

HEALTH AND WELFARE FUND MEETING

FELRA & UFCW HEALTH & WELFARE FUND

AGENDA

DECEMBER 19, 2013

10:00 A.M.

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 – 4)**
 - A. REGULAR MEETING – AUGUST 27, 2013**
 - B. APPEALS COMMITTEE MEETING – SEPTEMBER 17, 2013**
- III. FINANCIAL REPORT**
 - A. PNC BANK**
 - B. INVESTMENT CONSULTANT'S REPORT (IPS)**
 - C. AUDITOR'S REPORT**
- IV. ATTORNEY'S REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- V. ADMINISTRATIVE MANAGER'S REPORT – (2Q13, 3Q13) (pg. 5 – 92)**
- VI. INVOICES (93 – 97)**
 - A. PPACA PROGRESS BILLING – 3Q13**
- VII. OTHER FUND BUSINESS (98 – 105)**
 - A. MISCELLANEOUS CORRESPONDENCE**
 - B. ACA COMPLIANCE**
 - C. MEMORANDUM OF AGREEMENT**
 - D. PARTICIPANT APPEAL (REFERRED BY SUBCOMMITTEE)**
- VIII. NEXT MEETING DATE AND LOCATION**
- IX. ADJOURNMENT**

MINUTES

**Food Employers Labor Relations Association
and United Food and Commercial Workers
Health and Welfare Fund**

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**MINUTES OF THE MEETING
OF THE APPEALS SUBCOMMITTEE OF THE
FELRA & UFCW HEALTH AND WELFARE FUND
HELD ON SEPTEMBER 17, 2013
IN GAMBRILLS, MARYLAND**

The following committee members were present:

UNION

T. Hipkins
C. Wiszynski

EMPLOYER

L. Madert
D. White

Also present was:

E. Novak - Associated Administrators, LLC
C. Brown – Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

L27 – July 2013

CODE	ISSUE	DECISION
E13/176-1437	Maintain Fund Coverage	Denied
A13/120-2866	Altered Initial Claim Form	Denied
A13/124-1328	Suspension of Benefits	Denied
E13/168-9346	Request to Terminate Fund Coverage	Denied
E13/192-7179	Retroactive Newborn Coverage	Denied
M13/336-6098a	Late Filing	Denied
M13/393-9056a	Late Filing	Denied
M13/393-9056b	Late Filing	Denied
M13/418-6636	Late Response, Late Appeal	Denied
M13/404-0648	Late Response, Late Appeal	Denied
M13/372-6541	Excess of UCR	Denied
M13/350-1684a	Routine Services	Denied
M13/350-1684b	Routine Services	Denied
M13/435-2072	Routine Services	Denied
M13/336-6098b	Routine Services	Denied

M13/380-0251	Routine Services	Denied
M13/379-0920	Routine Immunizations	Approved
M13/428-8042	Contraceptive Device	Approved
M13/374-2047	Excluded Benefit	Denied
M13/416-1251	CRNA, Late Appeal	Tabled
M13/407-4064	CRNA	Tabled
M13/463-2138	CRNA	Tabled
M13/426-3079	CRNA	Tabled
M13/392-1203	CRNA, Late Appeal	Denied
M13/420-5386	Ambulance Transport	Approved

L400 – July 2013

CODE	ISSUE	DECISION
E13/250-7131	Retiree H & W Coverage	Denied
M13/446-7990	Preauthorization, Medical Necessity	Denied
Rx13/187-0235	Brand Name Rx	Approved
A13/117-9075	Late Continuation Form	Denied
A13/126-6171	No Office Visit	Denied
A13/127-0140	Workers' Compensation, No Office Visit	Denied
E13/173-8510	Reinstatement of Fund Coverage	Denied
E13/179-1451	Reinstatement of CIGNA Coverage	Denied
E13/174-6620	Reinstatement of Kaiser Coverage	Denied
Rx13/182-6288	Quantity Limit	Approved
Rx13/183-8052	Quantity Limit	Approved
Rx13/172-9995	Quantity Limit	Approved
Rx13/184-9912	Quantity Limit	Approved
Rx13/186-1607	Quantity Limit	Approved
Rx13/188-1607	Quantity Limit	Approved
Rx13/185-6567	Quantity Limit	Approved
Rx13/191-5364	Brand Name Rx	Approved
Rx13/164-8758	Brand Name Rx	Approved
Rx13/190-4957	Brand Name Rx, Step Therapy	Approved
M13/340-7124	Hold Harmless, Late Filing	Denied/Denied
M13/389-8247	Late Filing	Denied
M13/328-5073	Late Filing	Approved
M13/442-5881	Late Filing, Late Appeal	Denied
M13/383-7601a	Routine Services	Denied
M13/427-8279	Routine Services	Denied
M13/388-6807	Routine Services	Denied
M13/357-4030a	Routine Services	Denied
M13/357-4030b	Routine Services	Denied
M13/353-2329	Routine Services, Late Appeal	Denied
M13/366-7043	Routine Immunizations	Denied

M13/384-0063a	Educational/Self-Help Training	Denied
M13/384-0063b	Laboratory Services	Denied
M13/424-0407	Laboratory Services, Excluded Benefit	Denied
M13/444-1527	Medical Necessity	Denied
M13/411-6637	Medical Necessity, Precertification	Approved
M13/344-3722	Well Child Benefit	Denied
M13/403-8370	Mental Health Benefit, Late Appeal	Denied
M13/348-2271	Ambulance Services	Approved
M13/371-7036	Ambulance Services	Approved
M13/430-7779	Infertility Treatment	Denied
M13/417-3990	Dietary Services	Denied
E13/193-2416	Initial Eligibility	Denied
M13/469-0944	Late Response, Late Appeal	Denied
M13/446-7990	Re-Appeal- Preauthorization	Approved

L27 – August/September 2013

CODE	ISSUE	DECISION
Rx13/209-3897	Quantity Limits	Approved
M13/482-3210	Preauthorization, Medical Necessity	Denied
A13/129-5338	No Office Visit	Denied
Rx13/211-9291	Brand Name Rx, Step Therapy	Approved
Rx13/197-1775	Oral Contraceptives	Approved
Rx13/208-3941	Pharmacy Network	Denied
M13/485-0373	Late Response, Late Appeal	Denied
M13/450-9107	Routine Services	Denied
M13/527-3467	Routine Services	Denied
M13/460-0894	Nonparticipating Provider	Denied
M13/519-2747	CRNA	Tabled
M13/533-7493	CRNA	Tabled
M13/108-9384	Not Eligible, Late Appeal	Denied
M12/1271-8371	CRNA	Denied
M13/386-7756	CRNA	Tabled
M13/264-2704	CRNA	Tabled
E13/136-4000	Dental Coverage	Approved
M13/540-6057	CRNA	Tabled
M13/535-2988	Surgical Assistant	Approved
M13/547-6317a	Surgical Assistant	Approved
M13/547-6317b	Surgical Assistant	Approved
M13/505-7424	Late Filing	Denied

CODE	ISSUE	DECISION
Rx13/202-3066	Quantity Limit	Approved
M13/470-4319	Pre-Authorization, Medical Necessity	Approved/Denied
A13/123-1348	Late Initial Claim Form	Denied
A13/128-3899	Late Continuation Form	Denied
E13/206-4275	Dependent Child Open Enrollment	Denied
Rx13/196-0927	Quantity Limit	Approved
Rx13/201-5125a	Quantity Limit	Approved
Rx13/201-5125b	Brand Name Rx	Approved
Rx13/207-3764	Brand Name Rx	Approved
Rx113/203-4738	Brand Name Rx	Approved
Rx13/195-2709	Brand Name Rx	Denied
Rx13/198-8049	Brand Name Rx, Step Therapy	Denied
Rx13/205-4764	Pharmacy Network	Denied
M13/432-8938	Late Filing	Denied
M13/440-0134	Late Filing	Denied
M13/496-5815	Late Filing	Denied
M13/461-4710	Late Filing, Late Appeal	Denied
M13/520-4851	Late Filing, Late Appeal	Denied
M13/499-4306	Excess of UCR	Denied
M13/449-1261	Medical Necessity, Late Appeal	Denied
M13/494-1758	Routine Immunizations	Denied
M13/467-5435	Routine Services, Late Appeal	Denied
M13/514-6017	Routine Services, Late Appeal	Denied
M13/529-1729	Routine, Colonscopy, Re-appeal	Denied
M13/523-1542	Laboratory Services	Denied
M13/495-2096	Laboratory Services	Denied
M13/466-0812	Laboratory Services, Late Appeal	Denied
M13/451-1784	Ambulance Services	Denied
M13/522-1300	Laboratory Services	Denied
D13/137-3787	Dental Services	Denied
M13/564-0022	Coordination of Benefits	Denied
M13/521-1155	Excess of UCR, Late Appeal	Denied
M13/531-6708	Surgical Assistant	Approved
M13/543-6659	Experimental	Approved

II. ADJOURNMENT

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

Respectfully submitted,
Emily Novak, Appeals Supervisor

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
SECOND QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND
UFCW HEALTH AND WELFARE FUND

PLAN I
FULL TIME
SECOND QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,510	947	\$7,138,440
LOCAL 27 STAFF TEMPS	\$2,510	0	0
LOCAL 400 STAFF TEMPS	\$2,510	1	2,510
SAFEWAY	\$2,510	431	3,242,920
TOTAL		1,379	\$10,383,870

