

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,658	340	\$1,035,558
SAFEWAY	\$1,668	249	884,846
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			4,282,172
TOTAL		589	\$6,202,576

¹PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN I
FULL TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$5,064		341 PART
OPTICAL BENEFIT 12	\$6.95	5,254		252 PART
TOTAL OPTICAL		\$10,318	\$5.84	
DENTAL INDIVIDUAL	\$28.62	\$22,524		262 PART
DENTAL FAMILY	\$56.72	56,266		331 PART
TOTAL DENTAL		\$78,790	\$44.59	
DRUG	\$ 80/SCRIPT	\$591,812	\$334.92	4,787 SCRIPTS
HMO KAISER ¹	\$2,187.70	\$19,689		3 PART
HOSPITAL		13,705		
SURGICAL		25,797		
DIAGNOSTIC		13,078		
MAJOR MEDICAL		1,453,067		
MEDICAL ADMINISTRATION	\$14.16	25,035		589 PART
TOTAL MEDICAL		\$1,550,371	\$877.40	
BEHAVIORAL HEALTH	\$2.59	\$4,585	\$2.59	590 PART
BEHAVIORAL HEALTH		\$6,014	\$3.40	
E.A.P.	\$.67	\$1,186	\$0.67	590 PART
UTILIZATION MANAGEMENT	\$2.35	\$5,160	\$2.92	589 PART
DISEASE MANAGEMENT	\$2.06	\$6,696	\$3.79	599 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$10,292	\$5.82	151 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$5,865	\$3.32	443 PART
HRG/A&G CLAIM DISCOUNTER		\$1,587	\$0.90	
LIFE-AD&D	\$.215/018/1000	\$5,840	\$3.31	599 PART
A & S		\$158,361	\$89.62	
SUB TOTAL		\$2,436,877	\$1,379.09	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$25,650	\$14.52	618 PART
MISCELLANEOUS		\$11,166	\$6.32	
SUB TOTAL		\$36,816	\$20.84	

TOTAL	\$2,473,693	\$1,399.93
-------	-------------	------------

¹RATE CHANGE EFFECTIVE OCTOBER 2019

PLAN I
FULL TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,672	\$1,184,220	\$2,650,578	\$2,564,584	\$7,598,054
EMPLOYER CONTR - RETIREE	828,843	844,626	3,672,475	3,637,992	8,983,936
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	919,860	906,390	906,055	900,629	3,632,934
-LOA	0	0	0	0	0
-COBRA	18,157	7,930	4,758	6,067	36,912
-HMO COPAY	4,211	12,633	7,840	7,718	32,402

TOTAL	\$2,969,743	\$2,955,799	\$7,241,706	\$7,116,990	\$20,284,238
-------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$1,605,274	\$1,733,903	\$1,361,748	\$1,550,371	\$6,251,296
RETIREE	3,905,760	3,712,859	4,292,714	3,291,337	15,202,670
A & S	185,260	146,723	155,039	158,361	645,383
DENTAL	85,666	84,216	81,372	78,790	330,044
DRUG	904,065	720,521	785,574	591,812	3,001,972
BEHAVIORAL HEALTH	14,953	66,851	88,463	10,599	180,866
OPTICAL	11,170	11,007	10,620	10,318	43,115
LIFE & AD & D	6,268	6,177	6,021	5,840	24,306
UTILIZATION MANAGEMENT	4,589	5,454	4,495	5,160	19,698
DISEASE MANAGEMENT	7,262	7,165	7,043	6,696	28,166
E.A.P.	1,282	1,261	1,220	1,186	4,949
P.P.O.	14,876	15,073	33,139	17,744	80,832
OPERATING EXPENSE	35,257	36,657	35,426	36,816	144,156

TOTAL EXPENSE	\$6,781,682	\$6,547,867	\$6,862,874	\$5,765,030	\$25,957,453
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$3,811,939)	(\$3,592,068)	\$378,832	\$1,351,960	(\$5,673,215)
-------------------	---------------	---------------	-----------	-------------	---------------

AVERAGE INCOME	\$1,556	\$1,566	\$3,970	\$4,028	\$2,780
AVERAGE EXPENSE	\$3,554	\$3,470	\$3,763	\$3,263	\$3,513
SURPLUS (DEFICIT)	(\$1,998)	(\$1,904)	\$207	\$765	(\$733)

TOTAL PARTICIPANTS	636	629	608	589	616
--------------------	-----	-----	-----	-----	-----

PLAN I
FULL TIME
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
-------	-------------	-------------	-------------	-------------	--------------

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
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	(\$3,521,378)	(\$3,348,784)	(\$14,461,721)
-------------------	---------------	---------------	---------------	---------------	----------------

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
--------------------	-----	-----	-----	-----	-----

PLAN I
FULL TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,670	\$1,184,220	\$2,650,578	\$2,564,584	\$7,598,052
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	18,157	7,930	4,758	6,067	36,912
-HMO COPAY	4,211	12,633	7,840	7,718	32,402

TOTAL	\$1,221,038	\$1,204,783	\$2,663,176	\$2,578,369	\$7,667,366
-------	-------------	-------------	-------------	-------------	-------------

EXPENSES

MEDICAL	\$1,605,274	\$1,733,903	\$1,361,748	\$1,550,371	\$6,251,296
A & S	185,260	146,723	155,039	158,361	645,383
DENTAL	85,666	84,216	81,372	78,790	330,044
DRUG	904,065	720,521	785,574	591,812	3,001,972
BEHAVIORAL HEALTH	14,953	66,851	88,463	10,599	180,866
OPTICAL	11,170	11,007	10,620	10,318	43,115
LIFE & AD & D	6,268	6,177	6,021	5,840	24,306
UTILIZATION MANAGEMENT	4,589	5,454	4,495	5,160	19,698
DISEASE MANAGEMENT	7,262	7,165	7,043	6,696	28,166
E.A.P.	1,282	1,261	1,220	1,186	4,949
P.P.O.	14,876	15,073	33,139	17,744	80,832
OPERATING EXPENSE	35,257	36,657	35,426	36,816	144,156

TOTAL EXPENSE	\$2,875,922	\$2,835,008	\$2,570,160	\$2,473,693	\$10,754,783
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$1,654,884)	(\$1,630,225)	\$93,016	\$104,676	(\$3,087,417)
-------------------	---------------	---------------	----------	-----------	---------------

AVERAGE INCOME	\$640	\$638	\$1,460	\$1,459	\$1,049
AVERAGE EXPENSE	\$1,507	\$1,502	\$1,409	\$1,400	\$1,455
SURPLUS (DEFICIT)	(\$867)	(\$864)	\$51	\$59	(\$406)

TOTAL PARTICIPANTS	636	629	608	589	616
--------------------	-----	-----	-----	-----	-----

PLAN I
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,551	81	\$242,219
SAFEWAY	\$1,561	27	50,544
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			785,186
TOTAL		108	\$1,077,949

¹PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN I
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$856		58 PART
OPTICAL BENEFIT 12	\$6.95	890		43 PART
TOTAL OPTICAL		\$1,746	\$5.39	
DENTAL INDIVIDUAL	\$28.62	\$4,493		52 PART
DENTAL FAMILY	\$56.72	8,169		48 PART
TOTAL DENTAL		\$12,662	\$39.08	
DRUG	\$.80/SCRIPT	\$38,729	\$119.53	656 SCRIPTS
HMO KAISER ¹	\$2,089.13	\$0		
HOSPITAL		793		
SURGICAL		3,984		
DIAGNOSTIC		1,526		
MAJOR MEDICAL		166,132		
MEDICAL ADMINISTRATION	\$14.16	4,262		100 PART
TOTAL MEDICAL		\$176,697	\$545.36	
BEHAVIORAL HEALTH	\$2.59	\$781	\$2.41	101 PART
BEHAVIORAL HEALTH		\$1,268	\$3.91	
E.A.P.	\$.67	\$202	\$0.62	101 PART
UTILIZATION MANAGEMENT	\$2.35	\$855	\$2.64	100 PART
DISEASE MANAGEMENT	\$2.06	\$992	\$3.06	102 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$1,772	\$5.47	26 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$997	\$3.08	75 PART
HRG/A&G CLAIM DISCOUNTER		\$282	\$0.87	
LIFE AD&D	\$.215/.018/1000	\$422	\$1.30	101 PART
A & S		\$8,969	\$27.68	
SUB TOTAL		\$246,374	\$760.40	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$4,559	\$14.07	110 PART
MISCELLANEOUS		\$2,047	\$6.32	
SUB TOTAL		\$6,606	\$20.39	

TOTAL	\$252,980	\$780.79
-------	-----------	----------

¹RATE CHANGE EFFECTIVE OCTOBER 2019

PLAN I
PART TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,237	\$191,902	\$436,599	\$438,121	\$1,260,859
EMPLOYER CONTR - RETIREE	76,704	81,677	616,831	639,828	1,415,040
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	195,309	192,107	190,797	189,269	767,482
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$466,250	\$465,686	\$1,244,227	\$1,267,218	\$3,443,381
-------	-----------	-----------	-------------	-------------	-------------

EXPENSES

MEDICAL	\$136,410	\$249,912	\$313,940	\$176,697	\$876,959
RETIREE	744,167	684,357	716,802	548,861	2,694,187
A & S	21,250	16,548	9,660	8,969	56,427
DENTAL	13,174	13,032	12,863	12,662	51,731
DRUG	59,996	55,654	63,713	38,729	218,092
BEHAVIORAL HEALTH	4,276	1,401	1,476	2,049	9,202
OPTICAL	1,826	1,823	1,789	1,746	7,184
LIFE & AD & D	440	438	432	422	1,732
UTILIZATION MANAGEMENT	866	741	724	855	3,186
DISEASE MANAGEMENT	1,055	1,029	1,028	992	4,104
E.A.P.	212	210	206	202	830
P.P.O.	2,495	2,548	5,633	3,051	13,727
OPERATING EXPENSE	6,034	6,334	6,136	6,606	25,110

TOTAL EXPENSE	\$992,201	\$1,034,027	\$1,134,402	\$801,841	\$3,962,471
---------------	-----------	-------------	-------------	-----------	-------------

SURPLUS (DEFICIT)	(\$525,951)	(\$568,341)	\$109,825	\$465,377	(\$519,090)
-------------------	-------------	-------------	-----------	-----------	-------------

AVERAGE INCOME	\$1,413	\$1,424	\$3,840	\$3,911	\$2,647
AVERAGE EXPENSE	\$3,007	\$3,162	\$3,501	\$2,475	\$3,036
SURPLUS (DEFICIT)	(\$1,594)	(\$1,738)	\$339	\$1,436	(\$389)

TOTAL PARTICIPANTS	110	109	108	108	109
--------------------	-----	-----	-----	-----	-----

PLAN I
PART TIME
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
-------	-----------	-----------	-----------	-----------	-------------

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
---------------	-------------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	(\$327,374)	(\$415,945)	(\$1,724,304)
-------------------	-------------	-------------	-------------	-------------	---------------

