



March 6, 2013

Mr. William Jensen
Associated Administrators, LLC
4301 Garden City Drive, Suite 201
Landover, MD 20785-2210

Re: 2012 Annual Report

Dear Mr. Jensen:

Please find the enclosed 2012 annual report for the FELRA & UFCW Health and Welfare Fund vision plan. Within the report, you will find several charts illustrating retail plan savings, plan utilization trends, membership trends, and provider usage data.

We look forward to the opportunity to present these results to the Board of Trustees in the near future. In the interim, if you have any questions regarding the vision plan benefits or this report, please do not hesitate to contact me at 443-574-1122.

Regards,

Blake Johnson

Encl: 2012 Annual Report

FLORIDA REGIONAL OFFICE

19321-C US Highway 19 North, Suite 320
Clearwater, FL 33764
Toll Free: 866.354.2020
Telephone: 727.538.7719
Fax: 727.538.4255

MARYLAND REGIONAL OFFICE

3290 Pine Orchard Lane, Suite C
Ellicott City, MD 21042
Toll Free: 866.425.2323
Telephone: 410.418.4414
Fax: 410.418.9508

CORPORATE OFFICE

9735 Landmark Parkway, Suite 101
St. Louis, MO 63127
Toll Free: 800.501.3471
Telephone: 314.543.4900
Fax: 314.849.4830

**FELRA &
UFCW
HEALTH &
WELFARE
FUND**

**2012
Retail
Savings
Illustration**

Material	YTD Number**	Retail Cost*	Member Cost	Member Savings
Eye Exam (Covered in full)	4,643	\$371,440	\$0	\$371,440
Frames (Covered in full)	4,169	\$416,900	\$0	\$416,900
Single Vision (Covered in full)	2,662	\$156,924	\$0	\$156,924
Bi-Focal (Covered in fill)	1,512	\$137,108	\$0	\$137,108
Trifocal (Covered in full)	179	\$24,245	\$0	\$24,245
Polycarbonate (Under 19)	334	\$17,368	\$0	\$17,368
Photochromics (\$60 co-pay)	982	\$108,020	\$60 co-pay	\$49,100
Progressive (\$50 co-pay)	967	\$241,750	\$50 co-pay	\$193,400
Sub-Total		\$1,473,756	N/A	\$1,366,486
Member Premiums				\$1,172,281
Member Savings less Premiums				\$194,205

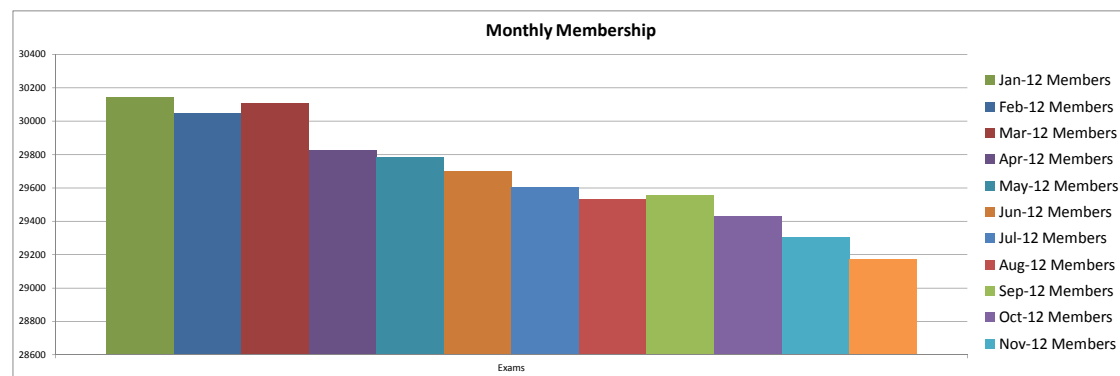
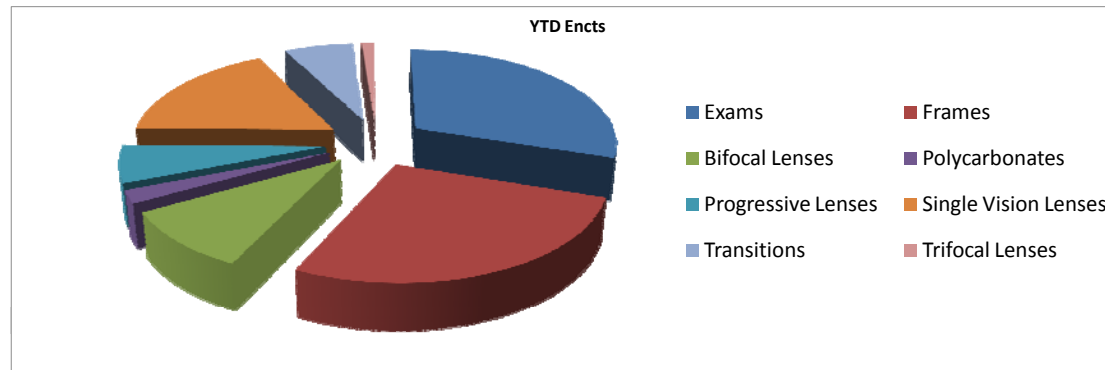
**Retail costs
based on Essilor
Retail Division
2008.*