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$2,510

PLAN I = TIER I

PLAN:
FULL TIME
SECOND QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$10,717		722 PART
OPTICAL BENEFIT 12	\$6.95	13,803		662 PART
TOTAL OPTICAL		\$24,520	\$5.93	
DENTAL INDIVIDUAL	\$29.20	\$35,449		405 PART
DENTAL FAMILY	\$57.88	170,110		980 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$205,985	\$49.79	
DRUG	\$.80/SCRIPT	\$819,441	\$198.08	10,065 SCRIPTS
HMO KAISER	\$924.73	\$175,699		63 PART
HOSPITAL		1,554,658		
SURGICAL		590,543		
DIAGNOSTIC		429,177		
MAJOR MEDICAL		675,909		
MEDICAL ADMINISTRATION ¹	\$11.85	46,759		1,315 PART
TOTAL MEDICAL		\$3,472,745	\$839.44	
PSYCHE	\$2.59	\$10,266	\$2.48	1,321 PART
PSYCHE		\$13,426	\$3.25	
E.A.P.	\$.67	\$2,656	\$0.64	1,321 PART
UTILIZATION MANAGEMENT	\$2.35	\$10,949	\$2.65	1,314 PART
DISEASE MANAGEMENT	\$2.06	\$17,621	\$4.26	1,340 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$19,280	\$4.66	328 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$11,663	\$2.82	1,002 PART
P.P.O. AA, LLC		\$26	\$0.01	
P.P.O. A & G		\$1,995	\$0.48	
LIFE AD&D	\$.175/.018/1000	\$10,083	\$3.16	1,403 PART
A & S		\$376,097	\$90.91	
SUB TOTAL		\$4,999,753	\$1,208.56	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$50,414	\$12.19	1,452 PART
MISCELLANEOUS		\$24,082	\$5.82	
SUB TOTAL		\$74,496	\$18.01	

TOTAL

\$5,074,249 \$1,226.57

¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN I
FULL TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$4,946,541	\$4,852,701	\$0	\$0	\$9,799,242
MISC. INCOME-DENTAL	239	239	0	0	478
-LOA	0	4,660	0	0	4,660
-COBRA	0	0	0	0	0
-HMO COPAY	28,886	29,028	0	0	57,914

TOTAL	\$4,975,666	\$4,886,628	\$0	\$0	\$9,862,294
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EXPENSES					
MEDICAL	\$3,141,077	\$3,472,745	\$0	\$0	\$6,613,822
A & S	449,653	376,097	0	0	825,750
DENTAL	210,217	205,985	0	0	416,202
DRUG	905,558	819,441	0	0	1,724,999
PSYCHE	20,840	23,692	0	0	44,532
OPTICAL	25,071	24,520	0	0	49,591
LIFE & AD & D	13,359	13,083	0	0	26,442
UTILIZATION MANAGEMENT	10,380	10,949	0	0	21,329
DISEASE MANAGEMENT	17,866	17,621	0	0	35,487
E.A.P.	2,701	2,656	0	0	5,357
P.P.O.	33,103	32,964	0	0	66,067
OPERATING EXPENSE	68,591	74,496	0	0	143,087

TOTAL EXPENSE	\$4,898,416	\$5,074,249	\$0	\$0	\$9,972,665
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SURPLUS (DEFICIT)	\$77,250	(\$187,621)	\$0	\$0	(\$110,371)
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AVERAGE INCOME	\$1,180	\$1,181	\$0	\$0	\$1,181
AVERAGE EXPENSE	\$1,161	\$1,227	\$0	\$0	\$1,194
SURPLUS (DEFICIT)	\$19	(\$46)	\$0	\$0	(\$13)

TOTAL PARTICIPANTS	1,406	1,379			1,393
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PLAN I
FULL TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$4,946,541	\$4,852,701	\$0	\$0	\$9,799,242
EMPLOYER CONTR - RETIREE	5,638,129	5,531,169	0	0	\$11,169,298
MISC. INCOME-DENTAL	239	239	0	0	478
-RETIREE	1,566,166	1,556,866	0	0	3,123,032
-LOA	0	4,660	0	0	4,660
-COBRA	0	0	0	0	0
-HMO COPAY	28,886	29,028	0	0	57,914

TOTAL	\$12,179,961	\$11,974,663	\$0	\$0	\$24,154,624
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EXPENSES

MEDICAL	\$3,141,077	\$3,472,745	\$0	\$0	\$6,613,822
RETIREE	7,574,771	7,297,898	0	0	14,872,669
A & S	449,653	376,097	0	0	825,750
DENTAL	210,217	205,985	0	0	416,202
DRUG	905,558	819,441	0	0	1,724,999
PSYCHE	20,840	23,692	0	0	44,532
OPTICAL	25,071	24,520	0	0	49,591
LIFE & AD & D	13,359	13,083	0	0	26,442
UTILIZATION MANAGEMENT	10,380	10,949	0	0	21,329
DISEASE MANAGEMENT	17,866	17,621	0	0	35,487
E.A.P.	2,701	2,656	0	0	5,357
P.P.O.	33,103	32,964	0	0	66,067
OPERATING EXPENSE	68,591	74,496	0	0	143,087

TOTAL EXPENSE	\$12,473,187	\$12,372,147	\$0	\$0	\$24,845,334
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SURPLUS (DEFICIT)	(\$293,226)	(\$397,484)	\$0	\$0	(\$690,710)
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AVERAGE INCOME	\$2,888	\$2,895	\$0	\$0	\$2,892
AVERAGE EXPENSE	\$2,957	\$2,991	\$0	\$0	\$2,974
SURPLUS (DEFICIT)	(\$69)	(\$96)	\$0	\$0	(\$82)

TOTAL PARTICIPANTS	1,406	1,379			1,393
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PLAN I
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$11,830,448	\$1,824,000	\$2,965,936	\$4,846,765	\$21,467,149
EMPLOYER CONTR - RETIREE		\$2,079,018	\$3,380,610	\$5,524,404	\$10,984,032
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	1,677,311	1,655,411	1,575,435	1,576,336	6,484,493
-LOA	0	0	0	0	0
-COBRA	15,059	6,642	5,902	1,078	28,681
-HMO COPAY	25,196	21,859	14,798	24,362	86,215

TOTAL	\$13,548,253	\$5,587,169	\$7,942,920	\$11,973,184	\$39,051,526
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EXPENSES

MEDICAL	\$3,031,099	\$3,361,492	\$4,518,811	\$3,631,023	\$14,542,425
RETIREE	7,965,362	7,000,608	6,940,563	7,602,751	29,509,284
A & S	504,635	523,490	488,602	436,712	1,953,439
DENTAL	227,096	220,935	214,635	208,419	871,085
DRUG	1,228,616	884,763	1,075,391	1,110,927	4,299,697
PSYCHE	62,550	44,030	69,781	52,250	228,611
OPTICAL	27,917	27,190	26,464	25,692	107,263
LIFE & AD & D	14,830	14,482	14,102	13,694	57,108
UTILIZATION MANAGEMENT	11,083	11,706	10,675	10,790	44,254
DISEASE MANAGEMENT	23,913	23,459	17,907	17,499	82,778
E.A.P.	2,994	2,905	2,825	2,763	11,487
P.P.O.	34,828	34,771	33,614	34,745	137,958
OPERATING EXPENSE	74,408	93,065	73,679	74,797	315,949

TOTAL EXPENSE	\$13,209,331	\$12,242,896	\$13,487,049	\$13,222,062	\$52,161,338
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SURPLUS (DEFICIT)	\$338,922	(\$6,655,727)	(\$5,544,129)	(\$1,248,878)	(\$13,109,812)
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AVERAGE INCOME	\$2,902	\$1,228	\$1,799	\$2,777	\$2,177
AVERAGE EXPENSE	\$2,830	\$2,690	\$3,054	\$3,067	\$2,910
SURPLUS (DEFICIT)	\$72	(\$1,462)	(\$1,255)	(\$290)	(\$733)

TOTAL PARTICIPANTS	1,556	1,517	1,472	1,437	1,496
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PLAN I
PART TIME
SECOND QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,399	200	\$1,439,400
SAFEWAY	\$2,399	33	237,501
TOTAL		233	\$1,676,901

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$2,399

PLAN I = TIER I

PLAN I
PART TIME
SECOND QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$2,029		137 PART
OPTICAL BENEFIT 12	\$6.95	2,211		106 PART
TOTAL OPTICAL		\$4,240	\$6.07	
DENTAL INDIVIDUAL	\$29.20	\$10,190		116 PART
DENTAL FAMILY	\$57.88	21,937		126 PART
TOTAL DENTAL		\$32,127	\$45.96	
DRUG	\$.80/SCRIPT	\$127,224	\$182.01	1,596 SCRIPTS
HMO KAISER	\$889.16	\$32,010		12 PART
HOSPITAL		62,220		
SURGICAL		61,589		
DIAGNOSTIC		68,623		
MAJOR MEDICAL		96,963		
MEDICAL ADMINISTRATION ¹	\$11.85	8,153		229 PART
TOTAL MEDICAL		\$329,558	\$471.47	
PSYCHE	\$2.59	\$1,776	\$2.54	229 PART
PSYCHE		\$1,428	\$2.04	
E.A.P.	\$.67	\$459	\$0.66	229 PART
UTILIZATION MANAGEMENT	\$2.35	\$1,661	\$2.66	229 PART
DISEASE MANAGEMENT	\$2.06	\$2,535	\$3.63	235 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$2,870	\$4.11	49 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$2,122	\$3.04	182 PART
P.P.O. A.A. LLC		\$4	\$0.01	
P.P.O. A & G		\$343	\$0.49	
LIFE-AD&D	\$1.175/.018/1000	\$979	\$1.40	245 PART
A & S		\$41,259	\$59.03	
SUB TOTAL		\$548,785	\$785.12	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.57	\$8,523	\$12.19	246 PART
MISCELLANEOUS		\$4,073	\$5.83	
SUB TOTAL		\$12,596	\$18.02	

TOTAL

\$561,381 \$803.14

¹RATE CHANGE EFFECTIVE JANUARY 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN I
PART TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,496	\$783,667	\$0	\$0	\$1,599,163
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	740	0	0	0	740
-HMO COPAY	4,005	4,706	0	0	8,711

TOTAL	\$820,241	\$788,373	\$0	\$0	\$1,608,614
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EXPENSES					
MEDICAL	\$457,040	\$329,558	\$0	\$0	\$786,598
A & S	25,327	41,259	0	0	66,586
DENTAL	33,201	32,127	0	0	65,328
DRUG	129,745	127,224	0	0	256,969
PSYCHE	3,106	3,204	0	0	6,310
OPTICAL	4,373	4,240	0	0	8,613
LIFE & AD & D	1,017	979	0	0	1,996
UTILIZATION MANAGEMENT	1,685	1,861	0	0	3,546
DISEASE MANAGEMENT	2,542	2,535	0	0	5,077
E.A.P.	477	459	0	0	936
P.P.O.	5,457	5,339	0	0	10,796
OPERATING EXPENSE	11,822	12,596	0	0	24,418