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
--------------------	-----	-----	-----	-----	-----

PLAN I
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,239	\$191,902	\$436,599	\$438,121	\$1,260,861
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$194,239	\$191,902	\$436,599	\$438,121	\$1,260,861
-------	-----------	-----------	-----------	-----------	-------------

EXPENSES					
MEDICAL	\$136,410	\$249,912	\$313,940	\$176,697	\$876,959
A & S	21,250	16,548	9,660	8,969	56,427
DENTAL	13,174	13,032	12,863	12,662	51,731
DRUG	59,996	55,654	63,713	38,729	218,092
BEHAVIORAL HEALTH	4,276	1,401	1,476	2,049	9,202
OPTICAL	1,826	1,823	1,789	1,746	7,184
LIFE & AD & D	440	438	432	422	1,732
UTILIZATION MANAGEMENT	866	741	724	855	3,186
DISEASE MANAGEMENT	1,055	1,029	1,028	992	4,104
E.A.P.	212	210	206	202	830
P.P.O.	2,495	2,548	5,633	3,051	13,727
OPERATING EXPENSE	6,034	6,334	6,136	6,606	25,110

TOTAL EXPENSE	\$248,034	\$349,670	\$417,600	\$252,980	\$1,268,284
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$53,795)	(\$157,768)	\$18,999	\$185,141	(\$7,423)
-------------------	------------	-------------	----------	-----------	-----------

AVERAGE INCOME	\$589	\$587	\$1,348	\$1,352	\$969
AVERAGE EXPENSE	\$752	\$1,069	\$1,289	\$781	\$973
SURPLUS (DEFICIT)	(\$163)	(\$482)	\$59	\$571	(\$4)

TOTAL PARTICIPANTS	110	109	108	108	109
--------------------	-----	-----	-----	-----	-----

PLAN X
FULL TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894	68	\$181,482
GIANT	\$1,114	2,623	8,766,066
LOCAL 400 STAFF TEMPS	\$1,124	1	1,124
SAFEWAY	\$1,124	1,672	5,637,984
SAFEWAY DELAWARE	\$1,124	53	177,592
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(4,282,172)
TOTAL		4,417	\$10,482,076

¹PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
FULL TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$64,820	\$4.89	4,365 PART
DENTAL FAMILY	\$59.76	\$411,029		2,293 PART
DENTAL INDIVIDUAL	\$29.04	180,571		2,073 PART
TOTAL DENTAL		\$591,600	\$44.65	
DRUG	\$.80/SCRIPT	\$2,576,805	\$194.46	25,176 SCRIPTS
HMO KAISER ¹	\$1,392.85	\$180,672		43 PART
MEDICAL INDIVIDUAL		3,453,830		
MEDICAL FAMILY		5,809,181		
MEDICAL ADMINISTRATION	\$14.16	184,462		4,342 PART
TOTAL MEDICAL		\$9,628,145	\$726.60	
BEHAVIORAL HEALTH	\$2.59	\$33,665	\$2.54	4,333 PART
BEHAVIORAL HEALTH		\$168,197	\$12.69	
E.A.P.	\$0.67	\$8,708	\$0.66	4,333 PART
UTILIZATION MANAGEMENT	\$2.35	\$37,463	\$2.83	4,322 PART
DISEASE MANAGEMENT	\$2.06	\$53,019	\$4.00	4,347 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$67,839	\$5.12	996 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$44,184	\$3.33	3,340 PART
HRG/A&G CLAIM DISCOUNTER		\$11,611	\$0.88	
LIFE AD&D	\$.215/.018/1000	\$19,232	\$1.45	4,383 PART
A & S		\$877,005	\$66.18	
SUB TOTAL		\$14,182,293	\$1,070.28	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$187,316	\$14.14	4,497 PART
MISCELLANEOUS		\$83,735	\$6.32	
SUB TOTAL		\$271,051	\$20.46	

TOTAL	\$14,453,344	\$1,090.74
-------	--------------	------------

¹RATE CHANGE EFFECTIVE OCTOBER 2019

PLAN X
FULL TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652	\$15,051,788	\$10,506,079	\$10,482,076	\$51,081,595
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	33,131	44,866	40,783	53,588	172,368
-HMO COPAY	112,771	107,493	107,642	93,982	421,888

TOTAL INCOME	\$15,187,554	\$15,204,147	\$10,654,504	\$10,629,646	\$51,675,851
--------------	--------------	--------------	--------------	--------------	--------------

EXPENSES

MEDICAL	\$7,673,530	\$7,989,885	\$8,566,689	\$9,628,145	\$33,858,249
A & S	896,588	843,265	854,331	877,005	3,471,189
DENTAL	605,635	601,694	597,639	591,600	2,396,568
DRUG	3,139,022	2,510,426	3,240,104	2,576,805	11,466,357
BEHAVIORAL HEALTH	114,685	143,762	145,156	201,862	605,465
OPTICAL	65,988	65,577	65,226	64,820	261,611
LIFE & AD & D	19,547	19,467	19,321	19,232	77,567
UTILIZATION MANAGEMENT	31,621	32,135	31,304	37,463	132,523
DISEASE MANAGEMENT	54,441	54,225	53,776	53,019	215,461
E.A.P.	8,815	8,778	8,719	8,708	35,020
P.P.O.	100,166	101,943	226,749	123,634	552,492
OPERATING EXPENSE	245,766	260,110	257,496	271,051	1,034,423

TOTAL EXPENSE	\$12,955,804	\$12,631,267	\$14,066,510	\$14,453,344	\$54,106,925
---------------	--------------	--------------	--------------	--------------	--------------

SURPLUS (DEFICIT)	\$2,231,750	\$2,572,880	(\$3,412,006)	(\$3,823,698)	(\$2,431,074)
-------------------	-------------	-------------	---------------	---------------	---------------

AVERAGE INCOME	\$1,126	\$1,126	\$798	\$802	\$963
AVERAGE EXPENSE	\$960	\$935	\$1,054	\$1,091	\$1,010
SURPLUS (DEFICIT)	\$166	\$191	(\$256)	(\$289)	(\$47)

TOTAL PARTICIPANTS	4,497	4,501	4,449	4,417	4,466
--------------------	-------	-------	-------	-------	-------

PLAN X
FULL TIME
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
--------------	--------------	--------------	--------------	--------------	--------------

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
---------------	--------------	--------------	--------------	--------------	--------------

SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
-------------------	-------------	-------------	-------------	-------------	-------------

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
--------------------	-------	-------	-------	-------	-------

PLAN X
FULL TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652	\$15,051,788	\$10,506,079	\$10,482,076	\$51,081,595
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	33,131	44,866	40,783	53,588	172,368
-HMO COPAY	112,771	107,493	107,642	93,982	421,888

TOTAL INCOME	\$15,187,554	\$15,204,147	\$10,654,504	\$10,629,646	\$51,675,851
--------------	--------------	--------------	--------------	--------------	--------------

EXPENSES

MEDICAL	\$7,673,530	\$7,989,885	\$8,566,689	\$9,628,145	\$33,858,249
A & S	896,588	843,265	854,331	877,005	3,471,189
DENTAL	605,635	601,694	597,639	591,600	2,396,568
DRUG	3,139,022	2,510,426	3,240,104	2,576,805	11,466,357
BEHAVIORAL HEALTH	114,685	143,762	145,156	201,862	605,465
OPTICAL	65,988	65,577	65,226	64,820	261,611
LIFE & AD & D	19,547	19,467	19,321	19,232	77,567
UTILIZATION MANAGEMENT	31,621	32,135	31,304	37,463	132,523
DISEASE MANAGEMENT	54,441	54,225	53,776	53,019	215,461
E.A.P.	8,815	8,778	8,719	8,708	35,020
P.P.O.	100,166	101,943	226,749	123,634	552,492
OPERATING EXPENSE	245,766	260,110	257,496	271,051	1,034,423

TOTAL EXPENSE	\$12,955,804	\$12,631,267	\$14,066,510	\$14,453,344	\$54,106,925
---------------	--------------	--------------	--------------	--------------	--------------

SURPLUS (DEFICIT)	\$2,231,750	\$2,572,880	(\$3,412,006)	(\$3,823,698)	(\$2,431,074)
-------------------	-------------	-------------	---------------	---------------	---------------

AVERAGE INCOME	\$1,126	\$1,126	\$798	\$802	\$963
AVERAGE EXPENSE	\$960	\$935	\$1,054	\$1,091	\$1,010
SURPLUS (DEFICIT)	\$166	\$191	(\$256)	(\$289)	(\$47)

TOTAL PARTICIPANTS	4,497	4,501	4,449	4,417	4,466
--------------------	-------	-------	-------	-------	-------

PLAN X
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$560	1	\$1,680
GIANT	\$780	1,982	4,615,260
SAFEWAY	\$790	764	1,812,260
SAFEWAY DELAWARE	\$790	35	82,160
LOCAL 400 STAFF TEMPS	\$780	0	\$0
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(607,191)
TOTAL		2,782	\$5,904,169

¹PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$38,679	\$4.63	2,605 PART
DENTAL	\$29.04	\$226,686	\$27.16	2,602 PART
DRUG	\$.80/SCRIPT	\$986,495	\$118.20	9,835 SCRIPTS
HMO KAISER ¹	\$1,003.20	\$27,086		9 PART
MEDICAL		2,817,009		
MEDICAL ADMINISTRATION	\$14.16	110,122		2,592 PART
TOTAL MEDICAL		\$2,954,217	\$353.97	
BEHAVIORAL HEALTH	\$2.59	\$20,251	\$2.43	2,606 PART
BEHAVIORAL HEALTH		\$10,922	\$1.31	
E.A.P.	\$0.67	\$5,239	\$0.63	2,606 PART
UTILIZATION MANAGEMENT	\$2.35	\$22,268	\$2.67	2,599 PART
DISEASE MANAGEMENT	\$2.06	\$16,335	\$1.96	2,647 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$35,918	\$4.30	528 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$27,929	\$3.35	2,111 PART
HRG/A&G CLAIM DISCOUNTER		\$7,425	\$0.89	
LIFE AD&D	\$215/.018/1000	\$7,656	\$0.92	2,659 PART
A & S		\$159,851	\$19.15	
SUB TOTAL		\$4,519,871	\$541.57	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$119,335	\$14.30	2,864 PART
MISCELLANEOUS		\$52,740	\$6.32	
SUB TOTAL		\$172,075	\$20.62	

TOTAL	\$4,691,946	\$562.19
-------	-------------	----------

¹RATE CHANGE EFFECTIVE OCTOBER 2019

PLAN X
PART TIME
FOURTH QUARTER 2019

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810	\$6,757,020	\$6,083,119	\$5,904,169	\$25,842,118
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	19,997	22,500	22,592	31,937	97,026
-HMO COPAY	15,796	15,531	17,915	13,647	62,889

