032	582,545	630,093	627,744	2,492,414
DRUG	857,270	2,869,291	3,321,790	2,950,774	9,999,125
BEHAVIORAL HEALTH	355,381	284,246	296,354	415,452	1,351,433
OPTICAL	69,994	69,542	69,004	68,661	277,201
LIFE & AD & D	19,888	19,811	19,690	19,512	78,901
UTILIZATION MANAGEMENT	32,379	33,526	33,682	32,387	131,974
DISEASE MANAGEMENT	49,323	56,276	55,894	55,505	216,998
E.A.P.	9,236	9,185	9,114	9,132	36,667
P.P.O.	108,641	109,067	106,211	103,282	427,201
OPERATING EXPENSE	390,492	294,872	254,092	283,338	1,222,794

TOTAL EXPENSE	\$10,963,654	\$12,893,659	\$13,035,532	\$12,470,270	\$49,363,115
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SURPLUS (DEFICIT)	(\$8,441,073)	(\$936,078)	(\$1,140,720)	(\$736,876)	(\$11,254,747)
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AVERAGE INCOME	\$176	\$841	\$842	\$842	\$675
AVERAGE EXPENSE	\$764	\$907	\$922	\$895	\$872
SURPLUS (DEFICIT)	(\$588)	(\$66)	(\$80)	(\$53)	(\$197)

TOTAL PARTICIPANTS	4,786	4,738	4,711	4,643	4,720
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PLAN X PART TIME FOURTH QUARTER 2018

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$560	1	\$1,648
GIANT	\$780	2,190	5,054,456
SAFEWAY	\$790	865	2,023,502
SAFEWAY DELAWARE	\$790	44	102,018
LOCAL 400 STAFF TEMPS	\$780	0	0
TOTAL		3,100	\$7,181,624

AVG. MONTHLY CONTRIBUTIONS \$772

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,199	\$4.65	2,909 PART
DENTAL	\$29.04	\$252,852	\$27.19	2,902 PART
DRUG	\$.80/SCRIPT	\$927,991	\$99.78	10,199 SCRIPTS
HMO KAISER ¹	\$883.80	\$26,091		10 PART
MEDICAL		2,637,823		
MEDICAL ADMINISTRATION	\$13.75	119,488		2,897 PART
TOTAL MEDICAL		\$2,783,402	\$299.29	
BEHAVIORAL HEALTH	\$2.59	\$22,605	\$2.43	2,909 PART
BEHAVIORAL HEALTH		\$21,952	\$2.36	
E A P	\$0.67	\$5,847	\$0.63	2,909 PART
UTILIZATION MANAGEMENT	\$2.35	\$22,042	\$2.37	2,904 PART
DISEASE MANAGEMENT	\$2.06	\$18,149	\$1.95	2,927 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$34,524	\$3.71	580 PART
P P O CAREFIRST NETWORK	\$3.88	\$27,381	\$2.94	2,352 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$1,616	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$8,411	\$0.90	2,921 PART
A & S		\$206,417	\$22.20	
SUB TOTAL		\$4,376,388	\$470.57	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$131,919	\$14.18	3,266 PART
MISCELLANEOUS		\$47,703	\$5.13	
SUB TOTAL		\$179,622	\$19.31	

TOTAL	\$4,556,010	\$489.88
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
PART TIME
2018

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856	\$7,255,206	\$7,181,624	\$28,957,612
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	17,415	21,270	15,506	15,137	69,328
-HMO COPAY	26,217	18,088	23,545	15,029	82,879

TOTAL INCOME	\$6,799,558	\$7,804,214	\$7,294,257	\$7,211,790	\$29,109,819
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911	\$3,346,019	\$2,783,402	\$14,249,016
A & S	221,766	249,074	262,742	206,417	939,999
DENTAL	275,154	268,127	259,676	252,852	1,055,809
DRUG	1,461,307	768,406	884,119	927,991	4,041,823
BEHAVIORAL HEALTH	124,569	33,878	40,701	44,557	243,705
OPTICAL	46,911	45,718	44,277	43,199	180,105
LIFE & AD & D	10,831	10,402	8,655	8,411	38,299
UTILIZATION MANAGEMENT	22,448	21,887	21,042	22,042	87,419
DISEASE MANAGEMENT	19,437	19,212	18,745	18,149	75,543
E.A.P.	6,320	6,171	5,972	5,847	24,310
P.P.O.	68,323	67,293	63,846	63,521	262,983
OPERATING EXPENSES	184,046	205,021	191,062	179,622	759,751

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$5,146,856	\$4,556,010	\$21,958,762
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
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AVERAGE INCOME	\$664	\$755	\$755	\$775	\$737
AVERAGE EXPENSE	\$539	\$651	\$533	\$490	\$553
SURPLUS (DEFICIT)	\$125	\$104	\$222	\$285	\$184

TOTAL PARTICIPANTS	3,414	3,446	3,221	3,100	3,295
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**PLAN X
PART TIME
FOURTH QUARTER 2018**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856	\$7,255,206	\$7,181,624	\$28,957,612
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	17,415	21,270	15,506	15,137	69,328
-HMO COPAY	26,217	18,088	23,545	15,029	82,879

TOTAL INCOME	\$6,799,558	\$7,804,214	\$7,294,257	\$7,211,790	\$29,109,819
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911	\$3,346,019	\$2,783,402	\$14,249,016
A & S	221,766	249,074	262,742	206,417	939,999
DENTAL	275,154	268,127	259,676	252,852	1,055,809
DRUG	1,461,307	768,406	884,119	927,991	4,041,823
BEHAVIORAL HEALTH	124,569	33,878	40,701	44,557	243,705
OPTICAL	46,911	45,718	44,277	43,199	180,105
LIFE & AD & D	10,831	10,402	8,655	8,411	38,299
UTILIZATION MANAGEMENT	22,448	21,887	21,042	22,042	87,419
DISEASE MANAGEMENT	19,437	19,212	18,745	18,149	75,543
E.A.P.	6,320	6,171	5,972	5,847	24,310
P.P.O.	68,323	67,293	63,846	63,521	262,983
OPERATING EXPENSES	184,046	205,021	191,062	179,622	759,751

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$5,146,856	\$4,556,010	\$21,958,762
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
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AVERAGE INCOME	\$664	\$755	\$755	\$775	\$737
AVERAGE EXPENSE	\$539	\$651	\$533	\$490	\$553
SURPLUS (DEFICIT)	\$125	\$104	\$222	\$285	\$184

TOTAL PARTICIPANTS	3,414	3,446	3,221	3,100	3,295
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PLAN X
PART TIME
2017

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,212,379	\$5,202,027	\$5,101,829	\$5,016,567	\$16,532,802
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	11,019	11,311	13,288	8,238	43,856
-HMO COPAY	26,060	23,368	24,905	29,957	104,290

TOTAL INCOME	\$1,249,458	\$5,236,706	\$5,140,022	\$5,054,762	\$16,680,948
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EXPENSES

MEDICAL	\$3,594,341	\$5,138,749	\$3,104,415	\$3,231,934	\$15,069,439
A & S	271,735	270,397	242,614	193,747	978,493
DENTAL	302,789	251,730	285,666	279,423	1,119,608
DRUG	303,538	1,034,582	1,248,434	1,248,718	3,835,272
BEHAVIORAL HEALTH	128,475	114,014	122,287	80,149	444,925
OPTICAL	50,589	49,213	48,703	47,619	196,124
LIFE & AD & D	9,689	9,372	9,245	9,040	37,346
UTILIZATION MANAGEMENT	24,419	23,947	23,562	23,732	95,660
DISEASE MANAGEMENT	18,565	20,870	20,285	19,915	79,635
E.A.P.	6,816	6,635	6,561	6,414	26,426
P.P.O.	75,943	74,330	71,987	68,957	291,217
OPERATING EXPENSES	305,870	227,194	193,635	213,333	940,032

TOTAL EXPENSE	\$5,092,769	\$7,221,033	\$5,377,394	\$5,422,981	\$23,114,177
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SURPLUS (DEFICIT)	(\$3,843,311)	(\$1,984,327)	(\$237,372)	(\$368,219)	(\$6,433,229)
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AVERAGE INCOME	\$112	\$481	\$483	\$483	\$390
AVERAGE EXPENSE	\$457	\$663	\$505	\$518	\$536
SURPLUS (DEFICIT)	(\$345)	(\$182)	(\$22)	(\$35)	(\$146)