TOTAL EXPENSE	\$675,792	\$561,381	\$0	\$0	\$1,237,173
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SURPLUS (DEFICIT)	\$144,449	\$226,992	\$0	\$0	\$371,441
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AVERAGE INCOME	\$1,130	\$1,128	\$0	\$0	\$1,129
AVERAGE EXPENSE	\$931	\$803	\$0	\$0	\$867
SURPLUS (DEFICIT)	\$199	\$325	\$0	\$0	\$262

TOTAL PARTICIPANTS	242	233			238
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PLAN I
PART TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,496	\$783,667	\$0	\$0	\$1,599,163
EMPLOYER CONTR - RETIREE	929,513	893,234	0	0	\$1,822,747
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	343,099	340,577	0	0	683,676
-LOA	0	0	0	0	0
-COBRA	740	0	0	0	740
-HMO COPAY	4,005	4,706	0	0	8,711

TOTAL	\$2,092,853	\$2,022,184	\$0	\$0	\$4,115,037
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EXPENSES

MEDICAL	\$457,040	\$329,558	\$0	\$0	\$786,598
RETIREE	1,134,805	1,302,756	0	0	2,437,561
A & S	25,327	41,259	0	0	66,586
DENTAL	33,201	32,127	0	0	65,328
DRUG	129,745	127,224	0	0	256,969
PSYCHE	3,106	3,204	0	0	6,310
OPTICAL	4,373	4,240	0	0	8,613
LIFE & AD & D	1,017	979	0	0	1,996
UTILIZATION MANAGEMENT	1,685	1,861	0	0	3,546
DISEASE MANAGEMENT	2,542	2,535	0	0	5,077
E.A.P.	477	459	0	0	936
P.P.O.	5,457	5,339	0	0	10,796
OPERATING EXPENSE	11,822	12,596	0	0	24,418

TOTAL EXPENSE	\$1,810,597	\$1,864,137	\$0	\$0	\$3,674,734
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SURPLUS (DEFICIT)	\$282,256	\$158,047	\$0	\$0	\$440,303
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AVERAGE INCOME	\$2,883	\$2,893	\$0	\$0	\$2,888
AVERAGE EXPENSE	\$2,494	\$2,667	\$0	\$0	\$2,581
SURPLUS (DEFICIT)	\$389	\$226	\$0	\$0	\$307

TOTAL PARTICIPANTS	242	233			238
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PLAN I
PART TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,965,793	\$305,225	\$465,424	\$819,498	\$3,555,940
EMPLOYER CONTR - RETIREE		\$347,900	\$530,497	\$934,075	\$1,812,472
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	364,398	359,432	342,921	343,770	1,410,521
-LOA	3,582	2,149	748	0	6,479
-COBRA	7,783	2,611	2,216	3,692	16,302
-HMO COPAY	4,464	3,999	3,162	4,235	15,860

TOTAL	\$2,346,020	\$1,021,316	\$1,344,968	\$2,105,270	\$6,817,574
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EXPENSES					
MEDICAL	\$430,500	\$371,743	\$723,618	\$434,418	\$1,960,279
RETIREE	1,308,024	1,201,673	1,034,245	1,105,000	4,648,942
A & S	31,611	56,719	60,051	29,578	177,959
DENTAL	37,421	35,618	34,152	33,078	140,269
DRUG	200,616	138,977	234,106	162,030	735,729
PSYCHE	4,295	13,506	19,634	7,863	45,298
OPTICAL	5,111	4,889	4,719	4,520	19,239
LIFE & AD & D	1,176	1,152	1,104	1,058	4,490
UTILIZATION MANAGEMENT	2,072	1,963	2,680	2,147	8,862
DISEASE MANAGEMENT	3,490	3,403	2,552	2,478	11,923
E.A.P.	561	533	514	490	2,098
P.P.O.	6,015	6,002	5,546	5,691	23,254
OPERATING EXPENSE	13,340	16,705	13,049	12,904	55,998

TOTAL EXPENSE	\$2,044,232	\$1,852,883	\$2,135,970	\$1,801,265	\$7,834,340
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SURPLUS (DEFICIT)	\$301,788	(\$831,567)	(\$791,002)	\$304,015	(\$1,016,766)
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AVERAGE INCOME	\$2,793	\$1,266	\$1,779	\$2,830	\$2,167
AVERAGE EXPENSE	\$2,434	\$2,296	\$2,825	\$2,421	\$2,494
SURPLUS (DEFICIT)	\$359	(\$1,030)	(\$1,046)	\$409	(\$327)

TOTAL PARTICIPANTS	280	269	252	248	262
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PLAN X
FULL TIME
SECOND QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$762	79	\$181,356
EDDIES	\$715	3	6,435
GIANT ¹	\$762	2,959	6,761,988
FRESH & GREEN	\$762	6	13,716
LOCAL 27 STAFF TEMPS	\$762	6	13,716
LOCAL 400 STAFF TEMPS	\$762	1	1,524
SAFEWAY ¹	\$762	1,875	4,286,547
SAFEWAY DELAWARE ¹	\$762	84	192,786
TOTAL		5,013	\$11,458,068

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$762

PLAN X = TIER I

PLAN X
FULL TIME
SECOND QUARTER 2013

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$74,276	\$4.94	5,002 PART
DENTAL FAMILY	\$60.98	\$568,161		3,106 PART
DENTAL INDIVIDUAL	\$29.63	169,039		1,902 PART
TOTAL DENTAL		\$737,206	\$49.02	
DRUG	\$.80/SCRIPT	\$2,108,778	\$140.22	27,096 SCRIPTS
HMO KAISER	\$632.88	\$629,716		332 PART
MEDICAL INDIVIDUAL		1,668,195		
MEDICAL FAMILY		4,954,689		
MEDICAL ADMINISTRATION ¹	\$11.85	165,830		4,665 PART
TOTAL MEDICAL		\$7,418,430	\$493.28	
PSYCHE	\$2.59	\$36,176	\$2.41	4,656 PART
PSYCHE		\$6,905	\$0.46	
E.A.P.	\$0.67	\$9,358	\$0.62	4,656 PART
UTILIZATION MANAGEMENT	\$2.35	\$85,970	\$2.39	4,644 PART
DISEASE MANAGEMENT	\$2.06	\$61,889	\$4.12	4,716 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$63,272	\$4.21	1,076 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$41,947	\$2.79	3,604 PART
P.P.O. AA, LLC		\$89	\$0.01	
P.P.O. A&G		\$7,204	\$0.48	
LIFE AD&D	\$.175/.018/1000	\$21,216	\$1.41	5,043 PART
A & S		\$1,067,699	\$71.00	
SUB TOTAL		\$11,690,409	\$777.36	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$181,502	\$12.07	5,209 PART
MISCELLANEOUS		\$87,611	\$5.83	
SUB TOTAL		\$269,113	\$17.90	

TOTAL

\$11,959,522 \$795.26

¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN X
FULL TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$11,600,051	\$11,458,068	\$0	\$0	\$23,058,119
MISC. INCOME-LOA	1	669	0	0	670
-COBRA	37,368	47,610	0	0	84,978
-HMO COPAY	134,827	165,011	0	0	299,838

TOTAL INCOME	\$11,772,247	\$11,671,358	\$0	\$0	\$23,443,605
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EXPENSES

MEDICAL	\$6,685,854	\$7,418,430	\$0	\$0	\$14,104,284
A & S	1,163,036	1,067,699	0	0	2,230,735
DENTAL	748,742	737,200	0	0	1,485,942
DRUG	2,444,925	2,108,778	0	0	4,553,703
PSYCHE	95,930	43,081	0	0	139,011
OPTICAL	75,355	74,276	0	0	149,631
LIFE & AD & D	21,387	21,216	0	0	42,603
UTILIZATION MANAGEMENT	34,091	35,970	0	0	70,061
DISEASE MANAGEMENT	61,993	61,889	0	0	123,882
E.A.P.	9,486	9,358	0	0	18,844
P.P.O.	111,895	112,512	0	0	224,407
OPERATING EXPENSE	243,925	269,113	0	0	513,038

TOTAL EXPENSE	\$11,696,619	\$11,959,522	\$0	\$0	\$23,656,141
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SURPLUS (DEFICIT)	\$75,628	(\$288,164)	\$0	\$0	(\$212,536)
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AVERAGE INCOME	\$773	\$776	\$0	\$0	\$775
AVERAGE EXPENSE	\$768	\$795	\$0	\$0	\$782
SURPLUS (DEFICIT)	\$5	(\$19)	\$0	\$0	(\$7)

TOTAL PARTICIPANTS	5,074	5,013			5,044
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PLAN X
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,672,851	\$3,766,527	\$6,805,608	\$10,987,310	\$32,232,296
MISC. INCOME-LOA	(441)	0	0	0	(441)
-COBRA	38,379	29,718	33,223	26,636	127,956
-HMO COPAY	127,799	108,764	92,135	102,496	431,194

TOTAL INCOME	\$10,838,588	\$3,905,009	\$6,930,966	\$11,116,442	\$32,791,005
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EXPENSES					
MEDICAL	\$6,332,497	\$6,742,440	\$7,667,370	\$7,547,105	\$28,289,412
A & S	1,047,732	1,073,729	1,167,289	1,158,095	4,446,845
DENTAL	687,168	716,770	728,785	727,278	2,860,001
DRUG	2,597,355	1,870,241	2,550,012	2,560,207	9,577,815
PSYCHE	189,640	197,340	197,519	115,466	699,965
OPTICAL	75,898	75,923	75,552	75,350	302,723
LIFE & AD & D	21,479	21,598	21,420	21,387	85,884
UTILIZATION MANAGEMENT	34,595	35,285	34,772	36,203	140,855
DISEASE MANAGEMENT	75,450	76,159	59,813	60,274	271,696
E.A.P.	9,407	9,387	9,350	9,459	37,603
P.P.O.	104,096	108,289	107,789	115,425	435,599
OPERATING EXPENSE	239,737	309,719	251,764	258,804	1,060,024