***Data as of
2/20/13*



FELRA / UFCW Advantica Encounter and Membership Report for 2012

	<i>Jan-12</i>		<i>Feb-12</i>		<i>Mar-12</i>		<i>Apr-12</i>		<i>May-12</i>		<i>Jun-12</i>		<i>Jul-12</i>		<i>Aug-12</i>		<i>Sep-12</i>		<i>Oct-12</i>		<i>Nov-12</i>		<i>Dec-12</i>		<i>YTD</i>
	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts	Members	Encts
<i>Exams</i>	425	30144	434	30051	536	30110	426	29826	385	29781	363	29698	336	29603	475	29532	327	29556	361	29429	295	29305	280	20171	4643
<i>Frames</i>	387	30144	421	30051	497	30110	373	29826	334	29781	309	29698	311	29603	409	29532	286	29556	326	29429	264	29305	252	20171	4169
<i>Bifocal Lenses</i>	134	30144	159	30051	171	30110	149	29826	124	29781	123	29698	116	29603	129	29532	108	29556	128	29429	76	29305	95	20171	1512
<i>Polycarbonates</i>	24	30144	14	30051	24	30110	24	29826	25	29781	24	29698	26	29603	61	29532	33	29556	29	29429	32	29305	18	20171	334
<i>Progressive Lenses</i>	92	30144	104	30051	105	30110	82	29826	75	29781	68	29698	77	29603	77	29532	64	29556	82	29429	79	29305	62	20171	967
<i>Single Vision Lenses</i>	246	30144	247	30051	319	30110	217	29826	224	29781	182	29698	195	29603	311	29532	184	29556	205	29429	168	29305	164	20171	2662
<i>Transitions</i>	83	30144	76	30051	143	30110	89	29826	70	29781	71	29698	65	29603	91	29532	71	29556	93	29429	73	29305	57	20171	982
<i>Trifocal Lenses</i>	21	30144	12	30051	30	30110	16	29826	9	29781	13	29698	19	29603	14	29532	13	29556	20	29429	5	29305	7	20171	179
TOTALS	1412	30144	1467	30051	1825	30110	1376	29826	1246	29781	1153	29698	1145	29603	1567	29532	1086	29556	1244	29429	992	29305	935	20171	15448