TOTAL PARTICIPANTS	3,713	3,631	3,549	3,492	3,596
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PLAN X
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236	1	\$3,676
GIANT	\$1,456	696	3,016,832
SAFEWAY	\$1,466	203	889,134
SAFEWAY DELAWARE	\$1,466	11	46,464
TOTAL		911	\$3,956,106

AVG. MONTHLY CONTRIBUTIONS \$1,448

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$13,603	\$4.98	916 PART
DENTAL	\$59.76	\$163,982	\$60.00	915 PART
DRUG	\$.80/SCRIPT	\$793,264	\$290.25	7,694 SCRIPTS
HMO KAISER ¹	\$1,540.55	\$102,279		22 PART
MEDICAL		3,038,576		
MEDICAL ADMINISTRATION	\$13.75	36,877		894 PART
TOTAL MEDICAL		\$3,177,732	\$1,162.73	
BEHAVIORAL HEALTH	\$2.59	\$6,939	\$2.54	893 PART
BEHAVIORAL HEALTH		\$39,668	\$14.51	
E A P	\$.67	\$1,795	\$0.66	893 PART
UTILIZATION MANAGEMENT	\$2.35	\$6,936	\$2.54	893 PART
DISEASE MANAGEMENT	\$2.06	\$15,377	\$5.63	896 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$12,401	\$4.54	208 PART
P P O CAREFIRST NETWORK	\$3.88	\$8,024	\$2.94	689 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$460	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$2,736	\$1.00	950 PART
A & S		\$74,554	\$27.28	
SUB TOTAL		\$4,317,471	\$1,579.77	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$36,396	\$13.32	903 PART
MISCELLANEOUS		\$14,019	\$5.13	
SUB TOTAL		\$50,415	\$18.45	

TOTAL	\$4,367,886	\$1,598.22
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
PART TIME
2018

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998	\$3,927,296	\$3,956,106	\$15,713,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,734	6,629	6,629	4,420	25,412
-HMO COPAY	64,588	50,300	53,825	47,723	216,436
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$3,987,750	\$4,008,249	\$15,955,000
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430	\$2,152,843	\$3,177,732	\$8,648,947
A & S	66,184	56,549	85,095	74,554	282,382
DENTAL	175,873	171,391	167,686	163,982	678,932
DRUG	1,092,725	594,269	915,282	793,264	3,395,540
BEHAVIORAL HEALTH	96,789	20,041	66,664	46,607	230,101
OPTICAL	14,583	14,206	13,885	13,603	56,277
LIFE & AD & D	3,214	3,350	2,790	2,736	12,090
UTILIZATION MANAGEMENT	6,768	6,533	6,523	6,936	26,760
DISEASE MANAGEMENT	16,306	16,007	15,662	15,377	63,352
E.A.P.	1,895	1,847	1,805	1,795	7,342
P.P.O.	21,868	21,604	20,516	20,885	84,873
OPERATING EXPENSE	51,067	57,071	52,753	50,415	211,306

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$3,501,504	\$4,367,886	\$13,697,902
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
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AVERAGE INCOME	\$1,337	\$1,446	\$1,448	\$1,467	\$1,425
AVERAGE EXPENSE	\$1,097	\$939	\$1,271	\$1,598	\$1,226
SURPLUS (DEFICIT)	\$240	\$507	\$177	(\$131)	\$199

TOTAL PARTICIPANTS	964	943	918	911	934
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**PLAN X
PART TIME
FOURTH QUARTER 2018**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998	\$3,927,296	\$3,956,106	\$15,713,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,734	6,629	6,629	4,420	25,412
-HMO COPAY	64,588	50,300	53,825	47,723	216,436
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$3,987,750	\$4,008,249	\$15,955,000
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430	\$2,152,843	\$3,177,732	\$8,648,947
A & S	66,184	56,549	85,095	74,554	282,382
DENTAL	175,873	171,391	167,686	163,982	678,932
DRUG	1,092,725	594,269	915,282	793,264	3,395,540
BEHAVIORAL HEALTH	96,789	20,041	66,664	46,607	230,101
OPTICAL	14,583	14,206	13,885	13,603	56,277
LIFE & AD & D	3,214	3,350	2,790	2,736	12,090
UTILIZATION MANAGEMENT	6,768	6,533	6,523	6,936	26,760
DISEASE MANAGEMENT	16,306	16,007	15,662	15,377	63,352
E.A.P.	1,895	1,847	1,805	1,795	7,342
P.P.O.	21,868	21,604	20,516	20,885	84,873
OPERATING EXPENSE	51,067	57,071	52,753	50,415	211,306

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$3,501,504	\$4,367,886	\$13,697,902
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
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AVERAGE INCOME	\$1,337	\$1,446	\$1,448	\$1,467	\$1,425
AVERAGE EXPENSE	\$1,097	\$939	\$1,271	\$1,598	\$1,226
SURPLUS (DEFICIT)	\$240	\$507	\$177	(\$131)	\$199

TOTAL PARTICIPANTS	964	943	918	911	934
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PLAN X
PART TIME
2017

DEPENDENT
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$843,920	\$3,402,868	\$3,248,544	\$3,161,960	\$10,657,292
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,315	1,105	4,420	9,944	18,784
-HMO COPAY	68,558	48,073	47,085	79,652	243,368
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$915,793	\$3,452,046	\$3,300,049	\$3,251,556	\$10,919,444
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EXPENSES

MEDICAL	\$2,053,026	\$2,243,062	\$2,057,349	\$1,899,905	\$8,253,342
A & S	89,860	73,111	76,550	81,999	321,520
DENTAL	185,196	170,738	179,042	178,144	713,120
DRUG	316,635	790,638	929,893	1,025,062	3,062,228
BEHAVIORAL HEALTH	71,342	126,855	88,059	64,002	350,258
OPTICAL	15,023	15,098	14,825	14,755	59,701
LIFE & AD & D	2,669	2,720	2,688	2,650	10,727
UTILIZATION MANAGEMENT	7,081	7,697	7,182	7,276	29,236
DISEASE MANAGEMENT	14,812	16,551	16,685	16,491	64,539
E.A.P.	1,933	1,944	1,910	1,917	7,704
P.P.O.	23,140	23,657	22,647	22,002	91,446
OPERATING EXPENSE	81,685	62,505	54,660	59,220	258,070

TOTAL EXPENSE	\$2,862,402	\$3,534,576	\$3,451,490	\$3,373,423	\$13,221,891
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SURPLUS (DEFICIT)	(\$1,946,609)	(\$82,530)	(\$151,441)	(\$121,867)	(\$2,302,447)
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AVERAGE INCOME	\$304	\$1,112	\$1,111	\$1,127	\$914
AVERAGE EXPENSE	\$949	\$1,138	\$1,162	\$1,169	\$1,105
SURPLUS (DEFICIT)	(\$645)	(\$26)	(\$51)	(\$42)	(\$191)

TOTAL PARTICIPANTS	1,005	1,035	990	962	998
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PLAN XX FULL TIME FOURTH QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334	68	\$68,470
GIANT	\$334	278	278,890
SAFEWAY	\$334	177	178,022
SAFEWAY DELAWARE	\$334	1	668
TOTAL		524	\$526,050

AVG. MONTHLY CONTRIBUTIONS \$335

PLAN XX FULL TIME FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,811	\$3.70	391 PART
DENTAL FAMILY	\$35.23	\$12,613		119 PART
DENTAL INDIVIDUAL	\$17.11	13,962		272 PART
TOTAL DENTAL		\$26,575	\$16.91	
DRUG	\$.80/SCRIPT	\$51,257	\$32.61	1,092 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,800		3 PART
MEDICAL INDIVIDUAL		168,702		
MEDICAL FAMILY		199,221		
MEDICAL ADMINISTRATION	\$13.75	16,252		394 PART
TOTAL MEDICAL		\$385,975	\$245.53	
BEHAVIORAL HEALTH	\$2.59	\$3,047	\$1.94	392 PART
BEHAVIORAL HEALTH		\$48,974	\$31.15	
UTILIZATION MANAGEMENT	\$2.35	\$2,973	\$1.89	390 PART
DISEASE MANAGEMENT	\$2.06	\$3,858	\$2.45	401 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$5,321	\$3.38	89 PART
P P O CAREFIRST NETWORK	\$3.88	\$3,550	\$2.26	305 PART
LIFE-AD&D	\$.215/.018/1000	\$1,195	\$0.76	396 PART
A & S		\$13,554	\$8.62	
SUB TOTAL		\$552,090	\$351.20	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$21,337	\$13.57	528 PART
MISCELLANEOUS		\$8,062	\$5.13	
SUB TOTAL		\$29,399	\$18.70	