TOTAL EXPENSE	\$11,415,054	\$11,236,880	\$12,871,435	\$12,685,053	\$48,208,422
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SURPLUS (DEFICIT)	(\$576,466)	(\$7,331,871)	(\$5,940,469)	(\$1,568,611)	(\$15,417,417)
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AVERAGE INCOME	\$712	\$250	\$455	\$731	\$537
AVERAGE EXPENSE	\$750	\$720	\$845	\$834	\$787
SURPLUS (DEFICIT)	(\$38)	(\$470)	(\$390)	(\$109)	(\$250)

TOTAL PARTICIPANTS	5,074	5,200	5,075	5,068	5,104
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PLAN X
PART TIME
SECOND QUARTER 2013

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$430	0	\$0
GIANT ¹	\$430	2,860	3,688,540
FRESH & GREEN	\$430	14	18,060
LOCAL 400 STAFF TEMPS	\$430	0	0
SAFEWAY ¹	\$430	1,276	1,646,208
SAFEWAY DELAWARE ¹	\$430	59	76,110
TOTAL		4,209	\$5,428,918

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$430

PLAN X = TIER I

PLAN X
PART TIME
SECOND QUARTER 2013

BENEFIT EXPENSE
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$58,677	\$4.65	3,951 PART
DENTAL	\$29.63	\$351,293	\$27.82	3,952 PART
DRUG	\$.80/SCRIPT	\$858,315	\$67.97	12,071 SCRIPTS
HMO KAISER	\$425.86	\$78,784		62 PART
MEDICAL		2,524,763		
MEDICAL ADMINISTRATION ¹	\$11.85	137,970		3,881 PART
TOTAL MEDICAL		\$2,741,517	\$217.12	
PSYCHE	\$2.59	\$30,277	\$2.40	3,897 PART
PSYCHE		\$3,439	\$0.27	
E.A.P.	\$0.67	\$7,833	\$0.62	3,897 PART
UTILIZATION MANAGEMENT	\$2.35	\$28,192	\$2.23	3,883 PART
DISEASE MANAGEMENT	\$2.06	\$23,619	\$1.87	3,829 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$44,114	\$3.49	750 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$36,635	\$2.90	3,147 PART
P.P.O. AA, LLC		\$79	\$0.01	
P.P.O. A & G		\$5,920	\$0.47	
LIFE AD&D	\$175/018/1000	\$11,077	\$0.88	4,013 PART
A & S		\$266,280	\$21.09	
SUB TOTAL		\$4,467,261	\$353.79	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.57	\$146,679	\$11.62	4,213 PART
MISCELLANEOUS		\$73,559	\$5.83	
SUB TOTAL		\$220,238	\$17.45	

TOTAL	\$4,687,499	\$371.24		
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¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

**PLAN X
PART TIME
SECOND QUARTER 2013**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,378,220	\$5,428,918	\$0	\$0	\$10,807,138
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	24,856	18,338	0	0	43,194
-HMO COPAY	27,032	31,578	0	0	58,610

TOTAL INCOME	\$5,430,108	\$5,478,834	\$0	\$0	\$10,908,942
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EXPENSES

MEDICAL	\$2,790,874	\$2,741,517	\$0	\$0	\$5,532,391
A & S	256,904	266,280	0	0	523,184
DENTAL	347,708	351,293	0	0	699,001
DRUG	967,551	858,315	0	0	1,825,866
PSYCHE	73,546	33,716	0	0	107,262
OPTICAL	58,073	58,677	0	0	116,750
LIFE & AD & D	11,051	11,077	0	0	22,128
UTILIZATION MANAGEMENT	27,315	28,192	0	0	55,507
DISEASE MANAGEMENT	22,807	23,619	0	0	46,426
E.A.P.	7,718	7,833	0	0	15,551
P.P.O.	84,422	86,742	0	0	171,164
OPERATING EXPENSES	197,689	220,238	0	0	417,927

TOTAL EXPENSE	\$4,845,658	\$4,687,499	\$0	\$0	\$9,533,157
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SURPLUS (DEFICIT)	\$584,450	\$791,335	\$0	\$0	\$1,375,785
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AVERAGE INCOME	\$434	\$434	\$0	\$0	\$434
AVERAGE EXPENSE	\$387	\$371	\$0	\$0	\$379
SURPLUS (DEFICIT)	\$47	\$63	\$0	\$0	\$55

TOTAL PARTICIPANTS	4,170	4,209			4,190
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PLAN X
PART TIME
2012

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,972,247	\$1,764,360	\$3,009,258	\$5,109,777	\$14,855,642
MISC. INCOME-LOA	0	0	845	438	1,283
-COBRA	32,891	18,922	21,699	24,838	98,350
-HMO COPAY	30,056	24,051	19,906	20,480	94,493

TOTAL INCOME	\$5,035,194	\$1,807,333	\$3,051,708	\$5,155,533	\$15,049,768
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EXPENSES					
MEDICAL	\$3,613,532	\$2,698,126	\$3,885,101	\$2,622,235	\$12,818,994
A & S	229,051	218,420	275,338	235,680	958,489
DENTAL	301,832	317,481	329,590	334,422	1,283,325
DRUG	1,079,557	809,098	1,036,324	1,125,992	4,050,971
PSYCHE	57,631	59,096	57,128	49,497	223,352
OPTICAL	55,460	55,847	56,806	57,543	225,656
LIFE & AD & D	10,324	10,510	10,594	10,859	42,287
UTILIZATION MANAGEMENT	26,300	26,181	27,047	28,332	107,860
DISEASE MANAGEMENT	25,808	26,489	21,066	21,837	95,200
E.A.P.	7,292	7,325	7,476	7,643	29,736
P.P.O.	73,261	78,715	79,854	85,896	317,726
OPERATING EXPENSES	178,657	234,219	193,540	204,931	811,347

TOTAL EXPENSE	\$5,658,705	\$4,541,507	\$5,979,864	\$4,784,867	\$20,964,943
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SURPLUS (DEFICIT)	(\$623,511)	(\$2,734,174)	(\$2,928,156)	\$370,666	(\$5,915,175)
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AVERAGE INCOME	\$441	\$151	\$253	\$417	\$316
AVERAGE EXPENSE	\$495	\$379	\$495	\$387	\$439
SURPLUS (DEFICIT)	(\$54)	(\$228)	(\$242)	\$30	(\$123)

TOTAL PARTICIPANTS	3,809	3,992	4,025	4,121	8,987
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PLAN X
PART TIME
SECOND QUARTER 2013

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$903	0	\$0
GIANT ¹	\$903	876	2,373,987
FRESH & GREEN	\$903	8	21,672
LOCAL 400 STAFF TEMPS	\$903	0	0
SAFEWAY ¹	\$903	224	607,719
SAFEWAY DELAWARE	\$903	7	18,060
TOTAL		1,115	\$3,021,438

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$903

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2013

EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,662	\$4.98	1,122 PART
DENTAL	\$60.98	\$205,686	\$61.49	1,124 PART
DRUG	\$.80/SCRIPT	\$681,704	\$203.80	8,632 SCRIPTS
HMO KAISER	\$737.07	\$221,121		100 PART
MEDICAL		2,268,576		
MEDICAL ADMINISTRATION ¹	\$11.85	35,940		1,011 PART
TOTAL MEDICAL		\$2,525,637	\$755.05	
PSYCHE	\$2.59	\$7,801	\$2.33	1,004 PART
PSYCHE		\$1,019	\$0.30	
E.A.P.	\$.67	\$2,018	\$0.60	1,004 PART
UTILIZATION MANAGEMENT	\$2.35	\$8,067	\$2.41	1,005 PART
DISEASE MANAGEMENT	\$2.06	\$17,746	\$5.31	997 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$12,259	\$3.66	208 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$9,277	\$2.77	797 PART
P.P.O. AA, LLC		\$20	\$0.01	
P.P.O. A & G		\$1,576	\$0.47	
LIFE-AD&D	\$.175/.018/1000	\$2,945	\$0.88	1,067 PART
A & S		\$125,408	\$37.49	
SUB TOTAL		\$3,617,825	\$1,081.55	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$39,230	\$11.73	1,130 PART
MISCELLANEOUS		\$19,486	\$5.83	
SUB TOTAL		\$58,716	\$17.56	

TOTAL

\$3,676,541 \$1,099.11

¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN X
PART TIME
SECOND QUARTER 2013

DEPENDENT
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,006,601	\$3,021,438	\$0	\$0	\$6,028,039
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,756	2,756	0	0	5,512
-HMO COPAY	42,747	50,473	0	0	93,220
-DEP. COPAY	180	723	0	0	903

TOTAL INCOME	\$3,052,284	\$3,075,390	\$0	\$0	\$6,127,674
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EXPENSES					
MEDICAL	\$2,064,478	\$2,525,637	\$0	\$0	\$4,590,115
A & S	100,779	125,408	0	0	226,187
DENTAL	203,064	205,686	0	0	408,750
DRUG	768,136	681,704	0	0	1,449,840
PSYCHE	19,855	8,820	0	0	28,675
OPTICAL	16,454	16,662	0	0	33,116
LIFE & AD & D	2,794	2,945	0	0	5,739
UTILIZATION MANAGEMENT	7,544	8,067	0	0	15,611
DISEASE MANAGEMENT	17,697	17,746	0	0	35,443
E.A.P.	1,995	2,018	0	0	4,013
P.P.O.	22,408	23,132	0	0	45,540
OPERATING EXPENSE	53,365	58,716	0	0	112,081

TOTAL EXPENSE	\$3,278,569	\$3,676,541	\$0	\$0	\$6,955,110
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SURPLUS (DEFICIT)	(\$226,285)	(\$601,151)	\$0	\$0	(\$827,436)
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AVERAGE INCOME	\$917	\$919	\$0	\$0	\$918
AVERAGE EXPENSE	\$985	\$1,099	\$0	\$0	\$1,042
SURPLUS (DEFICIT)	(\$68)	(\$180)	\$0	\$0	(\$124)