TOTAL INCOME	\$7,133,603	\$6,795,051	\$6,123,626	\$5,949,753	\$26,002,033
--------------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$2,902,177	\$3,726,567	\$3,238,684	\$2,954,217	\$12,821,645
A & S	203,153	188,634	221,490	159,851	773,128
DENTAL	247,014	240,974	235,485	226,686	950,159
DRUG	1,246,819	1,031,618	1,226,896	986,495	4,491,828
BEHAVIORAL HEALTH	37,322	79,288	50,341	31,173	198,124
OPTICAL	42,081	41,080	40,109	38,679	161,949
LIFE & AD & D	8,318	8,125	7,933	7,656	32,032
UTILIZATION MANAGEMENT	20,470	19,911	19,341	22,268	81,990
DISEASE MANAGEMENT	17,573	17,309	16,956	16,335	68,173
E.A.P.	5,697	5,561	5,432	5,239	21,929
P.P.O.	60,909	61,179	132,242	71,272	325,602
OPERATING EXPENSES	166,089	171,508	161,100	172,075	670,772

TOTAL EXPENSE	\$4,957,622	\$5,591,754	\$5,356,009	\$4,691,946	\$20,597,331
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	\$2,175,981	\$1,203,297	\$767,617	\$1,257,807	\$5,404,702
-------------------	-------------	-------------	-----------	-------------	-------------

AVERAGE INCOME	\$787	\$787	\$717	\$713	\$751
AVERAGE EXPENSE	\$547	\$647	\$628	\$562	\$596
SURPLUS (DEFICIT)	\$240	\$140	\$89	\$151	\$155

TOTAL PARTICIPANTS	3,023	2,879	2,845	2,782	2,882
--------------------	-------	-------	-------	-------	-------

PLAN X
PART TIME
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
--------------	-------------	-------------	-------------	-------------	--------------

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
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
-------------------	-------------	-------------	-------------	-------------	-------------

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
--------------------	-------	-------	-------	-------	-------

PLAN X
PART TIME
2019

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810	\$6,757,020	\$6,083,119	\$5,904,169	\$25,842,118
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	19,997	22,500	22,592	31,937	97,026
-HMO COPAY	15,796	15,531	17,915	13,647	62,889

TOTAL INCOME	\$7,133,603	\$6,795,051	\$6,123,626	\$5,949,753	\$26,002,033
--------------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$2,902,177	\$3,726,567	\$3,238,684	\$2,954,217	\$12,821,645
A & S	203,153	188,634	221,490	159,851	773,128
DENTAL	247,014	240,974	235,485	226,686	950,159
DRUG	1,246,819	1,031,618	1,226,896	986,495	4,491,828
BEHAVIORAL HEALTH	37,322	79,288	50,341	31,173	198,124
OPTICAL	42,081	41,080	40,109	38,679	161,949
LIFE & AD & D	8,318	8,125	7,933	7,656	32,032
UTILIZATION MANAGEMENT	20,470	19,911	19,341	22,268	81,990
DISEASE MANAGEMENT	17,573	17,309	16,956	16,335	68,173
E.A.P.	5,697	5,561	5,432	5,239	21,929
P.P.O.	60,909	61,179	132,242	71,272	325,602
OPERATING EXPENSES	166,089	171,508	161,100	172,075	670,772

TOTAL EXPENSE	\$4,957,622	\$5,591,754	\$5,356,009	\$4,691,946	\$20,597,331
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	\$2,175,981	\$1,203,297	\$767,617	\$1,257,807	\$5,404,702
-------------------	-------------	-------------	-----------	-------------	-------------

AVERAGE INCOME	\$787	\$787	\$717	\$713	\$751
AVERAGE EXPENSE	\$547	\$647	\$628	\$562	\$596
SURPLUS (DEFICIT)	\$240	\$140	\$89	\$151	\$155

TOTAL PARTICIPANTS	3,023	2,879	2,845	2,782	2,882
--------------------	-------	-------	-------	-------	-------

PLAN X
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236	0	\$0
GIANT	\$1,456	626	2,735,824
SAFEWAY	\$1,466	178	782,844
SAFEWAY DELAWARE	\$1,466	8	35,184
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(177,995)
TOTAL		812	\$3,375,857

¹PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$12,083	\$4.96	814 PART
DENTAL	\$59.76	\$145,874	\$59.88	814 PART
DRUG	\$.80/SCRIPT	\$730,080	\$299.70	7,074 SCRIPTS
HMO KAISER ¹	\$1,748.68	\$49,379		9 PART
MEDICAL		2,630,606		
MEDICAL ADMINISTRATION	\$14.16	34,225		806 PART
TOTAL MEDICAL		\$2,714,210	\$1,114.21	
BEHAVIORAL HEALTH	\$2.59	\$6,263	\$2.57	806 PART
BEHAVIORAL HEALTH		\$16,845	\$6.92	
E.A.P.	\$.67	\$1,620	\$0.67	806 PART
UTILIZATION MANAGEMENT	\$2.35	\$6,944	\$2.85	804 PART
DISEASE MANAGEMENT	\$2.06	\$13,881	\$5.70	810 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$13,018	\$5.34	191 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$8,176	\$3.36	618 PART
HRGIA&C CLAIM DISCOUNTER		\$2,175	\$0.89	
LIFE-AD&D	\$.215/.018/1000	\$2,335	\$0.96	811 PART
A & S		\$54,534	\$22.39	
SUB TOTAL		\$3,728,038	\$1,530.40	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$34,716	\$14.25	837 PART
MISCELLANEOUS		\$15,393	\$6.32	
SUB TOTAL		\$50,109	\$20.57	

TOTAL	\$3,778,147	\$1,550.97
-------	-------------	------------

¹RATE CHANGE EFFECTIVE OCTOBER 2019

PLAN X
PART TIME
FOURTH QUARTER 2019

DEPENDENT
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100	\$3,711,430	\$3,472,919	\$3,375,857	\$14,424,306
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	37,560	33,831	27,660	24,311	123,362

TOTAL INCOME	\$3,901,660	\$3,745,261	\$3,500,579	\$3,400,168	\$14,547,668
--------------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$2,778,972	\$2,494,768	\$2,187,221	\$2,714,210	\$10,175,171
A & S	83,100	58,954	65,037	54,534	261,625
DENTAL	158,245	153,344	149,101	145,874	606,564
DRUG	855,768	847,965	985,172	730,080	3,418,985
BEHAVIORAL HEALTH	52,262	24,833	17,704	23,108	117,907
OPTICAL	13,088	12,702	12,355	12,083	50,228
LIFE & AD & D	2,537	2,451	2,386	2,335	9,709
UTILIZATION MANAGEMENT	6,508	6,509	6,025	6,944	25,986
DISEASE MANAGEMENT	15,027	14,594	14,277	13,881	57,779
E.A.P.	1,737	1,689	1,644	1,620	6,690
P.P.O.	20,059	20,015	43,924	23,369	107,367
OPERATING EXPENSE	48,821	50,131	48,261	50,109	197,322

TOTAL EXPENSE	\$4,036,124	\$3,687,955	\$3,533,107	\$3,778,147	\$15,035,333
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$134,464)	\$57,306	(\$32,528)	(\$377,979)	(\$487,665)
-------------------	-------------	----------	------------	-------------	-------------

AVERAGE INCOME	\$1,473	\$1,474	\$1,399	\$1,396	\$1,436
AVERAGE EXPENSE	\$1,524	\$1,451	\$1,412	\$1,551	\$1,485
SURPLUS (DEFICIT)	(\$51)	\$23	(\$13)	(\$155)	(\$49)

TOTAL PARTICIPANTS	883	847	834	812	844
--------------------	-----	-----	-----	-----	-----

PLAN X
PART TIME
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
--------------	-------------	-------------	-------------	-------------	--------------

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
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
-------------------	-----------	-------------	-----------	-------------	-------------

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
--------------------	-----	-----	-----	-----	-----

PLAN X
PART TIME
2019

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100	\$3,711,430	\$3,472,919	\$3,375,857	\$14,424,306
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	37,560	33,831	27,660	24,311	123,362

TOTAL INCOME	\$3,901,660	\$3,745,261	\$3,500,579	\$3,400,168	\$14,547,668
--------------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$2,778,972	\$2,494,768	\$2,187,221	\$2,714,210	\$10,175,171
A & S	83,100	58,954	65,037	54,534	261,625
DENTAL	158,245	153,344	149,101	145,874	606,564
DRUG	855,768	847,965	985,172	730,080	3,418,985
BEHAVIORAL HEALTH	52,262	24,833	17,704	23,108	117,907
OPTICAL	13,088	12,702	12,355	12,083	50,228
LIFE & AD & D	2,537	2,451	2,386	2,335	9,709
UTILIZATION MANAGEMENT	6,508	6,509	6,025	6,944	25,986
DISEASE MANAGEMENT	15,027	14,594	14,277	13,881	57,779
E.A.P.	1,737	1,689	1,644	1,620	6,690
P.P.O.	20,059	20,015	43,924	23,369	107,367
OPERATING EXPENSE	48,821	50,131	48,261	50,109	197,322

TOTAL EXPENSE	\$4,036,124	\$3,687,955	\$3,533,107	\$3,778,147	\$15,035,333
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$134,464)	\$57,306	(\$32,528)	(\$377,979)	(\$487,665)
-------------------	-------------	----------	------------	-------------	-------------

AVERAGE INCOME	\$1,473	\$1,474	\$1,399	\$1,396	\$1,436
AVERAGE EXPENSE	\$1,524	\$1,451	\$1,412	\$1,551	\$1,485
SURPLUS (DEFICIT)	(\$51)	\$23	(\$13)	(\$155)	(\$49)

TOTAL PARTICIPANTS	883	847	834	812	844
--------------------	-----	-----	-----	-----	-----

PLAN XX
FULL TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334	62	\$62,124
GIANT	\$334	286	287,240
SAFEWAY	\$334	174	174,682
SAFEWAY DELAWARE	\$334	3	3,006
TOTAL		525	\$527,052

PLAN XX
FULL TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,167	\$3.92	415 PART
DENTAL FAMILY	\$35.23	\$12,471		118 PART
DENTAL INDIVIDUAL	\$17.11	15,246		297 PART
TOTAL DENTAL		\$27,717	\$17.60	
DRUG	\$.80/SCRIPT	\$59,253	\$37.62	1,036 SCRIPTS
HMO KAISER	\$200.00	\$1,000		2 PART
MEDICAL INDIVIDUAL		162,974		
MEDICAL FAMILY		150,664		
MEDICAL ADMINISTRATION	\$14.16	17,828		420 PART
TOTAL MEDICAL		\$332,466	\$211.09	
BEHAVIORAL HEALTH	\$2.59	\$3,246	\$2.06	418 PART
BEHAVIORAL HEALTH		\$1,353	\$0.86	
UTILIZATION MANAGEMENT	\$2.35	\$3,635	\$2.31	418 PART
DISEASE MANAGEMENT	\$2.06	\$3,893	\$2.47	424 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$6,498	\$4.13	95 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$4,264	\$2.71	322 PART
LIFE-AD&D	\$215/018/1000	\$1,272	\$0.81	422 PART
A & S		\$17,393	\$11.04	
SUB TOTAL		\$467,157	\$296.62	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$21,367	\$13.57	514 PART
MISCELLANEOUS		\$9,953	\$6.32	
SUB TOTAL		\$31,320	\$19.89	