TOTAL

\$581,489	\$369.90
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XX
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381	\$529,056	\$526,050	\$2,080,584
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,304	978	1,956	1,010	5,248
-COBRA	0	0	1,364	227	1,591

TOTAL INCOME	\$502,401	\$525,359	\$532,376	\$527,287	\$2,087,423
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EXPENSES

MEDICAL	\$311,456	\$623,138	\$333,684	\$385,975	\$1,654,253
A & S	20,823	31,651	23,087	13,554	89,115
DENTAL	27,929	27,010	26,948	26,575	108,462
DRUG	150,551	42,220	108,452	51,257	352,480
BEHAVIORAL HEALTH	75,129	53,801	37,486	52,021	218,437
OPTICAL	6,103	5,980	5,930	5,811	23,824
LIFE & AD & D	1,466	1,438	1,228	1,195	5,327
UTILIZATION MANAGEMENT	3,125	2,865	2,850	2,973	11,813
DISEASE MANAGEMENT	3,992	4,003	3,925	3,858	15,778
P.P.O.	9,323	8,901	8,977	8,871	36,072
OPERATING EXPENSE	31,807	31,157	29,516	29,399	121,879

TOTAL EXPENSE	\$641,704	\$832,164	\$582,083	\$581,489	\$2,637,440
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
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AVERAGE INCOME	\$320	\$335	\$336	\$335	\$332
AVERAGE EXPENSE	\$408	\$531	\$367	\$370	\$419
SURPLUS (DEFICIT)	(\$88)	(\$196)	(\$31)	(\$35)	(\$87)

TOTAL PARTICIPANTS	524	522	528	524	525
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PLAN XX
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381	\$529,056	\$526,050	\$2,080,584
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,304	978	1,956	1,010	5,248
-HMO COPAY	0	0	1,364	227	1,591

TOTAL INCOME	\$502,401	\$525,359	\$532,376	\$527,287	\$2,087,423
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EXPENSES

MEDICAL	\$311,456	\$623,138	\$333,684	\$385,975	\$1,654,253
A & S	20,823	31,651	23,087	13,554	89,115
DENTAL	27,929	27,010	26,948	26,575	108,462
DRUG	150,551	42,220	108,452	51,257	352,480
BEHAVIORAL HEALTH	75,129	53,801	37,486	52,021	218,437
OPTICAL	6,103	5,980	5,930	5,811	23,824
LIFE & AD & D	1,466	1,438	1,228	1,195	5,327
UTILIZATION MANAGEMENT	3,125	2,865	2,850	2,973	11,813
DISEASE MANAGEMENT	3,992	4,003	3,925	3,858	15,778
P.P.O.	9,323	8,901	8,977	8,871	36,072
OPERATING EXPENSE	31,807	31,157	29,516	29,399	121,879

TOTAL EXPENSE	\$641,704	\$832,164	\$582,083	\$581,489	\$2,637,440
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
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AVERAGE INCOME	\$320	\$335	\$336	\$335	\$332
AVERAGE EXPENSE	\$408	\$531	\$367	\$370	\$419
SURPLUS (DEFICIT)	(\$88)	(\$196)	(\$31)	(\$35)	(\$87)

TOTAL PARTICIPANTS	524	522	528	524	525
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PLAN XX
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$72,357	\$520,902	\$493,683	\$505,431	\$1,592,373
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	913	1,956	652	978	4,499

TOTAL INCOME	\$73,270	\$522,858	\$494,335	\$506,409	\$1,596,872
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EXPENSES

MEDICAL	\$282,495	\$257,652	\$230,893	\$260,144	\$1,031,184
A & S	16,170	30,959	21,586	25,656	94,371
DENTAL	28,212	22,574	25,138	26,557	102,481
DRUG	143,275	125,410	61,967	150,027	480,679
BEHAVIORAL HEALTH	18,819	13,726	18,601	36,929	88,075
OPTICAL	6,064	5,979	5,574	5,807	23,424
LIFE & AD & D	1,160	1,183	1,118	1,103	4,564
UTILIZATION MANAGEMENT	2,946	2,904	2,679	2,781	11,310
DISEASE MANAGEMENT	3,512	4,054	3,941	3,638	15,145
P.P.O.	8,208	8,395	7,949	8,284	32,836
OPERATING EXPENSE	50,543	38,700	34,191	37,536	160,970

TOTAL EXPENSE	\$561,404	\$511,536	\$413,637	\$558,462	\$2,045,039
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SURPLUS (DEFICIT)	(\$488,134)	\$11,322	\$80,698	(\$52,053)	(\$448,167)
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AVERAGE INCOME	\$40	\$268	\$267	\$268	\$211
AVERAGE EXPENSE	\$303	\$262	\$224	\$295	\$271
SURPLUS (DEFICIT)	(\$263)	\$6	\$43	(\$27)	(\$60)

TOTAL PARTICIPANTS	617	651	616	630	629
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PLAN XX PART TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	2	\$768
GIANT	\$128.00	865	332,032
GIANT ¹	\$245.05	6	4,165
GIANT ²	\$362.10	1	1,086
GIANT ³	\$479.15	0	0
SAFEWAY	\$128.00	435	166,843
SAFEWAY ¹	\$245.05	2	1,590
SAFEWAY ²	\$362.10	1	1,448
SAFEWAY DELAWARE	\$128.00	14	5,248
TOTAL		1,326	\$513,180

AVG. MONTHLY CONTRIBUTIONS \$129

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,597	\$2.66	714 PART
DENTAL FAMILY	\$35.23	\$1,972		19 PART
DENTAL INDIVIDUAL	\$17.11	35,606		694 PART
DENTAL		\$37,578	\$9.45	
DRUG	\$.80/SCRIPT	\$137,300	\$34.51	1,537 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,200		2 PART
MEDICAL		264,932		
MEDICAL ADMINISTRATION	\$13.75	29,397		713 PART
TOTAL MEDICAL		\$295,529	\$74.29	
BEHAVIORAL HEALTH	\$2.59	\$5,558	\$1.40	715 PART
BEHAVIORAL HEALTH		\$2,425	\$0.61	
UTILIZATION MANAGEMENT	\$2.35	\$5,659	\$1.42	716 PART
DISEASE MANAGEMENT	\$2.06	\$4,594	\$1.15	718 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$7,301	\$1.84	123 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,930	\$1.74	595 PART
LIFE-AD&D	\$.215/.018/1000	\$1,083	\$0.27	719 PART
A & S		\$11,610	\$2.92	
SUB TOTAL		\$526,164	\$132.26	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$57,881	\$14.55	1,432 PART
MISCELLANEOUS		\$20,404	\$5.13	
SUB TOTAL		\$78,285	\$19.68	

TOTAL	\$604,449	\$151.94
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839	\$553,179	\$513,180	\$2,129,219
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,229	1,665	1,588	1,881	6,363
-COBRA	0	0	717	1,123	1,840

TOTAL INCOME	\$518,250	\$547,504	\$555,484	\$516,184	\$2,137,422
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EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$295,529	\$1,855,529
A & S	4,743	14,454	11,600	11,610	42,407
DENTAL	43,017	40,591	38,862	37,578	160,048
DRUG	140,430	76,734	110,467	137,300	464,931
BEHAVIORAL HEALTH	33,961	6,903	8,701	7,983	57,548
OPTICAL	12,167	11,459	10,945	10,597	45,168
LIFE & AD & D	1,415	1,381	1,135	1,083	5,014
UTILIZATION MANAGEMENT	5,743	5,445	5,240	5,659	22,087
DISEASE MANAGEMENT	4,968	5,031	4,813	4,594	19,406
P.P.O.	16,363	15,843	14,945	14,231	61,382
OPERATING EXPENSE	124,451	84,633	79,241	78,285	366,610

TOTAL EXPENSE	\$815,864	\$901,865	\$777,952	\$604,449	\$3,100,130
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
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AVERAGE INCOME	\$121	\$130	\$130	\$130	\$128
AVERAGE EXPENSE	\$190	\$214	\$182	\$152	\$185
SURPLUS (DEFICIT)	(\$69)	(\$84)	(\$52)	(\$22)	(\$57)