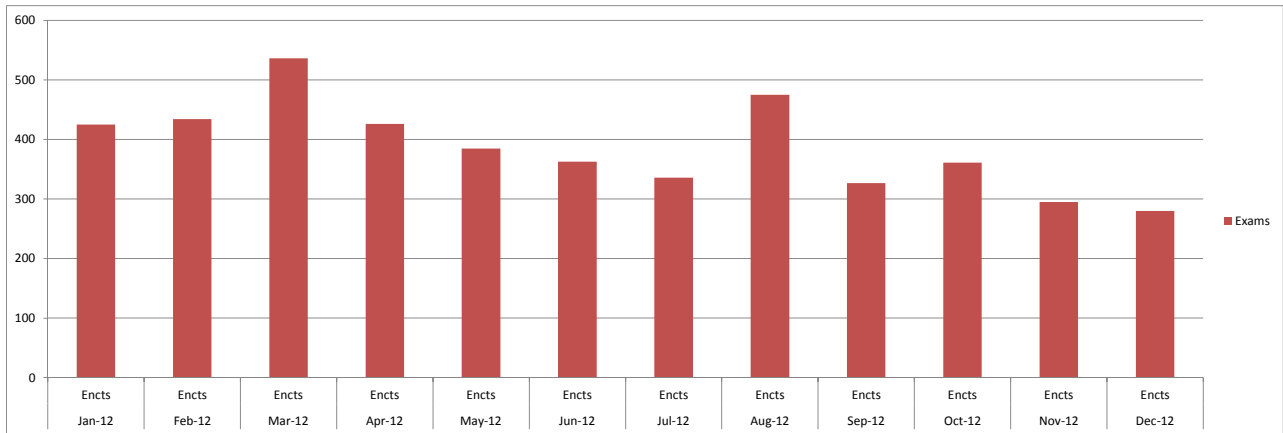




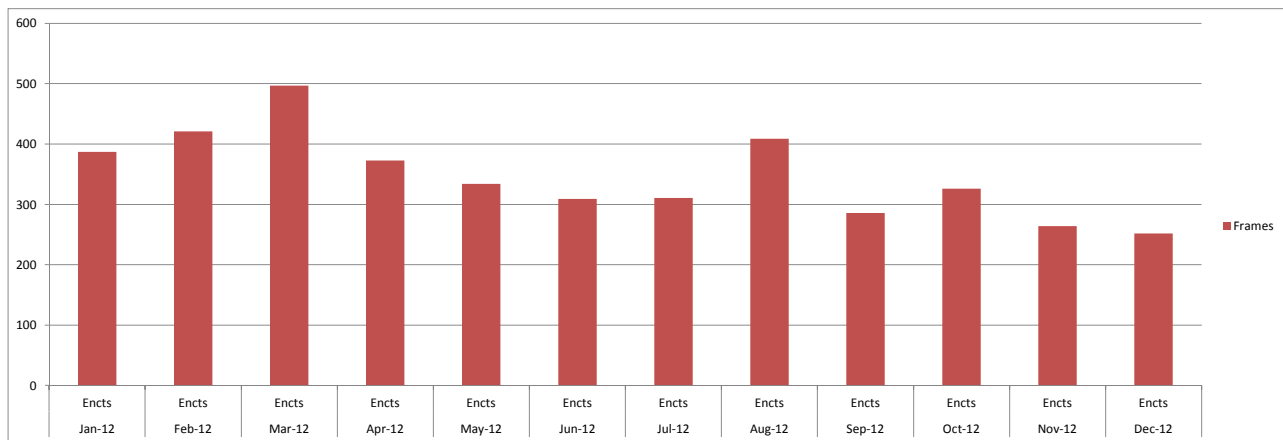
FELRA / UFCW Advantica Encounter Report for 2012

	<i>Jan-12</i>	<i>Feb-12</i>	<i>Mar-12</i>	<i>Apr-12</i>	<i>May-12</i>	<i>Jun-12</i>	<i>Jul-12</i>	<i>Aug-12</i>	<i>Sep-12</i>	<i>Oct-12</i>	<i>Nov-12</i>	<i>Dec-12</i>	<i>YTD</i>
	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts
<i>Exams</i>	425	434	536	426	385	363	336	475	327	361	295	280	4643
<i>Frames</i>	387	421	497	373	334	309	311	409	286	326	264	252	4169
<i>Bifocal Lenses</i>	134	159	171	149	124	123	116	129	108	128	76	95	1512
<i>Polycarbonates</i>	24	14	24	24	25	24	26	61	33	29	32	18	334
<i>Progressive Lenses</i>	92	104	105	82	75	68	77	77	64	82	79	62	967
<i>Single Vision Lenses</i>	246	247	319	217	224	182	195	311	184	205	168	164	2662
<i>Transitions</i>	83	76	143	89	70	71	65	91	71	93	73	57	982
<i>Trifocal Lenses</i>	21	12	30	16	9	13	19	14	13	20	5	7	179
TOTALS	1412	1467	1825	1376	1246	1153	1145	1567	1086	1244	992	935	15448