TOTAL PARTICIPANTS	1,110	1,115			1,113
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PLAN X
PART TIME
2012

DEPENDENT
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,143,360	\$1,080,060	\$1,675,409	\$2,954,851	\$8,853,680
MISC. INCOME -LOA	0	0	897	0	897
-COBRA	1,963	0	3,791	2,756	8,510
-HMO COPAY	38,789	35,694	28,037	31,228	133,748
-DEP. COPAY	2,068	564	188	0	2,820

TOTAL INCOME	\$3,186,180	\$1,116,318	\$1,708,322	\$2,988,835	\$8,999,655
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EXPENSES					
MEDICAL	\$1,808,901	\$2,317,672	\$2,266,300	\$2,081,196	\$8,474,069
A & S	89,323	94,941	80,201	72,454	336,919
DENTAL	186,999	193,697	198,379	199,326	778,401
DRUG	767,961	583,572	756,341	782,865	2,890,739
PSYCHE	41,129	43,679	57,139	44,786	186,733
OPTICAL	16,686	16,527	16,588	16,651	66,452
LIFE & AD & D	2,977	2,999	2,955	2,937	11,868
UTILIZATION MANAGEMENT	7,322	7,406	7,044	7,761	29,533
DISEASE MANAGEMENT	21,014	21,336	16,612	17,231	76,193
E.A.P.	1,989	1,965	1,970	2,011	7,935
P.P.O.	20,737	21,575	21,616	23,159	87,087
OPERATING EXPENSE	51,784	67,005	53,925	56,012	228,726

TOTAL EXPENSE	\$3,016,822	\$3,372,374	\$3,479,070	\$3,306,389	\$13,174,655
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SURPLUS (DEFICIT)	\$169,358	(\$2,256,056)	(\$1,770,748)	(\$317,554)	(\$4,175,000)
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AVERAGE INCOME	\$952	\$333	\$518	\$886	\$672
AVERAGE EXPENSE	\$901	\$1,006	\$1,054	\$980	\$985
SURPLUS (DEFICIT)	\$51	(\$673)	(\$536)	(\$94)	(\$313)

TOTAL PARTICIPANTS	1,116	1,117	1,100	1,125	1,115
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PLAN XX
FULL TIME
SECOND QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$471	56	\$79,128
GIANT ¹	\$471	250	354,663
FRESH & GREEN	\$471	0	0
LOCAL 27 STAFF TEMPS	\$471	0	0
LOCAL 400 STAFF TEMPS	\$471	0	0
SAFEWAY ¹	\$471	213	300,314
SAFEWAY DELAWARE ¹	\$471	9	12,246
TOTAL		528	\$746,351

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$471

PLAN XX
FULL TIME
SECOND QUARTER 2013

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,454	\$4.07	435 PART
DENTAL FAMILY	\$35.95	\$19,881		184 PART
DENTAL INDIVIDUAL	\$17.46	13,043		249 PART
TOTAL DENTAL		\$32,924	\$20.79	
DRUG	\$.80/SCRIPT	\$78,372	\$49.48	1,376 SCRIPTS
HMO KAISER	\$359.38	\$25,157		23 PART
MEDICAL INDIVIDUAL		128,985		
MEDICAL FAMILY		149,287		
MEDICAL ADMINISTRATION ¹	\$11.85	14,434		406 PART
TOTAL MEDICAL		\$317,863	\$200.67	
PSYCHE	\$2.59	\$3,095	\$1.95	398 PART
PSYCHE		\$28	\$0.02	
UTILIZATION MANAGEMENT	\$2.35	\$2,856	\$1.80	405 PART
DISEASE MANAGEMENT	\$2.06	\$4,532	\$2.86	404 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$6,947	\$4.39	118 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$8,348	\$2.11	288 PART
LIFE-AD&D	\$1.75/.018/1000	\$1,282	\$0.81	443 PART
A & S		\$23,093	\$14.58	
SUB TOTAL		\$480,794	\$303.53	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.57	\$18,511	\$11.69	532 PART
MISCELLANEOUS		\$9,228	\$5.83	
SUB TOTAL		\$27,739	\$17.52	

TOTAL

\$508,533 \$321.05

¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN XX
FULL TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$751,725	\$746,351	\$0	\$0	\$1,498,076
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,461	1,788	0	0	4,249

TOTAL INCOME	\$754,186	\$748,139	\$0	\$0	\$1,502,325
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EXPENSES					
MEDICAL	\$312,224	\$317,863	\$0	\$0	\$630,087
A & S	27,720	23,093	0	0	50,813
DENTAL	33,295	32,924	0	0	66,219
DRUG	81,876	78,372	0	0	160,248
PSYCHE	4,088	3,123	0	0	7,161
OPTICAL	6,514	6,454	0	0	12,968
LIFE & AD & D	1,337	1,282	0	0	2,619
UTILIZATION MANAGEMENT	2,881	2,856	0	0	5,737
DISEASE MANAGEMENT	5,035	4,532	0	0	9,567
P.P.O.	10,133	10,295	0	0	20,428
OPERATING EXPENSE	26,441	27,739	0	0	54,180

TOTAL EXPENSE	\$511,494	\$508,533	\$0	\$0	\$1,020,027
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SURPLUS (DEFICIT)	\$242,692	\$239,606	\$0	\$0	\$482,298
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AVERAGE INCOME	\$475	\$472	\$0	\$0	\$474
AVERAGE EXPENSE	\$322	\$321	\$0	\$0	\$322
SURPLUS (DEFICIT)	\$153	\$151	\$0	\$0	\$152

TOTAL PARTICIPANTS	529	528			529
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PLAN XX
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$682,147	\$216,720	\$500,182	\$733,245	\$2,132,294
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	961	2,564	1,487	6,553	11,565

TOTAL INCOME	\$683,108	\$219,284	\$501,669	\$739,798	\$2,143,859
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EXPENSES

MEDICAL	\$545,662	\$511,426	\$663,961	\$533,778	\$2,254,827
A & S	54,120	50,671	43,842	32,527	181,160
DENTAL	45,719	40,632	38,056	36,200	160,607
DRUG	123,285	80,893	92,379	90,011	386,568
PSYCHE	22,116	24,447	11,931	24,180	82,674
OPTICAL	9,063	8,103	7,629	7,316	32,111
LIFE & AD & D	1,858	1,634	1,540	1,466	6,498
UTILIZATION MANAGEMENT	4,284	3,753	3,327	3,269	14,633
DISEASE MANAGEMENT	8,205	7,227	5,352	5,052	25,836
P.P.O.	14,134	12,415	11,610	12,071	50,230
OPERATING EXPENSE	31,738	38,576	29,355	29,573	129,242

TOTAL EXPENSE	\$860,184	\$779,777	\$908,982	\$775,443	\$3,324,386
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SURPLUS (DEFICIT)	(\$177,076)	(\$560,493)	(\$407,313)	(\$35,645)	(\$1,180,527)
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AVERAGE INCOME	\$343	\$118	\$281	\$436	\$295
AVERAGE EXPENSE	\$432	\$421	\$509	\$457	\$455
SURPLUS (DEFICIT)	(\$89)	(\$303)	(\$228)	(\$21)	(\$160)

TOTAL PARTICIPANTS	663	618	595	566	611
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PLAN XX
PART TIME
SECOND QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$119	4	\$1,547
GIANT ¹	\$119	3,953	1,411,102
FRESH & GREEN	\$119	10	3,570
LOCAL 400 STAFF TEMPS	\$119	1	238
SAFEWAY ¹	\$119	2,045	729,919
SAFEWAY DELAWARE	\$119	64	22,848
TOTAL		6,077	\$2,169,224

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$119

PLAN XX
PART TIME
SECOND QUARTER 2013

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$32,239	\$1.77	2,171 PART
DENTAL	\$17.46	\$113,910	\$6.25	2,175 PART
DRUG	\$.80/SCRIPT	\$173,323	\$9.51	3,146 SCRIPTS
HMO KAISER MEDICAL	\$77.90	\$18,618 1,169,618		80 PART
MEDICAL ADMINISTRATION ¹	\$11.85	86,552		2,435 PART
TOTAL MEDICAL		\$1,274,788	\$69.92	
PSYCHE	\$2.59	\$19,018	\$1.04	2,448 PART
PSYCHE		\$1,497	\$0.08	
UTILIZATION MANAGEMENT	\$2.35	\$17,647	\$0.97	2,429 PART
DISEASE MANAGEMENT	\$2.06	\$12,997	\$0.82	2,431 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$30,719	\$1.68	522 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$22,275	\$1.22	1,914 PART
LIFE AD&D	\$.175/.018/1000	\$3,680	\$0.20	2,542 PART
A & S		\$41,135	\$2.26	
SUB TOTAL		\$1,745,228	\$95.72	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.57	\$217,905	\$11.95	6,262 PART
MISCELLANEOUS		\$106,203	\$5.83	
SUB TOTAL		\$324,108	\$17.78	

TOTAL

\$2,069,336 \$113.50

¹RATE CHANGE EFFECTIVE APRIL 2013

²INCLUDES JANUARY 2013-JUNE 2013 ACCESS FEES

PLAN XX
PART TIME
SECOND QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,232,946	\$2,169,224	\$0	\$0	\$4,402,170
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	8,568	5,966	0	0	14,534

TOTAL INCOME	\$2,241,514	\$2,175,190	\$0	\$0	\$4,416,704
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EXPENSES					
MEDICAL	\$919,366	\$1,274,788	\$0	\$0	\$2,194,154
A & S	40,189	41,135	0	0	81,324
DENTAL	112,215	113,910	0	0	226,125
DRUG	236,917	173,323	0	0	410,240
PSYCHE	25,689	20,515	0	0	46,204
OPTICAL	31,773	32,239	0	0	64,012
LIFE & AD & D	3,606	3,680	0	0	7,286
UTILIZATION MANAGEMENT	17,085	17,647	0	0	34,732
DISEASE MANAGEMENT	15,217	14,997	0	0	30,214
P.P.O.	50,429	52,994	0	0	103,423
OPERATING EXPENSE	295,023	324,108	0	0	619,131