TOTAL PARTICIPANTS	1,430	1,405	1,428	1,326	1,397
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PLAN XX
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839	\$553,179	\$513,180	\$2,129,219
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,229	1,665	1,588	1,881	6,363
-HMO COPAY	0	0	717	1,123	1,840

TOTAL INCOME	\$518,250	\$547,504	\$555,484	\$516,184	\$2,137,422
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EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$295,529	\$1,855,529
A & S	4,743	14,454	11,600	11,610	42,407
DENTAL	43,017	40,591	38,862	37,578	160,048
DRUG	140,430	76,734	110,467	137,300	464,931
BEHAVIORAL HEALTH	33,961	6,903	8,701	7,983	57,548
OPTICAL	12,167	11,459	10,945	10,597	45,168
LIFE & AD & D	1,415	1,381	1,135	1,083	5,014
UTILIZATION MANAGEMENT	5,743	5,445	5,240	5,659	22,087
DISEASE MANAGEMENT	4,968	5,031	4,813	4,594	19,406
P.P.O.	16,363	15,843	14,945	14,231	61,382
OPERATING EXPENSE	124,451	84,633	79,241	78,285	366,610

TOTAL EXPENSE	\$815,864	\$901,865	\$777,952	\$604,449	\$3,100,130
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
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AVERAGE INCOME	\$121	\$130	\$130	\$130	\$128
AVERAGE EXPENSE	\$190	\$214	\$182	\$152	\$185
SURPLUS (DEFICIT)	(\$69)	(\$84)	(\$52)	(\$22)	(\$57)

TOTAL PARTICIPANTS	1,430	1,405	1,428	1,326	1,397
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PLAN XX
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$159,832	\$1,111,083	\$1,051,434	\$851,490	\$3,173,839
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,550	3,646	3,463	2,710	13,369

TOTAL INCOME	\$163,382	\$1,114,729	\$1,054,897	\$854,200	\$3,187,208
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EXPENSES

MEDICAL	\$723,883	\$597,622	\$312,533	\$509,118	\$2,143,156
A & S	17,130	18,717	4,059	12,479	52,385
DENTAL	57,668	42,103	47,050	41,848	188,669
DRUG	(40,853)	120,799	197,737	169,430	447,113
BEHAVIORAL HEALTH	32,576	38,828	(6,535)	16,332	81,201
OPTICAL	16,092	15,201	13,359	11,950	56,602
LIFE & AD & D	1,570	1,536	1,351	1,206	5,663
UTILIZATION MANAGEMENT	7,720	7,311	6,448	5,647	27,126
DISEASE MANAGEMENT	6,105	6,913	6,278	5,479	24,775
P.P.O.	22,322	22,054	19,026	16,629	80,031
OPERATING EXPENSE	286,524	214,927	183,978	187,366	872,795

TOTAL EXPENSE	\$1,130,737	\$1,086,011	\$785,284	\$977,484	\$3,979,516
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SURPLUS (DEFICIT)	(\$967,355)	\$28,718	\$269,613	(\$123,284)	(\$792,308)
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AVERAGE INCOME	\$15	\$106	\$106	\$106	\$83
AVERAGE EXPENSE	\$107	\$103	\$79	\$121	\$103
SURPLUS (DEFICIT)	(\$92)	\$3	\$27	(\$15)	(\$20)

TOTAL PARTICIPANTS	3,518	3,510	3,320	2,688	3,259
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PLAN XXX FULL TIME FOURTH QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$593.00	324	\$567,113
LOCAL 400 STAFF TEMPS	\$593.00	0	0
SAFEWAY	\$593.00	195	347,498
SAFEWAY DELAWARE	\$593.00	10	17,197
TOTAL		529	\$931,808

AVG. MONTHLY CONTRIBUTIONS \$587

PLAN XXX
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,851	\$2.43	259 PART
DENTAL FAMILY	\$35.23	\$9,688		92 PART
DENTAL INDIVIDUAL	\$17.11	8,743		170 PART
TOTAL DENTAL		\$18,431	\$11.61	
DRUG	\$.80/SCRIPT	\$54,464	\$34.32	746 SCRIPTS
HMO KAISER ¹	\$319.47	\$0		0 PART
MEDICAL INDIVIDUAL		\$160,042		
MEDICAL FAMILY		43,849		
MEDICAL ADMINISTRATION	\$13.75	11,220		272 PART
TOTAL MEDICAL		\$215,111	\$135.55	
BEHAVIORAL HEALTH	\$2.59	\$2,109	\$1.33	271 PART
BEHAVIORAL HEALTH		\$1,417	\$0.89	
UTILIZATION MANAGEMENT	\$2.35	\$2,352	\$1.48	271 PART
DISEASE MANAGEMENT	\$2.06	\$2,740	\$1.73	271 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$3,640	\$2.29	61 PART
P P O CAREFIRST NETWORK	\$3.88	\$2,460	\$1.55	211 PART
LIFE-AD&D	\$.215/.018/1000	\$801	\$0.50	266 PART
A & S		\$13,828	\$8.71	
SUB TOTAL		\$321,204	\$202.39	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$19,592	\$12.35	481 PART
MISCELLANEOUS		\$8,140	\$5.13	
SUB TOTAL		\$27,732	\$17.48	

TOTAL	\$348,936	\$219.87	
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XXX
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097	\$853,327	\$931,808	\$3,143,524
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,697	2,716	899	1,674	7,986

TOTAL INCOME	\$572,989	\$790,813	\$854,226	\$933,482	\$3,151,510
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EXPENSES

MEDICAL	\$114,362	\$387,774	\$226,312	\$215,111	\$943,559
A & S	7,550	19,137	13,898	13,828	54,413
DENTAL	14,878	16,729	17,487	18,431	67,525
DRUG	62,599	39,650	55,684	54,464	212,397
BEHAVIORAL HEALTH	1,713	2,231	2,456	3,526	9,926
OPTICAL	3,069	3,410	3,619	3,851	13,949
LIFE & AD & D	683	807	742	801	3,033
UTILIZATION MANAGEMENT	1,554	1,710	1,826	2,352	7,442
DISEASE MANAGEMENT	1,958	2,485	2,623	2,740	9,806
P.P.O.	4,601	5,416	5,739	6,100	21,856
OPERATING EXPENSE	16,325	24,458	25,694	27,732	94,209

TOTAL EXPENSE	\$229,292	\$503,807	\$356,080	\$348,936	\$1,438,115
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
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AVERAGE INCOME	\$491	\$596	\$593	\$588	\$567
AVERAGE EXPENSE	\$196	\$380	\$247	\$220	\$261
SURPLUS (DEFICIT)	\$295	\$216	\$346	\$368	\$306

TOTAL PARTICIPANTS	389	442	480	529	460
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PLAN XXX
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097	\$853,327	\$931,808	\$3,143,524
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,697	2,716	899	1,674	7,986

TOTAL INCOME	\$572,989	\$790,813	\$854,226	\$933,482	\$3,151,510
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EXPENSES

MEDICAL	\$114,362	\$387,774	\$226,312	\$215,111	\$943,559
A & S	7,550	19,137	13,898	13,828	54,413
DENTAL	14,878	16,729	17,487	18,431	67,525
DRUG	62,599	39,650	55,684	54,464	212,397
BEHAVIORAL HEALTH	1,713	2,231	2,456	3,526	9,926
OPTICAL	3,069	3,410	3,619	3,851	13,949
LIFE & AD & D	683	807	742	801	3,033
UTILIZATION MANAGEMENT	1,554	1,710	1,826	2,352	7,442
DISEASE MANAGEMENT	1,958	2,485	2,623	2,740	9,806
P.P.O.	4,601	5,416	5,739	6,100	21,856
OPERATING EXPENSE	16,325	24,458	25,694	27,732	94,209

TOTAL EXPENSE	\$229,292	\$503,807	\$356,080	\$348,936	\$1,438,115
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
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AVERAGE INCOME	\$491	\$596	\$593	\$588	\$567
AVERAGE EXPENSE	\$196	\$380	\$247	\$220	\$261
SURPLUS (DEFICIT)	\$295	\$216	\$346	\$368	\$306

TOTAL PARTICIPANTS	389	442	480	529	460
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PLAN XXX FULL TIME 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$34,584	\$158,248	\$184,710	\$216,412	\$593,954
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	460	3,136	3,660	3,146	10,402

TOTAL INCOME	\$35,044	\$161,384	\$188,370	\$219,558	\$604,356
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EXPENSES