TOTAL		\$498,477	\$316.51	
-------	--	-----------	----------	--

PLAN XX
FULL TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042	\$525,716	\$514,026	\$527,052	\$2,088,836
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,025	1,025	684	1,025	3,759
-HMO COPAY	324	32	97	260	713

TOTAL INCOME	\$523,391	\$526,773	\$514,807	\$528,337	\$2,093,308
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$248,753	\$364,441	\$287,944	\$332,466	\$1,233,604
A & S	17,542	19,430	22,509	17,393	76,874
DENTAL	27,916	28,133	28,099	27,717	111,865
DRUG	57,464	44,242	58,379	59,253	219,338
BEHAVIORAL HEALTH	10,979	51,036	5,440	4,599	72,054
OPTICAL	6,207	6,242	6,247	6,167	24,863
LIFE & AD & D	1,248	1,278	1,291	1,272	5,089
UTILIZATION MANAGEMENT	3,000	2,977	2,986	3,635	12,598
DISEASE MANAGEMENT	3,935	4,030	4,022	3,893	15,880
P.P.O.	9,272	9,485	21,789	10,762	51,308
OPERATING EXPENSE	28,002	29,855	29,444	31,320	118,621

TOTAL EXPENSE	\$414,318	\$561,149	\$468,150	\$498,477	\$1,942,094
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$109,073	(\$34,376)	\$46,657	\$29,860	\$151,214
-------------------	-----------	------------	----------	----------	-----------

AVERAGE INCOME	\$335	\$334	\$335	\$335	\$335
AVERAGE EXPENSE	\$265	\$356	\$304	\$316	\$310
SURPLUS (DEFICIT)	\$70	(\$22)	\$31	\$19	\$25

TOTAL PARTICIPANTS	521	525	513	525	521
--------------------	-----	-----	-----	-----	-----

PLAN XX
FULL TIME
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
--------------	-----------	-----------	-----------	-----------	-------------

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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
-------------------	-------------	-------------	------------	------------	-------------

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
--------------------	-----	-----	-----	-----	-----

PLAN XX FULL TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042	\$525,716	\$514,026	\$527,052	\$2,088,836
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,025	1,025	684	1,025	3,759
-COBRA	324	32	97	260	713

TOTAL INCOME	\$523,391	\$526,773	\$514,807	\$528,337	\$2,093,308
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$248,753	\$364,441	\$287,944	\$332,466	\$1,233,604
A & S	17,542	19,430	22,509	17,393	76,874
DENTAL	27,916	28,133	28,099	27,717	111,865
DRUG	57,464	44,242	58,379	59,253	219,338
BEHAVIORAL HEALTH	10,979	51,036	5,440	4,599	72,054
OPTICAL	6,207	6,242	6,247	6,167	24,863
LIFE & AD & D	1,248	1,278	1,291	1,272	5,089
UTILIZATION MANAGEMENT	3,000	2,977	2,986	3,635	12,598
DISEASE MANAGEMENT	3,935	4,030	4,022	3,893	15,880
P.P.O.	9,272	9,485	21,789	10,762	51,308
OPERATING EXPENSE	28,002	29,855	29,444	31,320	118,621

TOTAL EXPENSE	\$414,318	\$561,149	\$468,150	\$498,477	\$1,942,094
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$109,073	(\$34,376)	\$46,657	\$29,860	\$151,214
-------------------	-----------	------------	----------	----------	-----------

AVERAGE INCOME	\$335	\$334	\$335	\$335	\$335
AVERAGE EXPENSE	\$265	\$356	\$304	\$316	\$310
SURPLUS (DEFICIT)	\$70	(\$22)	\$31	\$19	\$25

TOTAL PARTICIPANTS	521	525	513	525	521
--------------------	-----	-----	-----	-----	-----

PLAN XX
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	1	\$384
GIANT	\$128.00	730	280,320
GIANT ¹	\$254.20	12	9,150
GIANT ²	\$380.40	3	3,423
GIANT ³	\$506.60	0	0
SAFEWAY	\$128.00	337	129,408
SAFEWAY ¹	\$254.20	4	3,051
SAFEWAY ²	\$380.40	1	1,140
SAFEWAY DELAWARE	\$128.00	9	3,456
TOTAL		1,097	\$430,332

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,599	\$2.92	646 PART
DENTAL FAMILY	\$35.23	\$2,958		28 PART
DENTAL INDIVIDUAL	\$17.11	31,722		618 PART
DENTAL		\$34,680	\$10.54	
DRUG	\$.80/SCRIPT	\$125,837	\$38.24	1,396 SCRIPTS
HMO KAISER	\$200.00	\$1,800		3 PART
MEDICAL		371,308		
MEDICAL ADMINISTRATION	\$14.16	27,342		644 PART
TOTAL MEDICAL		\$400,450	\$121.68	
BEHAVIORAL HEALTH	\$2.59	\$5,038	\$1.53	648 PART
BEHAVIORAL HEALTH		\$1,793	\$0.54	
UTILIZATION MANAGEMENT	\$2.35	\$5,524	\$1.68	647 PART
DISEASE MANAGEMENT	\$2.06	\$4,302	\$1.31	661 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$7,498	\$2.28	110 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$7,254	\$2.20	548 PART
LIFE AD&D	\$215/018/1000	\$996	\$0.30	661 PART
A&S		\$7,711	\$2.34	
SUB TOTAL		\$610,682	\$185.56	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$48,398	\$14.71	1,164 PART
MISCELLANEOUS		\$20,796	\$6.32	
SUB TOTAL		\$69,194	\$21.03	

TOTAL	\$679,876	\$206.59
-------	-----------	----------

PLAN XX
PART TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642	\$479,294	\$453,911	\$430,332	\$1,873,179
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,094	1,546	1,546	1,546	6,732
-HMO COPAY	988	1,259	1,123	988	4,358

TOTAL INCOME	\$512,724	\$482,099	\$456,580	\$432,866	\$1,884,269
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$409,776	\$369,013	\$337,513	\$400,450	\$1,516,752
A & S	14,232	13,798	8,847	7,711	44,588
DENTAL	39,668	37,993	36,282	34,680	148,623
DRUG	145,284	125,732	183,501	125,837	580,354
BEHAVIORAL HEALTH	6,735	7,468	7,375	6,831	28,409
OPTICAL	11,074	10,594	10,099	9,599	41,366
LIFE & AD & D	1,117	1,095	1,043	996	4,251
UTILIZATION MANAGEMENT	5,348	5,044	4,788	5,524	20,704
DISEASE MANAGEMENT	4,568	4,712	4,470	4,302	18,052
P.P.O.	14,361	14,127	30,486	14,752	73,726
OPERATING EXPENSE	70,750	73,932	71,440	69,194	285,316

TOTAL EXPENSE	\$722,913	\$663,508	\$695,844	\$679,876	\$2,762,141
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$210,189)	(\$181,409)	(\$239,264)	(\$247,010)	(\$877,872)
-------------------	-------------	-------------	-------------	-------------	-------------

AVERAGE INCOME	\$130	\$130	\$131	\$132	\$131
AVERAGE EXPENSE	\$183	\$179	\$200	\$207	\$192
SURPLUS (DEFICIT)	(\$53)	(\$49)	(\$69)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,315	1,236	1,162	1,097	1,203
--------------------	-------	-------	-------	-------	-------

PLAN XX
PART TIME
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
--------------	-----------	-----------	-----------	-----------	-------------

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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
-------------------	-------------	-------------	-------------	------------	-------------

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
--------------------	-------	-------	-------	-------	-------

PLAN XX
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642	\$479,294	\$453,911	\$430,332	\$1,873,179
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	2,094	1,546	1,546	1,546	6,732
-COBRA	988	1,259	1,123	988	4,358

TOTAL INCOME	\$512,724	\$482,099	\$456,580	\$432,866	\$1,884,269
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$409,776	\$369,013	\$337,513	\$400,450	\$1,516,752
A & S	14,232	13,798	8,847	7,711	44,588
DENTAL	39,668	37,993	36,282	34,680	148,623
DRUG	145,284	125,732	183,501	125,837	580,354
BEHAVIORAL HEALTH	6,735	7,468	7,375	6,831	28,409
OPTICAL	11,074	10,594	10,099	9,599	41,366
LIFE & AD & D	1,117	1,095	1,043	996	4,251
UTILIZATION MANAGEMENT	5,348	5,044	4,788	5,524	20,704
DISEASE MANAGEMENT	4,568	4,712	4,470	4,302	18,052
P.P.O.	14,361	14,127	30,486	14,752	73,726
OPERATING EXPENSE	70,750	73,932	71,440	69,194	285,316

TOTAL EXPENSE	\$722,913	\$663,508	\$695,844	\$679,876	\$2,762,141
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$210,189)	(\$181,409)	(\$239,264)	(\$247,010)	(\$877,872)
-------------------	-------------	-------------	-------------	-------------	-------------

AVERAGE INCOME	\$130	\$130	\$131	\$132	\$131
AVERAGE EXPENSE	\$183	\$179	\$200	\$207	\$192
SURPLUS (DEFICIT)	(\$53)	(\$49)	(\$69)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,315	1,236	1,162	1,097	1,203
--------------------	-------	-------	-------	-------	-------

PLAN XXX
FULL TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$593.00	477	\$846,804
LOCAL 400 STAFF TEMPS	\$593.00	0	0
SAFEWAY	\$593.00	232	411,542
SAFEWAY DELAWARE	\$593.00	6	10,674
TOTAL		715	\$1,269,020

PLAN XXX
FULL TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,619	\$2.62	378 PART
DENTAL FAMILY	\$35.23	\$13,490		131 PART
DENTAL INDIVIDUAL	\$17.11	13,188		249 PART
TOTAL DENTAL		\$26,678	\$12.44	
DRUG	\$.80/SCRIPT	\$90,610	\$42.24	1,018 SCRIPTS
HMO KAISER	\$319.47	\$4,792		5 PART
MEDICAL INDIVIDUAL		94,255		
MEDICAL FAMILY		58,791		
MEDICAL ADMINISTRATION	\$14.16	16,596		391 PART
TOTAL MEDICAL		\$174,434	\$81.32	
BEHAVIORAL HEALTH	\$2.59	\$2,970	\$1.38	382 PART
BEHAVIORAL HEALTH		\$15,069	\$7.03	
UTILIZATION MANAGEMENT	\$2.35	\$3,297	\$1.54	385 PART
DISEASE MANAGEMENT	\$2.06	\$3,759	\$1.75	376 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$6,338	\$2.95	93 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$3,704	\$1.73	280 PART
LIFE AD&D	\$.215/.018/1000	\$1,129	\$0.53	374 PART
A & S		\$17,624	\$8.22	
SUB TOTAL		\$351,231	\$163.75	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$27,891	\$13.00	661 PART
MISCELLANEOUS		\$13,555	\$6.32	
SUB TOTAL		\$41,446	\$19.32	