TOTAL EXPENSE	\$1,747,509	\$2,069,336	\$0	\$0	\$3,816,845
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SURPLUS (DEFICIT)	\$494,005	\$105,854	\$0	\$0	\$599,859
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AVERAGE INCOME	\$119	\$119	\$0	\$0	\$119
AVERAGE EXPENSE	\$93	\$114	\$0	\$0	\$104
SURPLUS (DEFICIT)	\$26	\$5	\$0	\$0	\$15

TOTAL PARTICIPANTS	6,255	6,077			6,166
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PLAN XX
PART TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,047,932	\$673,227	\$1,327,373	\$2,110,916	\$6,159,448
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,769	7,434	7,162	7,692	29,057

TOTAL INCOME	\$2,054,701	\$680,661	\$1,334,535	\$2,118,608	\$6,188,505
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EXPENSES

MEDICAL	\$1,159,843	\$1,141,478	\$1,420,212	\$1,350,529	\$5,072,062
A & S	49,947	48,949	44,860	54,273	198,029
DENTAL	126,227	123,955	118,430	110,802	479,414
DRUG	290,796	179,355	234,786	255,472	960,409
PSYCHE	59,834	81,073	78,825	33,397	253,129
OPTICAL	36,783	36,110	34,631	32,294	139,818
LIFE & AD & D	4,293	4,225	4,089	3,844	16,451
UTILIZATION MANAGEMENT	22,390	19,960	19,473	18,171	79,994
DISEASE MANAGEMENT	21,432	21,344	16,274	15,170	74,220
P.P.O.	59,053	57,340	54,665	56,510	227,568
OPERATING EXPENSE	317,224	410,122	320,142	318,226	1,365,714

TOTAL EXPENSE	\$2,147,822	\$2,123,911	\$2,346,387	\$2,248,688	\$8,866,808
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SURPLUS (DEFICIT)	(\$93,121)	(\$1,443,250)	(\$1,011,852)	(\$130,080)	(\$2,678,303)
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AVERAGE INCOME	\$99	\$34	\$69	\$114	\$79
AVERAGE EXPENSE	\$104	\$105	\$122	\$121	\$113
SURPLUS (DEFICIT)	(\$5)	(\$71)	(\$53)	(\$7)	(\$34)

TOTAL PARTICIPANTS	6,894	6,756	6,433	6,178	6,565
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**ACTIVE PLANS
SECOND QUARTER 2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$28,731,580	\$28,460,367	\$0	\$0	\$57,191,947
EMPLOYEE CONTRIBUTIONS	314,666	363,545	0	0	678,211
INTEREST & DIVIDENDS - ACTIVE	80,942	88,599	0	0	169,541
MISCELLANEOUS ¹	16,958	2,052	0	0	19,010

TOTAL INCOME	\$29,144,146	\$28,914,563	\$0	\$0	\$58,058,709
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EXPENSES					
MEDICAL	\$16,370,913	\$18,080,538	\$0	\$0	\$34,451,451
A & S	2,063,608	1,940,971	0	0	4,004,579
DENTAL	1,688,442	1,679,125	0	0	3,367,567
DRUG	5,534,708	4,847,157	0	0	10,381,865
PSYCHE	243,004	136,151	0	0	379,155
OPTICAL	217,613	217,068	0	0	434,681
LIFE & AD & D	54,551	54,262	0	0	108,813
UTILIZATION REVIEW	100,981	105,542	0	0	206,523
DISEASE MANAGEMENT	143,157	142,939	0	0	286,096
E.A.P.	22,377	22,324	0	0	44,701
P.P.O.	317,847	323,978	0	0	641,825
OPERATING EXPENSE	896,856	987,006	0	0	1,883,862

TOTAL EXPENSE	\$27,654,057	\$28,537,061	\$0	\$0	\$56,191,118
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SURPLUS (DEFICIT)	\$1,490,089	\$377,502	\$0	\$0	\$1,867,591
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TOTAL PARTICIPANTS	18,786	18,554	0	0	18,670
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FUND RESERVE	\$33,899,866	\$24,773,480			
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¹INCLUDES LITIGATION SETTLEMENT FOR 1st QTR:

\$153 QWEST
96 MOTOROLA
16,709 PEDIATRIC PAXIL
\$16,958

**COMBINED FUND
SECOND QUARTER 2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$28,731,580	\$28,460,367	\$0	\$0	\$57,191,947
EMPLOYER CONTR - RETIREE	\$6,567,642	6,424,403	0	0	\$12,992,045
EMPLOYEE CONTRIBUTIONS	2,223,931	2,260,988	0	0	4,484,919
INTEREST & DIVIDENDS - ACTIVE	80,942	88,599	0	0	169,541
INTEREST & DIVIDENDS - RETIREE	20,548	22,773	0	0	43,321
MISCELLANEOUS ¹	16,958	2,052	0	0	19,010

TOTAL INCOME	\$37,641,601	\$37,259,182	\$0	\$0	\$74,900,783
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EXPENSES

MEDICAL	\$16,370,913	\$18,080,538	\$0	\$0	\$34,451,451
RETIREES	8,709,576	8,600,654	0	0	17,310,230
A & S	2,063,608	1,940,971	0	0	4,004,579
DENTAL	1,688,442	1,679,125	0	0	3,367,567
DRUG	5,534,708	4,847,157	0	0	10,381,865
PSYCHE	243,004	136,151	0	0	379,155
OPTICAL	217,613	217,068	0	0	434,681
LIFE & AD & D	54,551	54,262	0	0	108,813
UTILIZATION REVIEW	100,981	105,542	0	0	206,523
DISEASE MANAGEMENT	143,157	142,939	0	0	286,096
E.A.P.	22,377	22,324	0	0	44,701
P.P.O.	317,847	323,978	0	0	641,825
OPERATING EXPENSE	896,856	987,006	0	0	1,883,862

TOTAL EXPENSE	\$36,363,633	\$37,137,715	\$0	\$0	\$73,501,348
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SURPLUS (DEFICIT)	\$1,277,968	\$121,467	\$0	\$0	\$1,399,435
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TOTAL PARTICIPANTS	18,786	18,554	0	0	18,670
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FUND RESERVE	\$42,298,470	\$33,271,677			
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¹INCLUDES LITIGATION SETTLEMENT FOR 2nd QTR:

\$32 BEXTRA/CELEBREX

665 CIGNA

220 MEDICIS PHARM

801 TYCO

334 WARFARIN

\$2,052

**COMBINED FUND
2012**

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$35,314,778	\$9,630,119	\$16,749,190	\$27,562,362	\$89,256,449
EMPLOYER CONTR - RETIREE	\$0	\$2,426,918	\$3,911,107	\$6,458,479	\$12,796,504
EMPLOYEE CONTRIBUTIONS	2,377,266	2,280,053	2,154,791	2,176,829	8,988,939
INTEREST & DIVIDENDS - ACTIVE	285,315	271,137	305,868	121,547	983,867
INTEREST & DIVIDENDS - RETIREE		66,639	77,339	31,017	174,995
MISCELLANEOUS ¹	2,593	2,272	5,235	4,147	14,247

TOTAL INCOME	\$87,979,952	\$14,677,138	\$23,203,530	\$36,354,381	\$112,215,001
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EXPENSES

MEDICAL	\$16,922,034	\$17,144,377	\$21,145,373	\$18,200,284	\$73,412,068
RETIREES	9,273,386	8,202,281	7,974,808	8,707,751	34,158,226
A & S	2,006,419	2,066,919	2,160,183	2,019,319	8,252,840
DENTAL	1,612,462	1,649,088	1,662,027	1,649,525	6,573,102
DRUG	6,288,186	4,546,899	5,979,339	6,087,504	22,901,928
PSYCHE	437,195	463,171	491,957	327,439	1,719,762
OPTICAL	226,918	224,589	222,389	219,366	893,262
LIFE & AD & D	56,937	56,600	55,804	55,245	224,586
UTILIZATION REVIEW	108,046	106,254	105,018	106,673	425,991
DISEASE MANAGEMENT	179,312	179,417	139,576	139,541	637,846
E.A.P.	22,243	22,115	22,135	22,366	88,859
P.P.O.	312,124	319,107	314,694	333,497	1,279,422
OPERATING EXPENSE	906,888	1,169,411	935,454	955,247	3,967,000

TOTAL EXPENSE	\$38,352,150	\$36,150,228	\$41,208,757	\$38,823,767	\$154,534,892
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SURPLUS (DEFICIT)	(\$372,198)	(\$21,473,090)	(\$18,005,227)	(\$2,469,376)	(\$42,319,891)
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TOTAL PARTICIPANTS	19,392	19,469	18,952	18,743	19,139
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FUND RESERVE	\$77,687,906	\$70,103,810	\$46,341,810	\$38,832,606	
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¹INCLUDES LITIGATION SETTLEMENT FOR 4th QTR:

\$195 CIGNA
 194 MAXIM INTEGRATED
 1,380 NORTHERN TIER ENERGY
 810 OFFSHORE GROUP
 1,568 UNITED RENTALS
 \$4,147

COMBINED FUND
SECOND QUARTER 2013

MISCELLANEOUS

ACTUARIAL & CONSULTING	\$28,500
BONDING AND INS	1,000
COMPUFACTS	2,645
FAIR HEALTH	17,328
FIDUCIARY LIABILITY INS	51,519
INVESTMENT MANAGEMENT	42,731
LEGAL	141,205
MEETING	263
POSTAGE	23,343
PRINTING	15,012
TELEPHONE	696

TOTAL

\$324,242

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
SECOND QUARTER 2013**

QUARTERLY RECAPS

INCOME	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$37,641,601	\$37,259,182			\$74,900,783
Legal	1,158,975	1,157,210			2,316,185
Severance	156,163	141,875			298,038
Scholarship	3,425	6,678			10,103
Total Income	\$38,960,164	\$38,564,945	\$0	\$0	\$77,525,109