MEDICAL	\$211,445	\$127,500	\$272,702	\$137,727	\$749,374
A & S	9,250	8,307	8,134	7,282	32,973
DENTAL	10,105	9,789	13,015	11,999	44,908
DRUG	7,321	46,729	105,877	45,621	205,548
BEHAVIORAL HEALTH	1,567	2,891	6,521	2,347	13,326
OPTICAL	2,060	2,396	2,683	2,515	9,654
LIFE & AD & D	404	481	533	540	1,958
UTILIZATION MANAGEMENT	1,176	1,286	1,342	1,292	5,096
DISEASE MANAGEMENT	1,200	1,665	1,832	2,053	6,750
P.P.O.	3,961	4,514	4,818	4,697	17,990
OPERATING EXPENSE	13,426	11,657	11,392	15,298	51,773

TOTAL EXPENSE	\$261,915	\$217,215	\$428,849	\$231,371	\$1,139,350
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SURPLUS (DEFICIT)	(\$226,871)	(\$55,831)	(\$240,479)	(\$11,813)	(\$534,994)
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AVERAGE INCOME	\$66	\$268	\$267	\$266	\$217
AVERAGE EXPENSE	\$493	\$360	\$608	\$280	\$435
SURPLUS (DEFICIT)	(\$427)	(\$92)	(\$341)	(\$14)	(\$218)

TOTAL PARTICIPANTS	177	201	235	275	222
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PLAN XXX PART TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$128.00	1,212	\$465,536
GIANT ¹	\$243.34	22	16,060
GIANT ²	\$358.68	6	6,456
GIANT ³	\$474.02	1	1,422
SAFEWAY	\$128.00	881	338,176
SAFEWAY ¹	\$243.34	10	7,544
SAFEWAY ²	\$358.68	4	3,946
SAFEWAY ³	\$474.02	0	0
SAFEWAY DELAWARE	\$128.00	25	9,728
TOTAL		2,161	\$848,868

AVG. MONTHLY CONTRIBUTIONS

\$131

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,702	\$1.03	451 PART
DENTAL FAMILY	\$35.23	\$3,066		29 PART
DENTAL INDIVIDUAL	\$17.11	21,678		422 PART
DENTAL		\$24,744	\$3.82	
DRUG	\$.80/SCRIPT	\$129,741	\$20.01	1,344 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,358		2 PART
MEDICAL INDIVIDUAL		\$369,425		
MEDICAL FAMILY		\$462		
MEDICAL ADMINISTRATION	\$13.75	28,092		681 PART
TOTAL MEDICAL		\$399,337	\$61.60	
BEHAVIORAL HEALTH	\$2.59	\$5,385	\$0.83	693 PART
BEHAVIORAL HEALTH		\$3,130	\$0.48	
UTILIZATION MANAGEMENT	\$2.35	\$5,920	\$0.91	696 PART
DISEASE MANAGEMENT	\$2.06	\$4,460	\$0.69	670 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$10,541	\$1.63	177 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,002	\$0.93	516 PART
LIFE-AD&D	\$.215/.018/1000	\$933	\$0.14	621 PART
A & S		\$3,040	\$0.47	
SUB TOTAL		\$599,935	\$92.54	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$87,605	\$13.51	2,147 PART
MISCELLANEOUS		\$33,253	\$5.13	
SUB TOTAL		\$120,858	\$18.64	

TOTAL

\$720,793 \$111.18

¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XXX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135	\$840,891	\$848,868	\$3,567,739
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,462	3,135	6,900	4,294	20,791

TOTAL INCOME	\$1,036,307	\$851,270	\$847,791	\$853,162	\$3,588,530
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EXPENSES

MEDICAL	\$375,909	\$333,079	\$490,839	\$399,337	\$1,599,164
A & S	2,710	2,461	9,662	3,040	17,873
DENTAL	18,582	21,422	22,957	24,744	87,705
DRUG	161,636	97,100	93,758	129,741	482,235
BEHAVIORAL HEALTH	11,623	5,376	7,461	8,515	32,975
OPTICAL	4,995	5,723	6,203	6,702	23,623
LIFE & AD & D	947	1,072	935	933	3,887
UTILIZATION MANAGEMENT	4,801	4,830	4,891	5,920	20,442
DISEASE MANAGEMENT	3,740	4,600	4,488	4,460	17,288
P.P.O.	14,733	15,992	15,950	16,543	63,218
OPERATING EXPENSE	97,670	155,808	122,176	120,858	496,512

TOTAL EXPENSE	\$697,346	\$647,463	\$779,320	\$720,793	\$2,844,922
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
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AVERAGE INCOME	\$123	\$132	\$132	\$132	\$130
AVERAGE EXPENSE	\$83	\$100	\$121	\$111	\$104
SURPLUS (DEFICIT)	\$40	\$32	\$11	\$21	\$26

TOTAL PARTICIPANTS	2,804	2,148	2,147	2,161	2,315
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PLAN XXX
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135	\$840,891	\$848,868	\$3,567,739
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,462	3,135	6,900	4,294	20,791

TOTAL INCOME	\$1,036,307	\$851,270	\$847,791	\$853,162	\$3,588,530
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EXPENSES

MEDICAL	\$375,909	\$333,079	\$490,839	\$399,337	\$1,599,164
A & S	2,710	2,461	9,662	3,040	17,873
DENTAL	18,582	21,422	22,957	24,744	87,705
DRUG	161,636	97,100	93,758	129,741	482,235
BEHAVIORAL HEALTH	11,623	5,376	7,461	8,515	32,975
OPTICAL	4,995	5,723	6,203	6,702	23,623
LIFE & AD & D	947	1,072	935	933	3,887
UTILIZATION MANAGEMENT	4,801	4,830	4,891	5,920	20,442
DISEASE MANAGEMENT	3,740	4,600	4,488	4,460	17,288
P.P.O.	14,733	15,992	15,950	16,543	63,218
OPERATING EXPENSE	97,670	155,808	122,176	120,858	496,512

TOTAL EXPENSE	\$697,346	\$647,463	\$779,320	\$720,793	\$2,844,922
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
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AVERAGE INCOME	\$123	\$132	\$132	\$132	\$130
AVERAGE EXPENSE	\$83	\$100	\$121	\$111	\$104
SURPLUS (DEFICIT)	\$40	\$32	\$11	\$21	\$26

TOTAL PARTICIPANTS	2,804	2,148	2,147	2,161	2,315
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PLAN XXX
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$95,686	\$284,193	\$293,848	\$489,110	\$1,162,837
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	247	989	1,785	1,323	4,344

TOTAL INCOME	\$95,933	\$285,182	\$295,633	\$490,433	\$1,167,181
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EXPENSES

MEDICAL	\$191,263	\$260,680	\$489,493	\$324,393	\$1,265,829
A & S	1,079	1,747	4,608	6,089	13,523
DENTAL	6,708	8,252	12,375	14,524	41,859
DRUG	44,498	96,553	107,198	119,203	367,452
BEHAVIORAL HEALTH	3,994	5,415	4,972	7,691	22,072
OPTICAL	1,793	2,821	3,365	3,925	11,904
LIFE & AD & D	449	564	630	664	2,307
UTILIZATION MANAGEMENT	3,011	3,378	3,542	3,566	13,497
DISEASE MANAGEMENT	2,083	3,069	3,090	3,225	11,467
P.P.O.	9,154	10,797	11,098	11,513	42,562
OPERATING EXPENSE	57,637	49,053	49,145	69,414	225,249

TOTAL EXPENSE	\$321,669	\$442,329	\$689,516	\$564,207	\$2,017,721
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SURPLUS (DEFICIT)	(\$225,736)	(\$157,147)	(\$393,883)	(\$73,774)	(\$850,540)
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AVERAGE INCOME	\$42	\$106	\$106	\$109	\$91
AVERAGE EXPENSE	\$140	\$164	\$248	\$126	\$170
SURPLUS (DEFICIT)	(\$98)	(\$58)	(\$142)	(\$17)	(\$79)

TOTAL PARTICIPANTS	764	897	927	1,498	1,022
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PLAN XL PART TIME FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$24.00	1,203	\$86,592
SAFEWAY	\$24.00	845	60,816
SAFEWAY DELAWARE	\$24.00	34	2,448
TOTAL		2,082	\$149,856