TOTAL		\$392,677	\$183.07	
-------	--	-----------	----------	--

PLAN XXX
FULL TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,367	\$1,076,295	\$1,173,547	\$1,269,020	\$4,538,229
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,790	1,002	668	0	3,460
-HMO COPAY	0	0	0	0	0

TOTAL INCOME	\$1,021,157	\$1,077,297	\$1,174,215	\$1,269,020	\$4,541,689
--------------	-------------	-------------	-------------	-------------	-------------

EXPENSES

MEDICAL	\$249,890	\$241,960	\$231,629	\$174,434	\$897,913
A & S	10,267	15,150	15,972	17,624	59,013
DENTAL	22,106	23,385	24,649	26,678	96,818
DRUG	77,323	51,714	83,686	90,610	303,333
BEHAVIORAL HEALTH	3,063	3,335	3,454	18,039	27,891
OPTICAL	4,703	4,901	5,168	5,619	20,391
LIFE & AD & D	915	1,012	1,053	1,129	4,109
UTILIZATION MANAGEMENT	2,345	2,489	2,541	3,297	10,672
DISEASE MANAGEMENT	2,995	3,524	3,601	3,759	13,879
P.P.O.	7,088	8,061	19,462	10,042	44,653
OPERATING EXPENSE	29,068	33,443	34,891	41,446	138,848

TOTAL EXPENSE	\$409,763	\$388,974	\$426,106	\$392,677	\$1,617,520
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$611,394	\$688,323	\$748,109	\$876,343	\$2,924,169
-------------------	-----------	-----------	-----------	-----------	-------------

AVERAGE INCOME	\$594	\$594	\$592	\$592	\$593
AVERAGE EXPENSE	\$238	\$214	\$215	\$183	\$213
SURPLUS (DEFICIT)	\$356	\$380	\$377	\$409	\$380

TOTAL PARTICIPANTS	573	605	661	715	639
--------------------	-----	-----	-----	-----	-----

PLAN XXX
FULL TIME
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
--------------	-----------	-----------	-----------	-----------	-------------

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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
-------------------	-----------	-----------	-----------	-----------	-------------

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
--------------------	-----	-----	-----	-----	-----

PLAN XXX
FULL TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,367	\$1,076,295	\$1,173,547	\$1,269,020	\$4,538,229
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,790	1,002	668	0	3,460
-HMO COPAY	0	0	0	0	0

TOTAL INCOME	\$1,021,157	\$1,077,297	\$1,174,215	\$1,269,020	\$4,541,689
--------------	-------------	-------------	-------------	-------------	-------------

EXPENSES

MEDICAL	\$249,890	\$241,960	\$231,629	\$174,434	\$897,913
A & S	10,267	15,150	15,972	17,624	59,013
DENTAL	22,106	23,385	24,649	26,678	96,818
DRUG	77,323	51,714	83,686	90,610	303,333
BEHAVIORAL HEALTH	3,063	3,335	3,454	18,039	27,891
OPTICAL	4,703	4,901	5,168	5,619	20,391
LIFE & AD & D	915	1,012	1,053	1,129	4,109
UTILIZATION MANAGEMENT	2,345	2,489	2,541	3,297	10,672
DISEASE MANAGEMENT	2,995	3,524	3,601	3,759	13,879
P.P.O.	7,088	8,061	19,462	10,042	44,653
OPERATING EXPENSE	29,068	33,443	34,891	41,446	138,848

TOTAL EXPENSE	\$409,763	\$388,974	\$426,106	\$392,677	\$1,617,520
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$611,394	\$688,323	\$748,109	\$876,343	\$2,924,169
-------------------	-----------	-----------	-----------	-----------	-------------

AVERAGE INCOME	\$594	\$594	\$592	\$592	\$593
AVERAGE EXPENSE	\$238	\$214	\$215	\$183	\$213
SURPLUS (DEFICIT)	\$356	\$380	\$377	\$409	\$380

TOTAL PARTICIPANTS	573	605	661	715	639
--------------------	-----	-----	-----	-----	-----

PLAN XXX
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$128.00	1,279	\$491,136
GIANT ¹	\$252.37	20	14,889
GIANT ²	\$376.74	5	5,662
GIANT ³	\$501.11	1	1,503
SAFEWAY	\$128.00	888	341,120
SAFEWAY ¹	\$252.37	8	6,309
SAFEWAY ²	\$376.74	4	4,521
SAFEWAY ³	\$501.11	0	0
SAFEWAY DELAWARE	\$128.00	25	9,728
TOTAL		2,230	\$874,868

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$8,687	\$1.30	585 PART
DENTAL FAMILY	\$35.23	\$3,101		29 PART
DENTAL INDIVIDUAL	\$17.11	28,693		559 PART
DENTAL		\$31,794	\$4.75	
DRUG	\$.80/SCRIPT	\$86,801	\$12.97	1,746 SCRIPTS
HMO KAISER	\$200.00	\$4,800		8 PART
MEDICAL INDIVIDUAL		588,699		
MEDICAL FAMILY		2,016		
MEDICAL ADMINISTRATION	\$14.16	33,886		798 PART
TOTAL MEDICAL		\$629,401	\$94.08	
BEHAVIORAL HEALTH	\$2.59	\$6,211	\$0.93	799 PART
BEHAVIORAL HEALTH		\$1,281	\$0.19	
UTILIZATION MANAGEMENT	\$2.35	\$6,831	\$1.02	799 PART
DISEASE MANAGEMENT	\$2.06	\$5,239	\$0.78	806 PART
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$14,222	\$2.13	209 PART
P.P.O. CAREFIRST NETWORK	\$4.41	\$7,969	\$1.19	602 PART
LIFE-AD&D	\$.215/.018/1000	\$1,142	\$0.17	757 PART
A & S		\$9,339	\$1.40	
SUB TOTAL		\$808,917	\$120.91	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$103,662	\$15.50	2,450 PART
MISCELLANEOUS		\$42,275	\$6.32	
SUB TOTAL		\$145,937	\$21.82	

TOTAL

\$954,854	\$142.73
-----------	----------

PLAN XXX
PART TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703	\$926,619	\$958,858	\$874,868	\$3,682,048
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,602	7,244	7,598	6,016	31,460
-HMO COPAY	652	977	651	814	3,094

TOTAL INCOME	\$932,957	\$934,840	\$967,107	\$881,698	\$3,716,602
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$327,779	\$437,065	\$704,501	\$629,401	\$2,098,746
A & S	3,472	11,744	13,669	9,339	38,224
DENTAL	28,217	30,389	31,555	31,794	121,955
DRUG	157,673	141,480	214,717	86,801	600,671
BEHAVIORAL HEALTH	6,938	8,277	10,231	7,492	32,938
OPTICAL	7,657	8,316	8,622	8,687	33,282
LIFE & AD & D	1,048	1,164	1,163	1,142	4,517
UTILIZATION MANAGEMENT	6,144	6,154	5,970	6,831	25,099
DISEASE MANAGEMENT	4,792	5,522	5,380	5,239	20,933
P.P.O.	19,094	19,886	44,397	22,191	105,568
OPERATING EXPENSE	120,031	136,170	136,328	145,937	538,466

TOTAL EXPENSE	\$682,845	\$806,167	\$1,176,533	\$954,854	\$3,620,399
---------------	-----------	-----------	-------------	-----------	-------------

SURPLUS (DEFICIT)	\$250,112	\$128,673	(\$209,426)	(\$73,156)	\$96,203
-------------------	-----------	-----------	-------------	------------	----------

AVERAGE INCOME	\$132	\$132	\$131	\$132	\$132
AVERAGE EXPENSE	\$97	\$114	\$160	\$143	\$129
SURPLUS (DEFICIT)	\$35	\$18	(\$29)	(\$11)	\$3

TOTAL PARTICIPANTS	2,352	2,361	2,452	2,230	2,349
--------------------	-------	-------	-------	-------	-------

PLAN XXX
PART TIME
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
--------------	-------------	-----------	-----------	-----------	-------------

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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
-------------------	-----------	-----------	----------	-----------	-----------

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
--------------------	-------	-------	-------	-------	-------

PLAN XXX
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703	\$926,619	\$958,858	\$874,868	\$3,682,048
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,602	7,244	7,598	6,016	31,460
-HMO COPAY	652	977	651	814	3,094

TOTAL INCOME	\$932,957	\$934,840	\$967,107	\$881,698	\$3,716,602
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

MEDICAL	\$327,779	\$437,065	\$704,501	\$629,401	\$2,098,746
A & S	3,472	11,744	13,669	9,339	38,224
DENTAL	28,217	30,389	31,555	31,794	121,955
DRUG	157,673	141,480	214,717	86,801	600,671
BEHAVIORAL HEALTH	6,938	8,277	10,231	7,492	32,938
OPTICAL	7,657	8,316	8,622	8,687	33,282
LIFE & AD & D	1,048	1,164	1,163	1,142	4,517
UTILIZATION MANAGEMENT	6,144	6,154	5,970	6,831	25,099
DISEASE MANAGEMENT	4,792	5,522	5,380	5,239	20,933
P.P.O.	19,094	19,886	44,397	22,191	105,568
OPERATING EXPENSE	120,031	136,170	136,328	145,937	538,466

TOTAL EXPENSE	\$682,845	\$806,167	\$1,176,533	\$954,854	\$3,620,399
---------------	-----------	-----------	-------------	-----------	-------------

SURPLUS (DEFICIT)	\$250,112	\$128,673	(\$209,426)	(\$73,156)	\$96,203
-------------------	-----------	-----------	-------------	------------	----------

AVERAGE INCOME	\$132	\$132	\$131	\$132	\$132
AVERAGE EXPENSE	\$97	\$114	\$160	\$143	\$129
SURPLUS (DEFICIT)	\$35	\$18	(\$29)	(\$11)	\$3

TOTAL PARTICIPANTS	2,352	2,361	2,452	2,230	2,349
--------------------	-------	-------	-------	-------	-------

PLAN XL
PART TIME
FOURTH QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$24.00	1,417	\$102,096
SAFEWAY	\$24.00	831	59,856
SAFEWAY DELAWARE	\$24.00	24	1,728
TOTAL		2,272	\$163,680

PLAN XL
PART TIME
FOURTH QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$4,519	\$0.66	304 PART
DENTAL	\$17.11	\$15,639	\$2.29	305 PART
LIFE-AD&D	\$215/018/1000	\$596	\$0.09	395 PART
A & S		\$1,985	\$0.29	
SUB TOTAL		\$22,739	\$3.33	

OPERATING EXPENSES

ADMINISTRATION	\$13.82	\$87,481	\$12.83	2,085 PART
MISCELLANEOUS		\$43,070	\$6.32	
SUB TOTAL		\$130,551	\$19.15	

TOTAL		\$153,290	\$22.48	
-------	--	-----------	---------	--

PLAN XL
PART TIME
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
--------------	-----------	-----------	-----------	-----------	-----------