EXPENSES	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$36,363,633	\$37,137,715			\$73,501,348
Legal	1,142,892	1,140,730			2,283,622
Severance	2,119,957	1,766,388			3,886,345
Scholarship	10,008	20,478			30,486
Total Expenses	\$39,636,490	\$40,065,311	\$0	\$0	\$79,701,801

Surplus/(Deficit)	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$1,277,968	\$121,467	\$0	\$0	\$1,399,435
Legal	16,083	16,480	0	0	32,563
Severance	(1,963,794)	(1,624,513)	0	0	(3,588,307)
Scholarship	(6,583)	(13,800)	0	0	(20,383)
Total Surplus/(Deficit)	(\$676,326)	(\$1,500,366)	\$0	\$0	(\$2,176,692)

Fund Reserve	\$58,769,650	\$49,344,092		
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**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2012**

QUARTERLY RECAPS

INCOME	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$37,979,952	\$13,981,776	\$21,207,835	\$36,354,381	\$109,523,944
Legal	1,190,952	1,205,489	1,176,946	1,150,859	4,724,246
Severance	153,029	5,333,313	178,360	214,935	5,879,637
Scholarship	3,219	7,729	3,862	6,225	21,035
Total Income	\$39,327,152	\$20,528,307	\$22,567,003	\$37,726,400	\$120,148,862

EXPENSES	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$38,352,150	\$36,150,228	\$41,208,757	\$38,823,757	\$154,534,892
Legal	1,158,453	1,164,490	1,147,401	1,119,648	4,589,992
Severance	4,842,692	1,811,458	1,903,295	2,424,987	10,982,432
Scholarship	9,120	17,048	29,640	10,336	66,144
Total Expenses	\$44,362,415	\$39,143,224	\$44,289,093	\$42,378,728	\$170,173,460

Surplus/(Deficit)	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	(\$372,198)	(\$22,168,452)	(\$20,000,922)	(\$2,469,376)	(\$45,010,948)
Legal	32,499	40,999	29,545	31,211	134,254
Severance	(4,689,663)	3,521,855	(1,724,935)	(2,210,052)	(5,102,795)
Scholarship	(5,901)	(9,319)	(25,778)	(4,111)	(45,109)
Total Surplus/(Deficit)	(\$5,035,263)	(\$18,614,917)	(\$21,722,090)	(\$4,652,328)	(\$50,024,598)

Fund Reserve	\$95,699,081	\$91,473,436	\$66,793,346	\$56,882,760
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<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	762.00	07-01-13	10-29-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
G & G EDDIES	X	715.00	07-01-13	07-31-13
GIANT 27	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT 400 PHARMACY	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT DELAWARE	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT LEXINGTON PARK 400	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT VALLEY 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY 27	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	

CONTRACT INFORMATION
SECOND QUARTER 2013

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY CULPEPER	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY DELAWARE	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY DOVER	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
STAFF 27	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
STAFF 400	X	762.00	07-01-13	

FELRA & UFCW
RETIREE HEALTH PLAN
SECOND QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
SECOND QUARTER 2013**

INCOME

EMPLOYER CONTRIBUTIONS	\$5,531,169
RETIREE COPAYMENTS	\$1,556,866
INTEREST AND DIVIDENDS	\$18,685

TOTAL INCOME **\$7,106,720**

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,622	\$4.82	3,813 RET
DENTAL	\$29.39	\$336,310		3,814 RET
TOTAL DENTAL		\$336,310	\$28.65	
DRUG	\$.80/1.25/SCRIPT	\$1,692,792		26,313 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	4,134		
TOTAL DRUG		\$1,696,926	\$144.55	
HMO CIGNA		\$2,926,740		1,227 RET
HMO KAISER		1,248,127		1,471 RET
HMO WELL CARE CHOICE		122		1 RET
HOSPITAL		338,688		
SURGICAL		156,519		
DIAGNOSTIC		74,438		
MAJOR MEDICAL		318,788		
MEDICAL ADMINISTRATION ¹	\$11.85	47,365		1,332 RET
TOTAL MEDICAL		\$5,110,787	\$435.37	
PSYCHE	\$2.59	\$18,029	\$1.54	2,320 RET
PSYCHE		\$3,516	\$0.30	
UTILIZATION MANAGEMENT	\$2.35	\$2,306	\$0.20	61 RET
DISEASE MANAGEMENT	\$2.06	\$524	\$0.04	41 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,284	\$0.19	39 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$70	\$0.01	6 RET
P.P.O. AA, LLC		\$69	\$0.01	
P.P.O. A & G		\$5,554	\$0.47	
ADMINISTRATION ¹	\$5.52	\$64,805	\$5.52	3,913 RET

TOTAL EXPENSES **\$7,297,802** **\$621.67**

SURPLUS (DEFICIT) **(\$191,082)**

RETIREES 3,913
AVERAGE COST PER RETIREE \$621.67

¹RATE CHANGE EFFECTIVE APRIL 2013

**PART TIME RETIREES
SECOND QUARTER 2013**

INCOME

EMPLOYER CONTRIBUTIONS	\$893,234
RETIREE COPAYMENTS	\$340,577
INTEREST AND DIVIDENDS	\$4,088

TOTAL INCOME	\$1,237,899
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EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$12,771	\$4.97	861 RET
DENTAL	\$29.39	\$75,767	\$29.50	861 RET
DRUG	\$.80/1.25/SCRIPT	\$229,430		3,506 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	559		
DRUG		\$229,989	\$89.56	
HMO CIGNA		\$554,301		243 RET
HMO KAISER		280,272		409 RET
WELL CARE CHOICE		122		1 RET
HOSPITAL		41,583		
SURGICAL		26,348		
DIAGNOSTIC		11,812		
MAJOR MEDICAL		9,104		
MEDICAL ADMINISTRATION ¹	\$11.85	8,959		251 RET
TOTAL MEDICAL		\$932,501	\$363.12	
PSYCHE	\$2.59	\$3,727	\$1.45	474 RET
PSYCHE		\$6	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$68	\$0.03	9 RET
DISEASE MANAGEMENT	\$2.06	\$103	\$0.04	16 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$545	\$0.21	8 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$0	\$0.00	2 RET
P.P.O. AA, LLC		\$15	\$0.01	
P.P.O. A&G		\$1,217	\$0.47	
ADMINISTRATION	\$5.52	\$4,170	\$5.52	857 RET

TOTAL EXPENSES	\$1,270,879	\$494.89
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SURPLUS (DEFICIT)	(\$32,980)
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RETIREES 856

AVERAGE COST PER RETIREE \$494.89

¹RATE CHANGE EFFECTIVE APRIL 2013

**2013
RETIREES
QUARTERLY RECAPS**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,567,642	\$6,424,403	\$0	\$0	\$12,992,045
RETIREE COPAYMENTS	\$1,909,265	1,897,443	0	0	\$3,806,708
INTEREST & DIVIDENDS	20,547	22,773	0	0	43,320

TOTAL INCOME	\$8,497,454	\$8,344,619	\$0	\$0	\$16,842,073
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EXPENSES					
MEDICAL	\$6,414,819	\$6,043,288	\$0	\$0	\$12,458,107
DENTAL	412,431	412,077	0	0	824,508
DRUG	1,688,875	1,926,915	0	0	3,615,790
PSYCHE	36,122	25,278	0	0	61,400
OPTICAL	69,443	69,393	0	0	138,836
UTILIZATION MANAGEMENT	1,163	2,374	0	0	3,537
DISEASE MANAGEMENT	615	627	0	0	1,242
P.P.O.	9,863	9,754	0	0	19,617
ADMINISTRATION	76,245	78,975	0	0	155,220

TOTAL EXPENSES	\$8,709,576	\$8,568,681	\$0	\$0	\$17,278,257
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SURPLUS (DEFICIT)	(\$212,122)	(\$224,062)	\$0	\$0	(\$436,184)
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TOTAL PARTICIPANTS	4,769	4,769			4,769
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FUND RESERVE	\$8,398,604	\$8,490,204			
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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

FELRA & UFCW
ACTIVE HEALTH PLAN
THIRD QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
THIRD QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,887	917	\$7,939,250
LOCAL 27 STAFF TEMPS	\$2,887	0	0
LOCAL 400 STAFF TEMPS	\$2,887	1	8,284
SAFEWAY	\$2,887	424	3,674,774
TOTAL		1,342	\$11,622,308

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$2,887

PLAN I = TIER I

PLAN I
FULL TIME
THIRD QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$10,507		708 PART
OPTICAL BENEFIT 12	\$6.95	13,379		642 PART
TOTAL OPTICAL		\$23,886	\$5.93	
DENTAL INDIVIDUAL	\$29.20	\$34,923		399 PART
DENTAL FAMILY	\$57.88	165,131		951 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$200,480	\$49.80	
DRUG	\$.80/SCRIPT	\$998,299	\$247.96	11,451 SCRIPTS
HMO KAISER	\$924.73	\$183,096		66 PART
HOSPITAL		1,887,100		
SURGICAL		413,555		
DIAGNOSTIC		351,425		
MAJOR MEDICAL		505,174		
MEDICAL ADMINISTRATION	\$11.85	45,836		1,289 PART
TOTAL MEDICAL		\$3,386,186	\$841.08	
PSYCHE	\$2.59	\$9,997	\$2.48	1,287 PART
PSYCHE		\$87,494	\$21.73	
E.A.P.	\$.67	\$2,586	\$0.64	1,287 PART
UTILIZATION MANAGEMENT	\$2.35	\$9,645	\$2.40	1,289 PART
DISEASE MANAGEMENT	\$2.06	\$17,341	\$4.31	1,315 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$18,654	\$4.63	317 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$11,434	\$2.84	982 PART
P.P.O. AA, LLC		\$25	\$0.01	
P.P.O. A & G		\$2,021	\$0.50	
LIFE AD&D	\$.175/.018/1000	\$12,757	\$3.17	1,368 PART
A & S		\$446,421	\$110.88	
SUB TOTAL		\$5,227,226	\$1,298.36	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$49,473	\$12.29	1,423 PART
MISCELLANEOUS		\$25,297	\$6.28	
SUB TOTAL		\$74,770	\$18.57	