AVG. MONTHLY CONTRIBUTIONS \$24

PLAN XL PART TIME FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,213	\$0.51	216 PART
DENTAL	\$17.11	\$11,070	\$1.77	216 PART
LIFE-AD&D	\$215/.018/1000	\$471	\$0.08	313 PART
A & S		\$1,039	\$0.17	
SUB TOTAL		\$15,793	\$2.53	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$78,963	\$12.64	1,958 PART
MISCELLANEOUS		\$32,036	\$5.13	
SUB TOTAL		\$110,999	\$17.77	

TOTAL

\$126,792	\$20.30
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PLAN XL
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
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EXPENSES

A & S	\$1,615	\$3,508	1,209	1,039	\$7,371
DENTAL	8,983	10,095	10,249	11,070	40,397
OPTICAL	2,599	2,920	2,965	3,213	11,697
LIFE & AD & D	439	528	444	471	1,882
OPERATING EXPENSE	61,963	101,145	105,823	110,999	379,930

TOTAL EXPENSE	\$75,599	\$118,196	\$120,690	\$126,792	\$441,277
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
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AVERAGE INCOME	\$22	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$15	\$21	\$21	\$20	\$19
SURPLUS (DEFICIT)	\$7	\$3	\$3	\$4	\$5

TOTAL PARTICIPANTS	1,626	1,867	1,959	2,082	1,884
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PLAN XL
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
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EXPENSES

A & S	\$1,615	\$3,508	1,209	1,039	\$7,371
DENTAL	8,983	10,095	10,249	11,070	40,397
OPTICAL	2,599	2,920	2,965	3,213	11,697
LIFE & AD & D	439	528	444	471	1,882
OPERATING EXPENSE	61,963	101,145	105,823	110,999	379,930

TOTAL EXPENSE	\$75,599	\$118,196	\$120,690	\$126,792	\$441,277
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
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AVERAGE INCOME	\$22	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$15	\$21	\$21	\$20	\$19
SURPLUS (DEFICIT)	\$7	\$3	\$3	\$4	\$5

TOTAL PARTICIPANTS	1,626	1,867	1,959	2,082	1,884
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PLAN XL
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$55,918	\$48,908	\$51,650	\$56,875	\$213,351
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$55,918	\$48,908	\$51,650	\$56,875	\$213,351
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EXPENSES

A & S	\$0	\$565	0	0	\$565
DENTAL	2,532	3,053	4,158	5,048	14,791
OPTICAL	719	1,129	1,203	1,460	4,511
LIFE & AD & D	175	207	229	244	855
OPERATING EXPENSE	70,522	53,487	47,799	58,591	230,399

TOTAL EXPENSE	\$73,948	\$58,441	\$53,389	\$65,343	\$251,121
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SURPLUS (DEFICIT)	(\$18,030)	(\$9,533)	(\$1,739)	(\$8,468)	(\$37,770)
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AVERAGE INCOME	\$22	\$18	\$18	\$18	\$19
AVERAGE EXPENSE	\$29	\$22	\$19	\$21	\$23
SURPLUS (DEFICIT)	(\$7)	(\$4)	(\$1)	(\$3)	(\$4)

TOTAL PARTICIPANTS	859	886	936	1,031	928
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ACTIVE PLANS
2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046	\$30,411,144	\$30,565,615	\$121,191,956
EMPLOYEE CONTRIBUTIONS	333,743	273,510	288,022	261,157	1,156,432
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984	146,107	162,274	591,114
MISCELLANEOUS ¹	6,371	0	1,189	138,022	145,582

TOTAL INCOME	\$29,479,014	\$31,632,540	\$30,846,462	\$31,127,068	\$123,085,084
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
A & S	1,564,755	1,443,654	1,429,400	1,387,645	5,825,454
DENTAL	1,303,769	1,287,503	1,263,558	1,246,329	5,101,159
DRUG	7,691,142	4,258,915	5,322,347	5,402,964	22,675,368
BEHAVIORAL HEALTH	819,379	565,937	568,670	323,128	2,277,114
OPTICAL	173,647	171,581	168,483	166,806	680,517
LIFE & AD & D	51,541	51,338	42,857	42,266	188,002
UTILIZATION REVIEW	83,686	81,180	80,124	85,614	330,604
DISEASE MANAGEMENT	115,775	116,905	114,818	112,871	460,369
E.A.P.	19,010	18,698	18,288	18,071	74,067
P.P.O.	258,848	258,667	249,311	251,135	1,017,961
OPERATING EXPENSE	861,976	989,241	913,524	897,561	3,662,302

TOTAL EXPENSE	\$29,996,384	\$28,800,670	\$26,885,417	\$26,751,123	\$112,433,594
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SURPLUS (DEFICIT)	(\$517,370)	\$2,831,870	\$3,961,045	\$4,375,945	\$10,651,490
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TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
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FUND RESERVE	\$19,037,532	\$12,967,773	\$21,209,373	\$22,993,897
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$74 Invacare
137,948 Madoff
\$138,022

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
FOURTH QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$799,230
RETIREE COPAYMENTS	\$929,907
INTEREST AND DIVIDENDS	\$30,785
TOTAL INCOME	\$1,759,922

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,282	\$4.77	2,915 RET
DENTAL	\$28.80	\$251,741		2,914 RET
TOTAL DENTAL		\$251,741	\$27.76	
DRUG	\$.80/1.25/SCRIPT	\$936,746		16,777 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	2,959		
TOTAL DRUG		\$939,705	\$103.62	
HMO KAISER	\$246.32	1,506,733		1,535 RET
HMO WELL CARE CHOICE	\$40.60	0		
HOSPITAL		261,977		
SURGICAL		181,589		
DIAGNOSTIC		66,089		
MAJOR MEDICAL		146,832		
MEDICAL ADMINISTRATION	\$13.75	57,722		1,399 RET
TOTAL MEDICAL		\$2,220,942	\$244.89	
BEHAVIORAL HEALTH	\$2.59	\$10,851	\$1.20	1,397 RET
BEHAVIORAL HEALTH		\$37	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$1,850	\$0.20	7 RET
DISEASE MANAGEMENT	\$2.06	\$101	\$0.01	1 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P.P.O CAREFIRST NETWORK	\$3.88	\$54	\$0.01	5 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O A & G, HRGI		\$1,518	\$0.17	
ADMINISTRATION	\$6.41	\$58,126	\$6.41	3,023 RET

TOTAL EXPENSES	\$3,528,207	\$389.04
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SURPLUS (DEFICIT)	(\$1,768,285)
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RETIREES 3,023

AVERAGE COST PER RETIREE \$389.04

**PART TIME RETIREES
FOURTH QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$73,823
RETIREE COPAYMENTS	\$196,255
INTEREST AND DIVIDENDS	\$6,497
TOTAL INCOME	\$276,575

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,474	\$4.95	638 RET
DENTAL	\$28.80	\$55,122	\$28.80	638 RET
DRUG	\$.80/1.25/SCRIPT	\$140,402		2,332 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	431		
DRUG		\$140,833	\$73.58	
HMO KAISER	\$246.32	332,553		415 RET
WELL CARE CHOICE	\$40.60	0		
HOSPITAL		56,737		
SURGICAL		25,912		
DIAGNOSTIC		9,574		
MAJOR MEDICAL		19,648		
MEDICAL ADMINISTRATION	\$13.75	10,711		260 RET
TOTAL MEDICAL		\$455,135	\$237.79	
BEHAVIORAL HEALTH	\$2.59	\$2,015	\$1.05	259 RET
BEHAVIORAL HEALTH		\$442	\$0.23	
UTILIZATION MANAGEMENT	\$2.35	\$279	\$0.15	1 RET
DISEASE MANAGEMENT	\$2.06	\$6	\$0.00	0 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$3.88	\$12	\$0.01	1 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O A & G, HRGI		\$319	\$0.17	
ADMINISTRATION	\$6.41	\$12,275	\$6.41	638 RET

TOTAL EXPENSES	\$675,912	\$353.14
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SURPLUS (DEFICIT)	(\$399,337)
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RETIREES 638

AVERAGE COST PER RETIREE \$353.14

FOURTH QUARTER 2018
STIPEND
INCOME & EXPENSES

INCOME

GIANT	\$923,154
SAFEWAY	\$509,647
TOTAL INCOME	\$1,432,801

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,422,850
SUBTOTAL	\$1,422,850

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$9,886
POSTAGE	65
SUBTOTAL	\$9,951
TOTAL EXPENSES	\$1,432,801

