

FELRA & UFCW
RETIREE HEALTH PLAN
FIRST QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
FIRST QUARTER 2013**

INCOME

EMPLOYER CONTRIBUTIONS	\$5,638,129
RETIREE COPAYMENTS	\$1,566,166
INTEREST AND DIVIDENDS	\$16,855
TOTAL INCOME	\$7,221,150

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,657	\$4.83	3,815 RET
DENTAL ¹	\$29.39	\$336,487		3,816 RET
TOTAL DENTAL		\$336,487	\$28.67	
DRUG	\$.80/1.25/SCRIPT	\$1,453,425		26,641 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,121		
TOTAL DRUG		\$1,456,546	\$124.11	
HMO CIGNA		\$3,313,392		1,248 RET
HMO KAISER		1,225,264		1,450 RET
HMO WELL CARE CHOICE		122		1 RET
HOSPITAL		394,660		
SURGICAL		191,131		
DIAGNOSTIC		81,057		
MAJOR MEDICAL		381,398		
MEDICAL ADMINISTRATION	\$11.06	45,549		1,326 RET
TOTAL MEDICAL		\$5,632,573	\$479.94	
PSYCHE	\$2.59	\$18,169	\$1.55	2,338 RET
PSYCHE		\$2,058	\$0.18	
UTILIZATION MANAGEMENT	\$2.35	\$1,097	\$0.09	66 RET
DISEASE MANAGEMENT	\$2.06	\$528	\$0.04	68 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,283	\$0.19	39 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$70	\$0.01	6 RET
P.P.O. AA, LLC		\$68	\$0.01	
P.P.O. A & G		\$5,688	\$0.48	
ADMINISTRATION	\$5.33	\$62,547	\$5.33	3,912 RET

TOTAL EXPENSES	\$7,574,771	\$645.43
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SURPLUS (DEFICIT)	(\$353,621)
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RETIREES 3,912
AVERAGE COST PER RETIREE \$645.43

¹RATE CHANGE EFFECTIVE JANUARY 2013

**PART TIME RETIREES
FIRST QUARTER 2013**

INCOME

EMPLOYER CONTRIBUTIONS	\$929,513
RETIREE COPAYMENTS	\$343,099
INTEREST AND DIVIDENDS	\$3,692
TOTAL INCOME	\$1,276,304

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$12,786	\$4.97	861 RET
DENTAL ¹	\$29.39	\$75,944	\$29.54	861 RET
DRUG	\$.80/1.25/SCRIPT	\$231,846		3,664 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	483		
DRUG		\$232,329	\$90.37	
HMO CIGNA		\$374,021		243 RET
HMO KAISER		278,927		409 RET
WELL CARE CHOICE		122		1 RET
HOSPITAL		53,554		
SURGICAL		35,749		
DIAGNOSTIC		15,013		
MAJOR MEDICAL		16,239		
MEDICAL ADMINISTRATION	\$11.06	8,621		251 RET
TOTAL MEDICAL		\$782,246	\$304.26	
PSYCHE	\$2.59	\$3,682	\$1.43	474 RET
PSYCHE		\$12,213	\$4.75	
UTILIZATION MANAGEMENT	\$2.35	\$66	\$0.03	9 RET
DISEASE MANAGEMENT	\$2.06	\$87	\$0.03	16 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$476	\$0.19	8 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$23	\$0.01	2 RET
P.P.O. AA, LLC		\$15	\$0.01	
P.P.O. A & G		\$1,240	\$0.48	
ADMINISTRATION	\$5.33	\$13,698	\$5.33	857 RET

TOTAL EXPENSES	\$1,134,805	\$441.39
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SURPLUS (DEFICIT)	\$141,499
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RETIREES 857

AVERAGE COST PER RETIREE \$441.39

¹RATE CHANGE EFFECTIVE JANUARY 2013

2013
RETIREES
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,567,642	\$0	\$0	\$0	\$6,567,642
RETIREE COPAYMENTS	\$1,909,265	0	0	0	\$1,909,265
INTEREST & DIVIDENDS	20,547	0	0	0	20,547

TOTAL INCOME	\$8,497,454	\$0	\$0	\$0	\$8,497,454
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EXPENSES

MEDICAL	\$6,414,819	\$0	\$0	\$0	\$6,414,819
DENTAL	412,431	0	0	0	412,431
DRUG	1,688,875	0	0	0	1,688,875
PSYCHE	36,122	0	0	0	36,122
OPTICAL	69,443	0	0	0	69,443
UTILIZATION MANAGEMENT	1,163	0	0	0	1,163
DISEASE MANAGEMENT	615	0	0	0	615
P.P.O.	9,863	0	0	0	9,863
ADMINISTRATION	76,245	0	0	0	76,245

TOTAL EXPENSES	\$8,709,576	\$0	\$0	\$0	\$8,709,576
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SURPLUS (DEFICIT)	(\$212,122)	\$0	\$0	\$0	(\$212,122)
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TOTAL PARTICIPANTS	4,769				4,769
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FUND RESERVE	\$8,398,604			
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2012
RETIREES
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS		\$808,973	\$3,911,107	\$6,458,478	\$11,178,558
RETIREE COPAYMENTS		\$673,150	\$1,918,356	\$1,920,106	\$4,511,612
INTEREST & DIVIDENDS		22,213	77,338	31,017	130,568

TOTAL INCOME	\$0	\$1,504,336	\$5,906,801	\$8,409,601	\$15,820,738
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EXPENSES

MEDICAL		\$1,924,266	\$5,295,914	\$5,769,483	\$12,989,663
DENTAL		134,006	402,758	401,560	938,324
DRUG		378,329	2,068,026	2,316,866	4,763,221
PSYCHE		18,102	49,732	64,383	132,217
OPTICAL		23,245	69,810	69,631	162,686
UTILIZATION MANAGEMENT		1,111	2,206	2,762	6,079
DISEASE MANAGEMENT		226	519	288	1,033
P.P.O.		3,803	9,213	6,298	19,314
ADMINISTRATION		25,509	76,630	76,480	178,619

TOTAL EXPENSES	\$0	\$2,508,597	\$7,974,808	\$8,707,751	\$19,191,156
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SURPLUS (DEFICIT)		(\$1,004,262)	(\$2,068,007)	(\$298,150)	(\$3,370,419)
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TOTAL PARTICIPANTS	0	4,786	4,793	4,783	4,787
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FUND RESERVE		\$8,944,374	\$8,389,752	\$8,539,557	
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¹ INCLUDES INCOME AND EXPENSES FOR JUNE 2012 ONLY