EXPENSES					
A & S	\$2,168	\$4,752	2,803	1,985	\$11,708
DENTAL	14,115	14,543	15,194	15,639	59,491
OPTICAL	4,063	4,208	4,391	4,519	17,181
LIFE & AD & D	564	613	609	596	2,382
OPERATING EXPENSE	112,192	124,689	124,416	130,551	491,848

TOTAL EXPENSE	\$133,102	\$148,805	\$147,413	\$153,290	\$582,610
---------------	-----------	-----------	-----------	-----------	-----------

SURPLUS (DEFICIT)	\$21,626	\$13,819	\$2,707	\$10,390	\$48,542
-------------------	----------	----------	---------	----------	----------

AVERAGE INCOME	\$24	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$21	\$22	\$24	\$22	\$22
SURPLUS (DEFICIT)	\$3	\$2	\$0	\$2	\$2

TOTAL PARTICIPANTS	2,153	2,257	2,086	2,272	2,192
--------------------	-------	-------	-------	-------	-------

PLAN XL
PART TIME
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
--------------	-----------	-----------	-----------	-----------	-----------

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
---------------	----------	-----------	-----------	-----------	-----------

SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
-------------------	----------	----------	----------	----------	----------

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
--------------------	-------	-------	-------	-------	-------

PLAN XL
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
--------------	-----------	-----------	-----------	-----------	-----------

EXPENSES

A & S	\$2,168	\$4,752	2,803	1,985	\$11,708
DENTAL	14,115	14,543	15,194	15,639	59,491
OPTICAL	4,063	4,208	4,391	4,519	17,181
LIFE & AD & D	564	613	609	596	2,382
OPERATING EXPENSE	112,192	124,689	124,416	130,551	491,848

TOTAL EXPENSE	\$133,102	\$148,805	\$147,413	\$153,290	\$582,610
---------------	-----------	-----------	-----------	-----------	-----------

SURPLUS (DEFICIT)	\$21,626	\$13,819	\$2,707	\$10,390	\$48,542
-------------------	----------	----------	---------	----------	----------

AVERAGE INCOME	\$24	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$21	\$22	\$24	\$22	\$22
SURPLUS (DEFICIT)	\$3	\$2	\$0	\$2	\$2

TOTAL PARTICIPANTS	2,153	2,257	2,086	2,272	2,192
--------------------	-------	-------	-------	-------	-------

ACTIVE PLANS
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$30,066,908	\$26,399,756	\$26,029,759	\$113,020,376
EMPLOYEE CONTRIBUTIONS	259,098	257,869	241,557	241,899	1,000,423
INTEREST & DIVIDENDS - ACTIVE	162,657	141,464	200,836	230,416	735,373
MISCELLANEOUS	0	1,422	234	0	1,656

TOTAL INCOME	\$30,945,708	\$30,467,663	\$26,842,383	\$26,502,074	\$114,757,828
--------------	--------------	--------------	--------------	--------------	---------------

EXPENSES

MEDICAL	\$16,332,561	\$17,607,514	\$17,229,869	\$18,560,391	\$69,730,335
A & S	1,437,032	1,318,998	1,369,357	1,312,772	5,438,159
DENTAL	1,241,756	1,227,703	1,212,239	1,192,120	4,873,818
DRUG	6,643,414	5,529,352	6,841,742	5,286,422	24,300,930
BEHAVIORAL HEALTH	251,213	386,251	329,640	305,752	1,272,856
OPTICAL	167,857	166,450	164,626	162,237	661,170
LIFE & AD & D	42,002	41,820	41,252	40,620	165,694
UTILIZATION REVIEW	80,891	81,414	78,174	91,977	332,456
DISEASE MANAGEMENT	111,648	112,110	110,553	108,116	442,427
E.A.P.	17,743	17,499	17,221	16,955	69,418
P.P.O.	248,320	252,317	557,821	296,817	1,355,275
OPERATING EXPENSE	862,010	922,829	904,938	955,105	3,644,882

TOTAL EXPENSE	\$27,436,447	\$27,664,257	\$28,857,432	\$28,329,284	\$112,287,420
---------------	--------------	--------------	--------------	--------------	---------------

SURPLUS (DEFICIT)	\$3,509,261	\$2,803,406	(\$2,015,049)	(\$1,827,210)	\$2,470,408
-------------------	-------------	-------------	---------------	---------------	-------------

TOTAL PARTICIPANTS	16,063	15,949	15,718	15,547	15,819
--------------------	--------	--------	--------	--------	--------

FUND RESERVE	\$23,729,797	\$32,154,249	\$31,703,235	\$30,869,851	
--------------	--------------	--------------	--------------	--------------	--

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
FOURTH QUARTER 2019

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$3,637,992
RETIREE COPAYMENTS	\$900,629
INTEREST AND DIVIDENDS	\$43,795
TOTAL INCOME	\$4,582,416

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$42,179	\$4.76	2,840 RET
DENTAL	\$28.80	\$245,376		2,840 RET
TOTAL DENTAL		\$245,376	\$27.68	
DRUG	\$.80/1.25/SCRIPT	\$692,594		16,479 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	5,688		
TOTAL DRUG		\$698,282	\$78.77	
HMO KAISER	\$246.32	1,442,846		1,478 RET
HOSPITAL		321,560		
SURGICAL		168,794		
DIAGNOSTIC		54,114		
MAJOR MEDICAL		175,987		
MEDICAL ADMINISTRATION	\$14.16	59,231		1,394 RET
TOTAL MEDICAL		\$2,222,532	\$250.71	
BEHAVIORAL HEALTH	\$2.59	\$10,815	\$1.22	1,392 RET
BEHAVIORAL HEALTH/EAP		\$5,828	\$0.66	
UTILIZATION MANAGEMENT	\$2.35	\$0	\$0.00	0 RET
P.P.O. CAREFIRST FLEXLINK	\$22.30	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$4.41	\$71	\$0.01	5 RET
HRGI/A&G CLAIM DISCOUNTER		\$7,745	\$0.87	
ADMINISTRATION	\$6.60	\$58,509	\$6.60	2,955 RET

TOTAL EXPENSES	\$3,291,337	\$371.27
----------------	--------------------	-----------------

SURPLUS (DEFICIT)	\$1,291,079
-------------------	--------------------

¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

PART TIME RETIREES
FOURTH QUARTER 2019

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$639,828
RETIREE COPAYMENTS	\$189,269
INTEREST AND DIVIDENDS	\$9,204
TOTAL INCOME	\$838,301

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,222	\$4.95	621 RET
DENTAL	\$28.80	\$53,654	\$28.80	621 RET
DRUG	\$.80/1.25/SCRIPT	\$56,639		2,196 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	631		
DRUG		\$57,270	\$30.74	
HMO KAISER	\$246.32	302,823		387 RET
HOSPITAL		37,305		
SURGICAL		23,788		
DIAGNOSTIC		11,178		
MAJOR MEDICAL		26,432		
MEDICAL ADMINISTRATION	\$14.16	11,158		263 RET
TOTAL MEDICAL		\$412,684	\$221.52	
BEHAVIORAL HEALTH	\$2.59	\$2,041	\$1.10	263 RET
BEHAVIORAL HEALTH/EAP		\$36	\$0.02	
UTILIZATION MANAGEMENT	\$2.35	\$0	\$0.00	0 RET
P P O CAREFIRST FLEXLINK	\$22.30	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$4.41	\$26	\$0.01	2 RET
HRGI/A&G CLAIM DISCOUNTER		\$1,632	\$0.88	
ADMINISTRATION	\$6.60	\$12,296	\$6.60	621 RET

TOTAL EXPENSES	\$548,861	\$294.61
-----------------------	------------------	-----------------

SURPLUS (DEFICIT)	\$289,440
--------------------------	------------------

¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

FOURTH QUARTER 2019
STIPEND
INCOME & EXPENSES

INCOME

GIANT	\$793,378
SAFEWAY	\$437,047
TOTAL INCOME	\$1,230,425

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,221,650
SUBTOTAL	\$1,221,650

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$8,669
POSTAGE	106
SUBTOTAL	\$8,775
TOTAL EXPENSES	\$1,230,425

SURPLUS (DEFICIT)	\$0
-------------------	-----

PARTICIPANTS 1,120

2019
RETIREES
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$905,547	\$926,303	\$4,289,306	\$4,277,820	\$10,398,976
RETIREE COPAYMENTS	1,115,169	1,098,497	1,096,852	1,089,898	4,400,416
STIPEND INCOME	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
INTEREST & DIVIDENDS	36,659	31,851	45,910	52,999	167,419

TOTAL INCOME	\$3,446,332	\$3,397,201	\$6,737,034	\$6,651,142	\$20,231,709
--------------	-------------	-------------	-------------	-------------	--------------

EXPENSES

MEDICAL	\$2,884,264	\$2,937,512	\$2,823,541	\$2,635,216	\$11,280,533
DENTAL	303,120	301,536	300,615	299,030	1,204,301
DRUG	1,324,372	1,011,986	1,725,897	755,552	4,817,807
BEHAVIORAL HEALTH	14,858	20,024	32,973	18,720	86,575
OPTICAL	52,137	51,825	51,669	51,401	207,032
UTILIZATION MANAGEMENT	272	141	283	0	696
DISEASE MANAGEMENT	111	103	0	0	214
P.P.O.	1,181	2,994	3,403	9,474	17,052
ADMINISTRATION	69,612	71,095	71,135	70,805	282,647
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898

TOTAL EXPENSES	\$6,038,884	\$5,737,766	\$6,314,482	\$5,070,623	\$23,161,755
----------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$2,592,552)	(\$2,340,565)	\$422,552	\$1,580,519	(\$2,930,046)
-------------------	---------------	---------------	-----------	-------------	---------------

TOTAL PARTICIPANTS	3,620	3,591	3,593	3,576	3,595
--------------------	-------	-------	-------	-------	-------

FUND RESERVE	\$5,656,450	\$5,659,739	\$5,932,013	\$5,790,439	
--------------	-------------	-------------	-------------	-------------	--

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
--------------	-------------	-------------	-------------	-------------	--------------

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
----------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	(\$1,772,365)	(\$2,167,622)	(\$8,059,455)
-------------------	---------------	---------------	---------------	---------------	---------------

TOTAL PARTICIPANTS	3,653	3,654	3,664	3,661	3,658
--------------------	-------	-------	-------	-------	-------

FUND RESERVE	\$6,162,661	\$5,988,595	\$5,696,442	\$5,730,765	
--------------	-------------	-------------	-------------	-------------	--

COMBINED FUND
FOURTH QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$30,066,908	\$26,399,756	\$26,029,759	\$113,020,376
EMPLOYER CONTR - RETIREE	905,547	926,303	4,289,306	4,277,820	10,398,976
EMPLOYEE CONTRIBUTIONS	1,374,267	1,356,366	1,338,409	1,331,797	5,400,839
INTEREST & DIVIDENDS - ACTIVE	162,657	141,464	200,836	230,416	735,373
INTEREST & DIVIDENDS - RETIREE	36,659	31,851	45,909	52,999	167,418
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
MISCELLANEOUS	0	1,422	234	0	1,656