SURPLUS (DEFICIT)	\$0
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PARTICIPANTS 1,277

2018 RETIREES QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,678,278	\$925,727	\$820,481	\$873,053	\$4,297,539
RETIREE COPAYMENTS	1,120,392	1,123,614	1,123,627	1,126,162	4,493,795
STIPEND INCOME	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
INTEREST & DIVIDENDS	29,560	33,329	33,388	37,282	133,559

TOTAL INCOME	\$4,361,464	\$3,579,822	\$3,453,020	\$3,469,298	\$14,863,604
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EXPENSES

MEDICAL	\$2,834,342	\$2,998,083	\$2,695,470	\$2,676,077	\$11,203,972
DENTAL	306,835	306,404	306,921	306,863	1,227,023
DRUG	1,525,536	784,095	608,570	1,080,538	3,998,739
BEHAVIORAL HEALTH	12,997	12,857	14,405	13,345	53,604
OPTICAL	52,738	52,663	52,751	52,756	210,908
UTILIZATION MANAGEMENT	274	214	227	2,129	2,844
DISEASE MANAGEMENT	117	115	122	107	461
P.P.O.	1,906	2,760	942	1,903	7,511
ADMINISTRATION	68,165	70,267	70,453	70,401	279,286
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711

TOTAL EXPENSES	\$6,336,144	\$5,724,610	\$5,225,385	\$5,636,920	\$22,923,059
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SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	(\$1,772,365)	(\$2,167,622)	(\$8,059,455)
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TOTAL PARTICIPANTS	3,653	3,654	3,664	3,661	3,658
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FUND RESERVE	\$6,162,661	\$5,988,595	\$5,696,442	\$5,730,765
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2017
RETIREES
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$558,639	\$3,420,222	\$3,189,650	\$3,075,420	\$10,243,931
RETIREE COPAYMENTS	1,137,946	1,139,523	1,138,715	1,129,995	4,546,179
STIPEND INCOME	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
INTEREST & DIVIDENDS	76,014	70,798	42,568	48,629	238,008

TOTAL INCOME	\$3,545,823	\$6,344,343	\$6,009,837	\$5,828,739	\$21,728,741
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EXPENSES

MEDICAL	\$2,864,639	\$2,841,556	\$2,670,510	\$2,589,723	\$10,966,428
DENTAL	315,971	269,908	309,600	308,507	1,203,986
DRUG	104,394	1,453,684	1,634,907	889,348	4,082,333
BEHAVIORAL HEALTH	12,958	14,026	14,085	13,418	54,487
OPTICAL	53,218	53,276	53,212	53,025	212,731
UTILIZATION MANAGEMENT	53	398	31	233	715
DISEASE MANAGEMENT	113	125	121	131	490
P.P.O.	4,769	5,316	3,877	1,824	15,786
ADMINISTRATION	66,759	68,786	68,750	68,725	273,020
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623

TOTAL EXPENSES	\$5,196,098	\$6,420,875	\$6,393,997	\$5,499,629	\$23,510,599
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SURPLUS (DEFICIT)	(\$1,650,275)	(\$76,532)	(\$384,160)	\$329,110	(\$1,781,858)
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TOTAL PARTICIPANTS	3,684	3,687	3,685	3,683	3,685
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FUND RESERVE	\$6,002,247	\$5,869,838	\$6,120,234	\$5,877,650
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**COMBINED FUND
FOURTH QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046	\$30,411,144	\$30,565,615	\$121,191,956
EMPLOYER CONTR - RETIREE	1,678,278	925,727	820,481	873,053	4,297,539
EMPLOYEE CONTRIBUTIONS	1,454,135	1,397,124	1,411,649	1,387,319	5,650,227
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984	146,107	162,274	591,114
INTEREST & DIVIDENDS - RETIREE	29,560	33,329	33,388	37,282	133,559
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
MISCELLANEOUS ¹	6,371	0	1,189	138,022	145,582

TOTAL INCOME	\$33,840,478	\$35,212,362	\$34,299,482	\$34,596,366	\$137,948,688
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
RETIREEES	4,802,910	4,227,458	3,749,861	4,204,119	16,984,348
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
A & S	1,564,755	1,443,654	1,429,400	1,387,645	5,825,454
DENTAL	1,303,769	1,287,503	1,263,558	1,246,329	5,101,159
DRUG	7,691,142	4,258,915	5,322,347	5,402,964	22,675,368
BEHAVIORAL HEALTH	819,379	565,937	568,670	323,128	2,277,114
OPTICAL	173,647	171,581	168,483	166,806	680,517
LIFE & AD & D	51,541	51,338	42,857	42,266	188,002
UTILIZATION REVIEW	83,686	81,180	80,124	85,614	330,604
DISEASE MANAGEMENT	115,775	116,905	114,818	112,871	460,369
E.A.P.	19,010	18,698	18,288	18,071	74,067
P.P.O.	258,848	258,667	249,311	251,135	1,017,961
OPERATING EXPENSE	861,976	989,241	913,524	897,561	3,662,302

TOTAL EXPENSE	\$36,332,528	\$34,525,280	\$32,110,802	\$32,388,043	\$135,356,653
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SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
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TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
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FUND RESERVE	\$25,200,193	\$18,956,368	\$26,905,815	\$28,724,662
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COMBINED FUND
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$6,004,991	\$25,436,472	\$25,087,324	\$24,682,656	\$81,211,443
EMPLOYER CONTR - RETIREE	558,639	3,420,222	3,189,650	3,075,420	10,243,931
EMPLOYEE CONTRIBUTIONS	1,460,015	1,432,429	1,437,981	1,482,884	5,813,309
INTEREST & DIVIDENDS - ACTIVE	337,792	316,103	186,975	212,407	1,053,277
INTEREST & DIVIDENDS - RETIREE	76,014	70,798	42,568	48,629	238,009
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
MISCELLANEOUS ¹	2,179,130	984	997	137,810	2,318,921

TOTAL INCOME	\$12,389,805	\$32,390,808	\$31,584,399	\$31,214,501	\$107,579,513
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EXPENSES

MEDICAL	\$16,778,204	\$18,630,624	\$16,045,178	\$16,321,724	\$67,775,730
RETIREEES	3,422,874	4,707,075	4,755,093	3,924,934	16,809,976
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
A & S	1,609,644	1,544,361	1,358,323	1,438,192	5,950,520
DENTAL	1,369,927	1,201,185	1,315,405	1,301,459	5,187,976
DRUG	2,222,919	6,100,763	7,140,330	6,673,486	22,137,498
BEHAVIORAL HEALTH	659,946	683,097	586,353	763,541	2,692,937
OPTICAL	178,339	177,203	174,312	171,956	701,810
LIFE & AD & D	43,964	43,685	43,198	42,502	173,349
UTILIZATION REVIEW	85,164	86,892	85,081	82,972	340,109
DISEASE MANAGEMENT	105,000	119,942	118,357	116,380	459,679
E.A.P.	19,811	19,568	19,364	19,206	77,949
P.P.O.	272,754	274,087	264,404	255,194	1,066,439
OPERATING EXPENSE	1,331,364	1,009,117	878,262	978,111	4,196,854

TOTAL EXPENSE	\$29,873,134	\$36,311,399	\$34,422,564	\$33,664,352	\$134,271,449
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SURPLUS (DEFICIT)	(\$17,483,329)	(\$3,920,591)	(\$2,838,165)	(\$2,449,851)	(\$26,691,936)
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TOTAL PARTICIPANTS	16,346	16,462	16,186	16,087	16,270
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FUND RESERVE	\$44,633,862	\$28,045,333	\$24,731,616	\$23,318,479
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$120 Express Scripts
9 Bioscript
25 Fed Nat Mortgage
69,437 Madoff Victim Fund
68,193 Meridian
26 Schering Plough
\$137,810

COMBINED FUND
FOURTH QUARTER 2018

MISCELLANEOUS

ACCOUNTING	\$90,884
ACTUARIAL & CONSULTING	34,306
BONDING AND INSURANCE	1,300
EDUCATION FEES FOR RETIREE ASSISTANCE	11,140
IFEBP	1,635
INVESTMENT MANAGEMENT	10,698
IPS	10,000
LEGAL	50,810
MEETING	2,117
POSTAGE	17,483
PRINTING	12,841
TELEPHONE	1,988