Exam Trend



Frames Trend

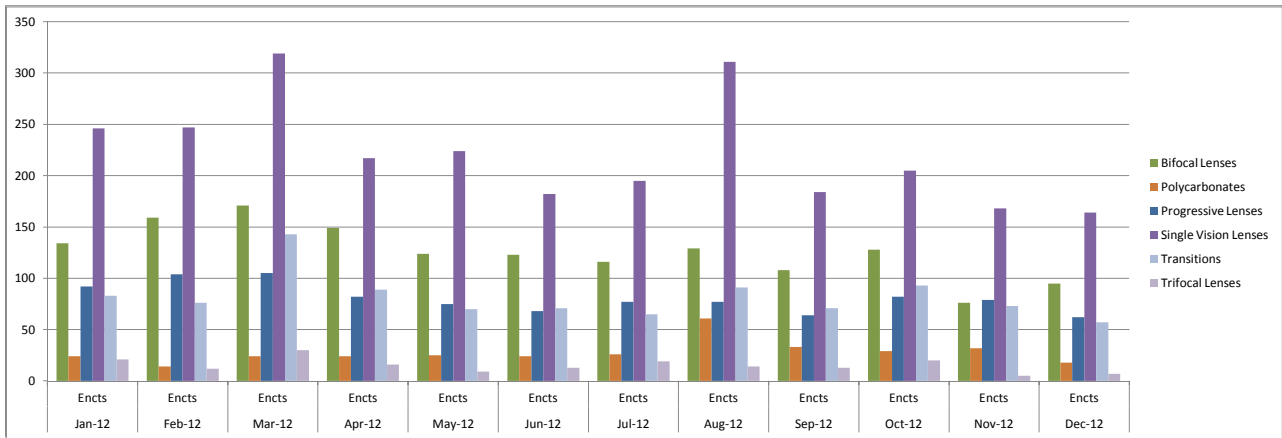




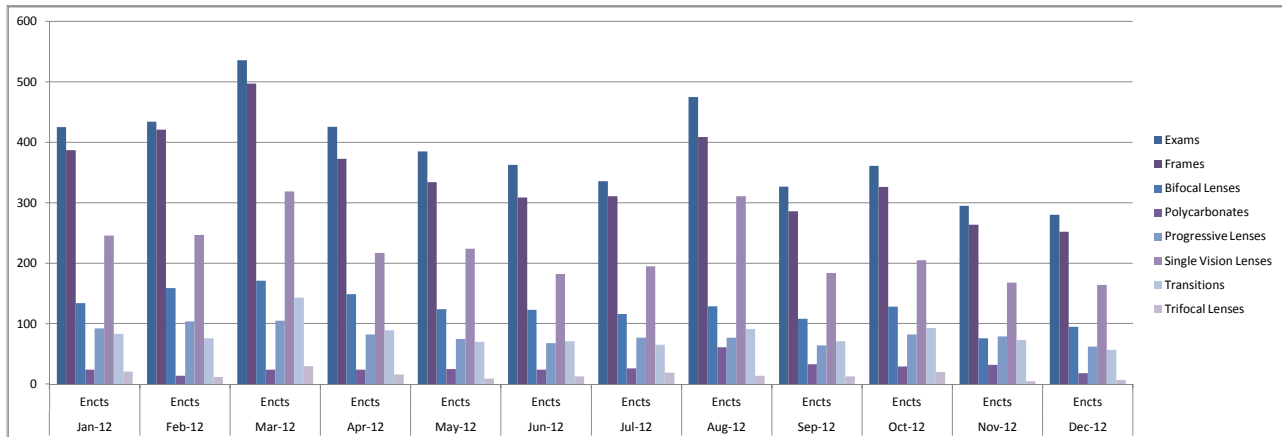
FELRA / UFCW Advantica Encounter Report for 2012

	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12	Nov-12	Dec-12	YTD
	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts	Encts
Exams	425	434	536	426	385	363	336	475	327	361	295	280	4643
Frames	387	421	497	373	334	309	311	409	286	326	264	252	4169
Bifocal Lenses	134	159	171	149	124	123	116	129	108	128	76	95	1512
Polycarbonates	24	14	24	24	25	24	26	61	33	29	32	18	334
Progressive Lenses	92	104	105	82	75	68	77	77	64	82	79	62	967
Single Vision Lenses	246	247	319	217	224	182	195	311	184	205	168	164	2662
Transitions	83	76	143	89	70	71	65	91	71	93	73	57	982
Trifocal Lenses	21	12	30	16	9	13	19	14	13	20	5	7	179
TOTALS	1412	1467	1825	1376	1246	1153	1145	1567	1086	1244	992	935	15448

Lens Trends



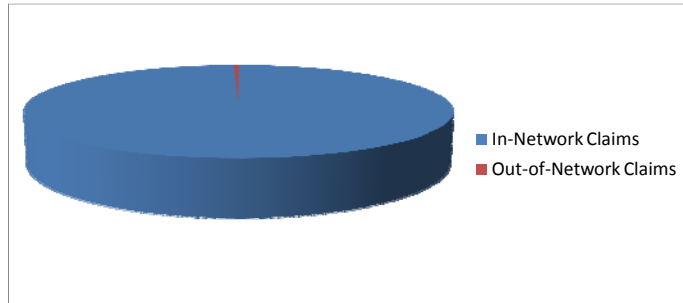
Inclusive Material Trends





2012 Provider Network Analysis

In-Network Claims	Out-of-Network Claims
7340	32



Retail	Independent
2616	4724