TOTAL INCOME	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
--------------	--------------	--------------	--------------	--------------	---------------

EXPENSES

MEDICAL	\$16,332,561	\$17,607,514	\$17,229,869	\$18,560,391	\$69,730,335
RETIREES	4,649,927	4,397,216	5,009,516	3,840,198	17,896,857
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
A & S	1,437,032	1,318,998	1,369,357	1,312,772	5,438,159
DENTAL	1,241,756	1,227,703	1,212,239	1,192,120	4,873,818
DRUG	6,643,414	5,529,352	6,841,742	5,286,422	24,300,930
BEHAVIORAL HEALTH	251,213	386,251	329,640	305,752	1,272,856
OPTICAL	167,857	166,450	164,626	162,237	661,170
LIFE & AD & D	42,002	41,820	41,252	40,620	165,694
UTILIZATION REVIEW	80,891	81,414	78,174	91,977	332,456
DISEASE MANAGEMENT	111,648	112,110	110,553	108,116	442,427
E.A.P.	17,743	17,499	17,221	16,955	69,418
P.P.O.	248,320	252,317	557,821	296,817	1,355,275
OPERATING EXPENSE	862,010	922,829	904,938	955,105	3,644,882

TOTAL EXPENSE	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
---------------	--------------	--------------	--------------	--------------	---------------

SURPLUS (DEFICIT)	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
-------------------	-----------	-----------	---------------	-------------	-------------

TOTAL PARTICIPANTS	16,063	15,949	15,718	15,547	15,819
--------------------	--------	--------	--------	--------	--------

FUND RESERVE ¹	\$29,386,247	\$37,813,988	\$37,635,248	\$36,660,290	
---------------------------	--------------	--------------	--------------	--------------	--

¹DOES NOT REFLECT DEPOSIT IN TRANSFER AS OF 3/31/19 - \$7,007,526.34

COMBINED FUND
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
--------------	--------------	--------------	--------------	--------------	---------------

EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
RETIREES	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
---------------	--------------	--------------	--------------	--------------	---------------

SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
-------------------	---------------	-----------	-------------	-------------	-------------

TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
--------------------	--------	--------	--------	--------	--------

FUND RESERVE	\$25,200,193	\$18,956,368	\$26,905,815	\$28,724,662
--------------	--------------	--------------	--------------	--------------

¹ LITIGATION SETTLEMENTS 4TH QTR:

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

COMBINED FUND
FOURTH QUARTER 2019

MISCELLANEOUS

ACCOUNTING	\$25,658
ACTUARIAL & CONSULTING	58,313
EDUCATION FEES FOR RETIREE ASSISTANCE	12,278
IFEBP	1,665
INVESTMENT MANAGEMENT	20,548
INVESTMENT PERFORMANCE SERVICES	10,000
LEGAL	130,930
MEETING	243
POSTAGE	22,107
PRINTING	11,885
TELEPHONE	1,103

TOTAL \$294,730

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FOURTH QUARTER 2019**

QUARTERLY RECAPS

INCOME	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
Legal	846,008	840,203	827,987	814,078	3,328,276
Severance	921,391	16,287	2,985,356	30,472	3,953,506
Scholarship	964	220	769	746	2,699
Total Income	\$36,160,403	\$34,721,574	\$37,393,528	\$33,998,512	\$142,274,017

EXPENSES	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
Legal	848,171	849,104	839,285	822,262	3,358,822
Severance	1,030,481	861,783	458,209	1,522,338	3,872,811
Scholarship	10,198	9,914	27,190	12,363	59,665
Total Expenses	\$35,364,181	\$35,122,824	\$36,496,598	\$35,756,870	\$142,740,473

Surplus/(Deficit)	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
Legal	(2,163)	(8,901)	(11,298)	(8,184)	(30,546)
Severance	(109,090)	(845,496)	2,527,147	(1,491,866)	80,695
Scholarship	(9,234)	(9,694)	(26,421)	(11,617)	(56,966)
Total Surplus/(Deficit)	\$796,222	(\$401,250)	\$896,930	(\$1,758,358)	(\$466,456)

Fund Reserve	\$32,832,926	\$40,455,650	\$42,777,033	\$40,441,104
---------------------	---------------------	---------------------	---------------------	---------------------

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
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
---------------------	---------------------	---------------------	---------------------	---------------------

CONTRACT INFORMATION FOURTH QUARTER 2019

<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 2019

<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 2019 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	389	360	387	326	1,462
<i>Appeals</i>	161	119	110	106	496
<i>Participant Services Calls</i>	12,230	11,506	11,488	11,246	46,470
<i>COBRA Notices Mailed</i>	461	535	448	328	1,772
<i>Pension Apps Received</i>	267	251	232	230	980
<i>Pension Estimates Received</i>	497	508	453	1,090	2,548
<i>Medical Claims Processed</i>	80,874	88,012	90,826	90,031	349,743
<i>Communications Mailings Sent to Participants</i>	67,613	118,600	63,804	33,634	283,651

SPECIAL PROJECTS IN 4Q:

1. PBGC transition project.

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

APRIL 16, 2020

1. **Associated Administrators, LLC**

09/24/19	Meeting Expenses - Regular Meeting	\$	242.99
----------	------------------------------------	----	--------

2. **Calibre**

10/25/19	Progress bill for professional services rendered in connection with the audit of the financial statements for the year ended December 31, 2018	\$	38,300.00
12/03/19	For Professional services rendered in connection with general payroll audit services of Acme Markets, Safeway and Giant Food	\$	20,867.50
12/06/19	For Professional services rendered in connection with the audit of the financial statements for the year ended 12/31/18 and preparation of the PCORI form.	\$	4,790.25

3. **Chartwell**

11/04/19	For Investment Management Services rendered - 3Q19	\$	4,942.51
02/07/20	For Investment Management Services rendered - 4Q19		4,340.16

4. **Cheiron**

09/20/19	Retainer Services - 08/19	\$	3,750.00
10/28/19	Retainer Services - 09/19		3,750.00
11/22/19	Retainer Services - 10/19		3,750.00
11/22/19	Non-Retainer Services - 10/19		2,827.50
12/17/19	Retainer Services - 11/19		3,750.00
01/22/20	Retainer Services - 12/19		3,750.00
02/24/20	Retainer Services - 01/20		3,750.00

5. **Confidio**

05/23/19	Retainer Services – 04/19	\$	3,700.00
10/15/19	Retainer Services - 09/19		2,300.00
11/12/19	Retainer Services - 10/19		4,560.00
12/12/19	Retainer and bargaining services rendered - 11/19		5,200.00
12/20/19	Travel Expenses for July and October 2019		828.88

6. **Groom Law Group, Chartered**

10/31/19	Professional Services - 09/19	\$ 14,484.78
12/18/19	Professional Services - 10/19	14,073.20
01/06/20	Professional Services - 11/19	3,590.10
01/31/20	Professional Services - 12/19	4,555.35
02/26/20	Professional Services - 01/20	4,812.75
03/18/20	Professional Services - 02/20	9,152.10

7. **Health Care Cost Containment Corporation**

12/13/19	2020 Annual Membership Invoice	\$ 3,750.00
----------	--------------------------------	-------------

8. **International Foundation of Employee Benefit Plans**

10/09/19	2020 Membership Renewal	\$ 1,665.00
02/05/20	M. Federici – Registration Fee and Hotel Deposit for attendance at the IFEBP 66 th Annual Conference in Honolulu, Hawaii - 11/2020	2,125.00

9. **Investment Performance Services**

12/03/19	For Professional Services rendered - 4Q19	\$ 10,000.00
02/05/20	E. Masten – Registration Fee for the 2020 EPIC Conference in Hilton Head, S. Carolina - 04/2020	995.00
03/03/20	For Professional Services rendered - 1Q20	10,000.00

10. **Ira F. Jaffe, Esq.**

03/26/20	Arbitration of Trustee Deadlock/Claims Dispute	\$ 2,500.00
----------	--	-------------

11. **Office of Pool Administration – Excellus Blue Cross Blue Shield**

01/21/2020	2019 NY Public Goods Pool - Electronic Reporting Certification Form	\$ 10,959.00
------------	---	--------------

12. **Segal Consulting**

10/31/19	For supplemental consulting services through 09/30/19 in connection with data request, budget projections by benefit and by plan and follow-up work	\$ 9,623.76
----------	---	-------------

	11/30/19	For compliance consulting services through 10/31/19 in connection with updating of the Fund's SBC's	\$	656.25
	12/11/19	For Actuarial and Consulting services rendered for the period 12/01/19 – 02/29/20	\$	16,750.00
	01/31/20	For supplemental actuarial and consulting services rendered through 12/31/19 related to work on the Plan Design Review Project	\$	55,136.25
	03/11/20	For Actuarial and Consulting services rendered March 1, 2020 through May 31, 2020	\$	16,750.00
13.	<u>Segal Marco Advisors</u>			
	10/17/19	For proxy voting services - 3Q19	\$	187.50
14.	<u>Segal Select Insurance</u>			
	12/30/19	Renewal of Fidelity Bond Plus through Chubb for the period 01/01/2020 - 01/01/2023	\$	4,501.00
15.	<u>Segall, Bryant and Hamill</u>			
	10/24/19	For Investment Management Services rendered - 3Q19	\$	6,363.40
	10/24/19	For Investment Management Services (Illiquid) rendered - 3Q19		11.16
	01/27/20	For Investment Management Services rendered - 4Q20		5,139.96
	01/27/20	For Investment Management Services (Illiquid) rendered - 4Q20		11.17
16.	<u>Slevin & Hart P.C.</u>			
	09/19/19	Professional Services rendered - 08/19	\$	31,634.85
	10/25/19	Subrogation Services rendered - 3Q19		15,527.74
	10/30/19	Professional Services rendered - 09/19		29,378.31
	11/27/19	Professional Services rendered - 10/19		25,831.00
	12/31/19	Professional Services rendered - 11/19		8,934.00
	01/07/20	Subrogation Expenses incurred - 01/01/19 - 12/31/19		949.18
	01/21/19	Subrogation Services rendered - 4Q19		12,212.65
	01/31/20	Professional Services rendered - 12/31/19		10,276.78
	02/28/20	Professional Services rendered - 01/31/20		6,777.70
17.	<u>Trustee Expenses</u>			
	03/2020	M. Goble – Reimbursement of registration fee and hotel deposit for attendance at the IFEBP Annual Conference in Honolulu, Hawaii November 15, 2020 - November 18, 2020	\$	2,125.00

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

APRIL 16, 2020

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

01/31/20	Professional services rendered – 12/19	\$	377.00
----------	--	----	--------

2. **Woodard Insurance Agency**

10/11/19	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 3Q19	\$	12,258.00
----------	--	----	-----------

01/13/20	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 4Q19	\$	12,204.00
----------	--	----	-----------

FELRA & UFCW VEBA FUND

NON-ERISA ACCOUNT

INVOICES

APRIL 16, 2020

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

01/31/20	Professional Services Rendered through 12/31/19	\$	109.50
----------	---	----	--------



April 16, 2020

Board of Trustees of the
FELRA and UFCW VEBA Fund

Trustees:

Please review the invoice from Associated in the amount of \$5,395.25 for our work related to the vendor changes of Carewise/SHPS and Health Dialog to Conifer effective January 1, 2020. Our contract with the Fund allows for hourly charges for our personnel who worked on this transition.