TOTAL \$245,202

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FOURTH QUARTER 2018**

QUARTERLY RECAPS

INCOME	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$33,840,478	\$35,212,362	\$34,299,482	\$34,596,366	\$137,948,688
Legal	890,793	884,904	864,682	853,849	3,494,228
Severance	3,741,652	40,297	1,907,211	2,334,173	8,023,333
Scholarship	1,175	1,652	1,339	1,428	5,594
Total Income	\$38,474,098	\$36,139,215	\$37,072,714	\$37,785,816	\$149,471,843

EXPENSES	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$36,332,528	\$34,525,280	\$32,110,802	\$32,388,043	\$135,356,653
Legal	883,160	875,234	853,596	857,372	3,469,362
Severance	982,625	1,098,938	2,780,216	1,131,504	5,993,283
Scholarship	11,214	13,449	26,847	12,826	64,336
Total Expenses	\$38,209,527	\$36,512,901	\$35,771,461	\$34,389,745	\$144,883,634

Surplus/(Deficit)	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
Legal	7,633	9,670	11,086	(3,523)	24,866
Severance	2,759,027	(1,058,641)	(873,005)	1,202,669	2,030,050
Scholarship	(10,039)	(11,797)	(25,508)	(11,398)	(58,742)
Total Surplus/(Deficit)	\$264,571	(\$373,686)	\$1,301,253	\$3,396,071	\$4,588,209

Fund Reserve	\$29,597,756	\$22,252,700	\$29,318,558	\$32,283,734
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**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2017**

QUARTERLY RECAPS

INCOME	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	\$12,389,805	\$32,390,808	\$31,584,399	\$31,214,501	\$107,579,513
Legal	951,103	928,548	912,693	896,647	3,688,991
Severance	3,379,799	49,449	20,500	23,684	3,473,432
Scholarship	1,922	3,071	1,540	1,605	8,138
Total Income	\$16,722,629	\$33,371,876	\$32,519,132	\$32,136,437	\$114,750,074

EXPENSES	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	\$29,873,134	\$36,311,399	\$34,422,564	\$33,664,352	\$134,271,449
Legal	923,720	916,241	902,657	889,494	3,632,112
Severance	1,657,779	1,050,641	987,206	1,200,998	4,896,624
Scholarship	10,367	10,517	35,735	13,116	69,735
Total Expenses	\$32,465,000	\$38,288,798	\$36,348,162	\$35,767,960	\$142,869,920

Surplus/(Deficit)	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	(\$17,483,329)	(\$3,920,591)	(\$2,838,165)	(\$2,449,851)	(\$26,691,936)
Legal	27,383	12,307	10,036	7,153	56,879
Severance	1,722,020	(1,001,192)	(966,706)	(1,177,314)	(1,423,192)
Scholarship	(8,445)	(7,446)	(34,195)	(11,511)	(61,597)
Total Surplus/(Deficit)	(\$15,742,371)	(\$4,916,922)	(\$3,829,030)	(\$3,631,523)	(\$28,119,846)

Fund Reserve	\$49,692,759	\$31,694,250	\$27,595,239	\$25,000,792
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CONTRACT INFORMATION FOURTH QUARTER 2018
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<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	894.00	11-01-18	10-29-20
	X	560.00	11-01-18	
	X	1,236.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
GIANT 27	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT 400	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT DELAWARE	X	1,114.00	11-01-18	10-26-19
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT LEXINGTON PARK 400	X	1,114.00	11-01-18	10-26-19
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT VALLEY 400	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	

CONTRACT INFORMATION FOURTH QUARTER 2018

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY 400	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY CULPEPER	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY DELAWARE	X	1,124.00	11-01-18	10-26-19
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY DOVER	X	1,124.00	11-01-18	10-26-19
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
STAFF 400	X	1,114.00	11-01-18	

Work Snapshot 2018 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	323	262	238	263	1086
<i>Appeals</i>	130	126	117	98	471
<i>Participant Services Calls</i>	13,756	13,456	12,252	12,308	51,772
<i>COBRA Notices Mailed</i>	559	603	361	582	2105
<i>Pension Apps Received</i>	309	314	281	225	1129
<i>Pension Estimates Received</i>	396	526	1439	399	2760
<i>Medical Claims Processed</i>	70,242	74,713	126,709	94,932	366,596
<i>Communications Mailings Sent to Participants</i>	58,049	95,613	54,267	38,178	246,107

*Changed the reporting criteria for medical claims starting with 3Q claims. Multiple claims are attached to one check; therefore, the 1st and 2nd quarter counts were per check issued. Each individual claim is counted as one claim processed for 3Q and going forward.

SPECIAL PROJECTS IN 4Q:

(1) The Medical Claims team processed 7,988 COB forms in addition to their normal job functions, without overtime between March and December. There are 3,588 COB forms that have not been returned. All claims will be pended and/or denied for COB information.

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

APRIL 16, 2019

1. **Associated Administrators, LLC**

12/12/18	Meeting Expenses - Regular Meeting	\$	224.26
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2. **Chartwell**

02/04/19	For Investment Management Services rendered - 4Q18	\$	2,608.95
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3. **Cheiron**

12/10/18	Retainer Services - 11/18	\$	4,500.00
01/22/19	Retainer Services - 12/18		4,500.00
02/25/19	Retainer Services - 01/19		3,750.00
03/19/19	Retainer Services - 02/19		3,750.00

4. **Confidio**

11/27/18	Retainer Services - 09/18 & 10/18	\$	2,000.00
12/17/18	Retainer Services - 11/18		2,700.00
01/03/19	Retainer Services - 12/18		8,700.00

5. **Health Care Cost Containment Corporation**

01/29/19	2019 Membership Fee	\$	3,750.00
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6. **Investment Performance Services**

03/01/19	For Professional Services rendered - 03/31/19	\$	10,000.00
03/05/19	Masten, E. - Registration Fee - 2019 EPIC Conference		995.00

7. **Morgan, Lewis & Bockius, LLP**

09/27/18	For Professional Services rendered through 08/18	\$	1,461.00
02/27/19	For Professional Services rendered through 11/18		4,126.00
02/27/19	For Professional Services rendered through 12/18		7,643.00

8. **Salter & Company, LLC**

07/12/18	For services rendered in connection with ongoing compliance (payroll) examinations of Safeway, Inc.	\$	3,925.00
12/11/18	Final invoice for services rendered for calendar year 2017 for work performed on the annual audit, Form 5500, SAR and Form 990	\$	19,680.30

9. **Segal Consulting**

11/30/18	For compliance services through October 31, 2018 in connection with updating of the Fund's Summary of Benefits and Coverage	\$	1,136.25
12/04/18	For Actuarial and Consulting services rendered for the period December 1, 2018 through February 28, 2019		16,750.00
03/18/19	For Actuarial and Consulting services rendered for the period March 1, 2019 - May 31, 2019	\$	16,750.00

10. **Segal Marco Advisors**

01/02/19	For proxy voting services rendered - 4Q18	\$	187.50
03/27/19	For proxy voting services rendered - 1Q19		187.50

11. **Segall, Bryant and Hamill**

01/16/19	For Investment Management Services rendered - 4Q18	\$	\$2,681.93
01/16/19	For Investment Management Services (Illiquid) rendered - 4Q18		10.50

12. **Slevin & Hart P.C.**

11/30/18	Professional services rendered - 10/18	\$	10,841.00
12/31/18	Professional services rendered - 11/18		13,149.66
01/02/19	Subrogation services rendered - 3Q18		13,960.32
01/28/19	Professional services rendered - 12/18		12,202.45
01/31/19	Subrogation expenses incurred - 01/01/18 - 12/31/18		559.88
02/28/19	Professional services rendered - 01/19		4,567.29
03/25/19	Professional services rendered - 02/19		9,748.85

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

APRIL 16, 2019

1. **Slevin & Hart, P.C.**

12/31/18	Professional Services rendered through – 11/18	\$	4,334.50
01/28/19	Professional Services rendered through – 12/18		686.00

2. **Woodard Insurance Agency**

01/31/19	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 4Q18	\$	12,258.00
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FELRA & UFCW VEBA FUND

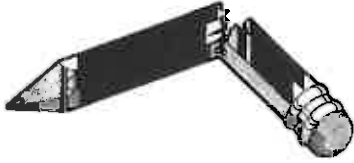
NON-ERISA ACCOUNT

INVOICES

APRIL 16, 2019

1. **Slevin & Hart P.C.**

01/28/19	Professional Services Rendered through 12/31/18	\$	714.50
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MEETING NOTES

[illegible]