As you may recall, Carewise terminated the services for the Fund, and we had to arrange for a quick transition. At the same time, the Board agreed to the recommendation from Segal to consolidate the care management providers for the Fund, and selected Conifer to handle UM, case management, and the disease management previously provided by Health Dialog.

The transition team at Associated Administrators was assisted by Segal and Fund Counsel. The transition was successful, and the Fund participants had their "handoff" from both providers seamlessly, despite the Carewise lack of cooperation at some points.

Please advise of any questions related to our transition invoice.

Thank you.

William R. Jensen
President
Associated Administrators, LLC

Linda B. DuVall, CEBS
Chief Business Officer
Associated Administrators, LLC



INVOICE

Please make check payable to Associated Administrators, LLC

Date: 3/3/2020

Client (Fund): FW

Amount Due: \$5,395.25

Nature of expense(s): Work to transition from SHPS/Carewise to Conifer for FELRA VEBA

Labor: See attached Excel spreadsheet for itemization of expenses.

TOTAL: \$5,395.25

Preparer of this invoice: Colleen Murphy

Invoice approved by:

OTHER FUND BUSINESS

**FOOD EMPLOYERS LABOR RELATIONS ASSOCIATION AND
UNITED FOOD AND COMMERCIAL WORKERS
VEBA FUND**

**FELRA & UFCW ACTIVE HEALTH AND WELFARE PLAN
Plans I, X, XX, and XXX**

FELRA & UFCW RETIREE HEALTH AND WELFARE PLAN

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund ("Fund") has adopted the following changes to the FELRA & UFCW Active Health and Welfare Plan ("Active Plan") Plans I, X, XX, and XXX, and the FELRA & UFCW Retiree Health and Welfare Plan ("Retiree Plan"). Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

1. COVID-19 Testing

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- diagnosis products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- items and services furnished to a Participant or Dependent during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

2. SaveOnSP – Specialty Drug Coverage (Applicable to Active Plan Participants and Dependents in Plans I, X, XX and XXX)

Effective June 1, 2020, the Active Plan is partnering with Express Scripts, Inc. and SaveonSP, to help you and the Fund save money on certain specialty medications. You should have already received, or will soon receive, a separate notice from Express Scripts regarding the SaveonSP program that includes a list of the specialty drugs that currently are subject to this program.

This notice describes the SaveonSP program and serves as a summary of material modification to your SPD and a notice of modifications to your SBC previously provided to you when you enrolled in coverage.

a. The following is added to the end of the Prescription Drug Section of your Active Plan SPD's Schedules of Benefits for Full Time and Part Time Participants:

However, if a specialty drug is covered by the Fund's SaveonSP program and you enroll and participate in the program, your *Co-payment* will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0). If you do not participate in the SaveonSP program, the specialty drug will be subject to an increased *Co-payment* listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List, and the *Co-payment* will not count towards your deductible or out-of-pocket maximums. See the "Prescription Drug Benefit" Section of the SPD for more information.

b. The following is added after the second bullet point under the "Cost of Prescription Drugs" Subsection of the "Prescription Drug Benefit" Section of your Active Plan SPD:

Cost for Certain Specialty Drugs Under SaveonSP Program

Certain specialty drugs are subject to the Fund's program through SaveonSP. The SaveonSP program saves you and the Fund money through manufacturer copayment assistance programs. If you are prescribed a specialty drug that is part of the SaveonSP program (a "Participating Specialty Drug") and you have not yet enrolled in this program, SaveonSP will contact you with educational and enrollment information after your prescription is presented to Accredo Specialty Pharmacy. Enrollment in the SaveonSP program is voluntary, but if you do not enroll, your co-payment for any Participating Specialty Drug will increase significantly.

If you choose not to enroll and participate in the SaveonSP program, you will be charged the full *Co-payment* listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List for a Participating Specialty Drug. The *Co-payment* will not count towards your deductible or out-of-pocket maximums.

However, if you enroll in the SaveonSP program, your full *Co-payment* for the Participating Specialty Drug will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0), for as long as that Participating Specialty Drug is part of the program.

For a copy of the current Non-Essential Health Benefit Specialty Drug List of Participating Specialty Drugs, or if you have any questions regarding the SaveonSP program, please contact SaveonSP at 1-800-683-1074.

c. Your Active Plan SBC includes a section describing what you will pay "[i]f you need drugs to treat your illness or condition." The following is added to the end of the "Limitations, Exceptions, & Other Important Information" for that section of your SBC:

If a specialty drug is covered by the Fund's SaveonSP program and you enroll in the program, your coinsurance will be paid through the drug manufacturer's copay assistance program and you will pay nothing (\$0). If you do not participate in the SaveonSP program, the specialty drug will be subject to an increased coinsurance listed on the SaveonSP program's current Non-Essential Health Benefit Specialty Drug List. Contact SaveonSP at 1-800-683-1074 for a copy of the List.

20820802v1



April 16, 2020

Board of Trustees of the
FELRA and UFCW VEBA Fund

Trustees and Fund Counsel:

Attached please find a Scope of Work for Associated to perform the Dependent Audit beginning on or about June 1, 2020 for the FELRA and UFCW VEBA Fund.

As you may or may not know, Associated performed the same services as outlined below for the Non-Food Welfare Fund, and the Trustees indicated that they were pleased with our work.

Please contact us with any questions. Thanks.

Sincerely,

Laura

Laura Walsh, CEO
Associated Administrators, LLC

ASSOCIATED ADMINISTRATORS, LLC
DEPENDENT AUDIT: SCOPE OF WORK

PURPOSE

Associated Administrators, LLC, as the administrative manager of the Fund, already ensures that the basic supporting documents for participant and dependent eligibility are provided at time of enrollment. In fact, these documents are required in order for enrollment to occur, with the exception that newborn babies may be enrolled with the proper forms until the birth certificate is available. The birth certificate, once available, must be provided to the Fund Office in order for the newborn to remain enrolled.

Basic supporting documents include birth certificates, marriage certificates, and adoption papers. As such, the dependent audit discussed in this proposal does not need to focus on the basic birth and marriage certificates. Instead, we propose that the Fund will—for the one-time purposes of this audit only—require that certain new documents (from a selection of possibilities) are necessary in order to confirm that a participant and spouse are married and/or still living together within the period of three years as required in the SPD for benefits to be active. We propose the target population will be actively working participants and their dependents. The controlling SPD language is summarized as follows:

Dependent Spouses

- An eligible spouse is the participant's legally married spouse, including a physically separated spouse who is eligible for benefits until the earlier of 3 years from the date of physical separation or the date of divorce or legal separation.

There are currently approximately 3,400 active participants with covered spouses. This will be the target population for the mailing and verification audit.

PROCESS

Associated will send an Initial Letter concerning Dependent Eligibility Verification on or about June 1, 2020 asking for additional information to confirm the dependent status of married participants. The Initial Letter will request at least one of several possible forms of verification of continuing marriage or of cohabitation. Also included in the Initial Letter will be a statement for signature by both parties attesting to the fact that they are married, living together, and meet the requirements of the SPD. This must be returned, executed, along with the form(s) of verification.

If the participant or dependent does not provide the newly required information by July 31, 2020, Associated will send the participant or dependent a follow-up letter. We expect it will be necessary to contact participants and dependents who have provided insufficient information to confirm marital status, to discuss what the problem may be and request other verification. Those who return the requested documentation will receive a letter indicating they have complied.

On September 30, 2020, participants/dependents who have not responded with the attestation and at least one form of required verification will receive a third and final letter indicating that benefits will be terminated on January 1, 2021 if they do not reply to the Fund Office. Prior to the cut-off of dependent eligibility, Associated will inform the Fund's Board of Trustees via email of the names of the participants/dependents who have not responded, in case the Employer or Local Union would like to make an attempt to contact the participants/dependents. At this point, the Trustees may wish to determine how Associated should reinstate those participants/dependents who supply the information beyond the deadline. During this time, Associated will continue to attempt to contact participants/dependents who have not responded.

If all information is properly on file for the participant, but the Fund Office has received no information to support that the covered dependent is still married to or residing with the participant, the Trustees may wish to terminate the benefits of the dependent only. After the final warning period, Associated will place an end date for benefits to terminate on December 31, 2020 in the eligibility file for all health and welfare benefits. The eligibility files we routinely send to the Fund's vendors will reflect the termination dates. At the time of termination, a fourth "drop" letter will be sent to the participant's address informing the participant/dependent that benefits for the dependent have been terminated and providing appeal rights. No COBRA notices will be issued, as failure to respond to an information requirement is not a qualifying event.

We will contact the employers' payroll departments to communicate the necessity to change withholding amounts for any spouses who are terminated from coverage.

The Trustees may wish to allow the Fund Office to grant "appeals" without presentation to the Appeals Subcommittee if the participant or dependent provides the required information within 30 days, i.e. by January 31, 2021.

Note: in a re-enrollment process for another Associated client, 98% of participants/dependents responded once the outbound call campaign was completed; we believe the 2% who did not respond did not desire the benefits. In the process of handling the enrollment, we expect address and other demographic information in the database to be improved.

TIMING

Once the Trustees and Fund Counsel approve or amend the proposed letters and process, Associated will create personalized letters to participants/dependents and prepare our Eligibility and Participant Services Departments for the project, including anticipation of possible questions and their answers in a standard format. We hope to make this process as user-friendly as possible.

FEE

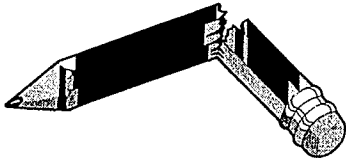
Associated proposes to charge \$115,500 for the project, billable upon completion of termination of non-responding participants/dependents in our eligibility module. Mailing costs for the letters and notices will be paid by the Fund as mass mailing expenses.

We expect that this audit, including the outbound calls, may need to occur primarily on evening and Saturday overtime. We believe we will accomplish the goal of the Trustees efficiently—to ensure that all covered spouses are abiding by the Dependent Eligibility rules in the SPD.

Please advise if you have any questions. Thank you for the opportunity to handle this project for you.

Laura

Laura L. Walsh
CEO
Associated Administrators, LLC
911 Ridgebrook Road
Sparks, Maryland 21152
410-683-7704
web page: <http://www.associated-admin.com>



MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page, possibly from a composition book. The edges of the paper are slightly irregular, suggesting it might be a scan of a physical document. There is no handwriting or other markings on the page.