TOTAL	\$5,301,996	\$1,316.93
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PLAN
FULL TIME
THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$4,946,541	\$4,852,701	\$5,457,493	\$0	\$15,256,735
MISC. INCOME-DENTAL	239	239	239	0	717
-LOA	0	4,660	7,122	0	11,782
-COBRA	0	0	0	0	0
-HMO COPAY	28,886	29,028	25,764	0	83,678

TOTAL	\$4,975,666	\$4,886,628	\$5,490,618	\$0	\$15,352,912
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EXPENSES					
MEDICAL	\$3,141,077	\$3,472,745	\$3,386,186	\$0	\$10,000,008
A & S	449,653	376,097	446,421	0	1,272,171
DENTAL	210,217	205,985	200,480	0	616,682
DRUG	905,558	819,441	998,299	0	2,723,298
PSYCHE	20,840	23,692	97,491	0	142,023
OPTICAL	25,071	24,520	23,886	0	73,477
LIFE & AD & D	13,359	13,083	12,757	0	39,199
UTILIZATION MANAGEMENT	10,380	10,949	9,645	0	30,974
DISEASE MANAGEMENT	17,866	17,621	17,341	0	52,828
E.A.P.	2,701	2,656	2,586	0	7,943
P.P.O.	33,103	32,964	32,134	0	98,201
OPERATING EXPENSE	68,591	74,496	74,770	0	217,857

TOTAL EXPENSE	\$4,898,416	\$5,074,249	\$5,301,996	\$0	\$15,274,661
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SURPLUS (DEFICIT)	\$77,250	(\$187,621)	\$188,622	\$0	\$78,251
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AVERAGE INCOME	\$1,180	\$1,181	\$1,364	\$0	\$1,242
AVERAGE EXPENSE	\$1,161	\$1,227	\$1,317	\$0	\$1,235
SURPLUS (DEFICIT)	\$19	(\$46)	\$47	\$0	\$7

TOTAL PARTICIPANTS	1,406	1,379	1,342		1,376
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PLAN I
FULL TIME
THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$4,946,541	\$4,852,701	\$5,457,493	\$0	\$15,256,735
EMPLOYER CONTR - RETIREE	5,638,129	5,531,169	6,164,815	0	\$17,334,113
MISC. INCOME-DENTAL	239	239	239	0	717
-RETIREE	1,566,166	1,556,866	1,547,224	0	4,670,256
-LOA	0	4,660	7,122	0	11,782
-COBRA	0	0	0	0	0
-HMO COPAY	28,886	29,028	25,764	0	83,678

TOTAL	\$12,179,961	\$11,974,663	\$13,202,657	\$0	\$37,357,281
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EXPENSES					
MEDICAL	\$3,141,077	\$3,472,745	\$3,386,186	\$0	\$10,000,008
RETIREE	7,574,771	7,297,802	6,372,143	0	21,244,716
A & S	449,653	376,097	446,421	0	1,272,171
DENTAL	210,217	205,985	200,480	0	616,682
DRUG	905,558	819,441	998,299	0	2,723,298
PSYCHE	20,840	23,692	97,491	0	142,023
OPTICAL	25,071	24,520	23,886	0	73,477
LIFE & AD & D	13,359	13,083	12,757	0	39,199
UTILIZATION MANAGEMENT	10,380	10,949	9,645	0	30,974
DISEASE MANAGEMENT	17,866	17,621	17,341	0	52,828
E.A.P.	2,701	2,656	2,586	0	7,943
P.P.O.	33,103	32,964	32,134	0	98,201
OPERATING EXPENSE	68,591	74,496	74,770	0	217,857

TOTAL EXPENSE	\$12,473,187	\$12,372,051	\$11,674,139	\$0	\$36,519,377
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SURPLUS (DEFICIT)	(\$293,226)	(\$397,388)	\$1,528,518	\$0	\$837,904
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AVERAGE INCOME	\$2,888	\$2,895	\$3,279	\$0	\$3,021
AVERAGE EXPENSE	\$2,957	\$2,991	\$2,900	\$0	\$2,949
SURPLUS (DEFICIT)	(\$69)	(\$96)	\$379	\$0	\$72

TOTAL PARTICIPANTS	1,406	1,379	1,342		1,376
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PLAN I
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$11,830,448	\$1,824,000	\$2,965,936	\$4,846,765	\$21,467,149
EMPLOYER CONTR - RETIREE		\$2,079,018	\$3,380,610	\$5,524,404	\$10,984,032
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	1,677,311	1,655,411	1,575,435	1,576,336	6,484,493
-LOA	0	0	0	0	0
-COBRA	15,059	6,642	5,902	1,078	28,681
-HMO COPAY	25,196	21,859	14,798	24,362	86,215

TOTAL	\$13,548,253	\$5,587,169	\$7,942,920	\$11,973,184	\$39,051,526
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EXPENSES

MEDICAL	\$3,031,099	\$3,361,492	\$4,518,811	\$3,631,023	\$14,542,425
RETIREE	7,965,362	7,000,608	6,940,563	7,602,751	29,509,284
A & S	504,635	523,490	488,602	436,712	1,953,439
DENTAL	227,096	220,935	214,635	208,419	871,085
DRUG	1,228,616	884,763	1,075,391	1,110,927	4,299,697
PSYCHE	62,550	44,030	69,781	52,250	228,611
OPTICAL	27,917	27,190	26,464	25,692	107,263
LIFE & AD & D	14,830	14,482	14,102	13,694	57,108
UTILIZATION MANAGEMENT	11,083	11,706	10,675	10,790	44,254
DISEASE MANAGEMENT	23,913	23,459	17,907	17,499	82,778
E.A.P.	2,994	2,905	2,825	2,763	11,487
P.P.O.	34,828	34,771	33,614	34,745	137,958
OPERATING EXPENSE	74,408	93,065	73,679	74,797	315,949

TOTAL EXPENSE	\$13,209,331	\$12,242,896	\$13,467,049	\$13,222,062	\$52,161,338
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SURPLUS (DEFICIT)	\$338,922	(\$6,655,727)	(\$5,544,129)	(\$1,248,878)	(\$13,109,812)
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AVERAGE INCOME	\$2,902	\$1,228	\$1,799	\$2,777	\$2,177
AVERAGE EXPENSE	\$2,830	\$2,690	\$3,054	\$3,067	\$2,910
SURPLUS (DEFICIT)	\$72	(\$1,462)	(\$1,255)	(\$290)	(\$733)

TOTAL PARTICIPANTS	1,556	1,517	1,472	1,437	1,496
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PLAN I
PART TIME
THIRD QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,620	195	\$1,535,320
SAFEWAY	\$2,620	32	251,520
TOTAL		227	\$1,786,840

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$2,624

PLAN I - TIER I

PLAN I
PART TIME
THIRD QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$1,969		133 PART
OPTICAL BENEFIT 12	\$6.95	2,155		103 PART
TOTAL OPTICAL		\$4,124	\$6.06	
DENTAL INDIVIDUAL	\$29.20	\$9,987		114 PART
DENTAL FAMILY	\$57.88	21,242		122 PART
TOTAL DENTAL		\$31,229	\$45.86	
DRUG	\$.80/SCRIPT	\$146,184	\$214.66	1,799 SCRIPTS
HMO KAISER	\$889.16	\$28,453		11 PART
HOSPITAL		283,505		
SURGICAL		75,879		
DIAGNOSTIC		53,000		
MAJOR MEDICAL		80,796		
MEDICAL ADMINISTRATION	\$11.85	7,975		224 PART
TOTAL MEDICAL		\$529,608	\$777.69	
PSYCHE	\$2.59	\$1,735	\$2.55	223 PART
PSYCHE		\$22,393	\$32.88	
E.A.P.	\$.67	\$449	\$0.66	223 PART
UTILIZATION MANAGEMENT	\$2.35	\$1,792	\$2.63	225 PART
DISEASE MANAGEMENT	\$2.06	\$2,480	\$3.64	229 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,809	\$4.12	48 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$2,076	\$3.05	178 PART
P.P.O. A&G		\$4	\$0.01	
P.P.O. A&G		\$342	\$0.50	
LIFE-AD&D	\$.175/.018/1000	\$961	\$1.41	241 PART
A & S		\$37,494	\$55.06	
SUB TOTAL		\$783,680	\$1,150.78	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$8,249	\$12.11	238 PART
MISCELLANEOUS		\$4,279	\$6.28	
SUB TOTAL		\$12,528	\$18.39	

TOTAL	\$796,208	\$1,169.17
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PLAN I PART TIME THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,496	\$783,667	\$839,047	\$0	\$2,438,210
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	740	0	0	0	740
-HMO COPAY	4,005	4,706	4,173	0	12,884

TOTAL	\$820,241	\$788,373	\$843,220	\$0	\$2,451,834
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EXPENSES					
MEDICAL	\$457,040	\$329,558	\$529,608	\$0	\$1,316,206
A & S	25,327	41,259	37,494	0	104,080
DENTAL	33,201	32,127	31,229	0	96,557
DRUG	129,745	127,224	146,184	0	403,153
PSYCHE	3,106	3,204	24,128	0	30,438
OPTICAL	4,373	4,240	4,124	0	12,737
LIFE & AD & D	1,017	979	961	0	2,957
UTILIZATION MANAGEMENT	1,685	1,861	1,792	0	5,338
DISEASE MANAGEMENT	2,542	2,535	2,480	0	7,557
E.A.P.	477	459	449	0	1,385
P.P.O.	5,457	5,339	5,231	0	16,027
OPERATING EXPENSE	11,822	12,596	12,528	0	36,946

TOTAL EXPENSE	\$675,792	\$561,381	\$796,208	\$0	\$2,033,381
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SURPLUS (DEFICIT)	\$144,449	\$226,992	\$47,012	\$0	\$418,453
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AVERAGE INCOME	\$1,130	\$1,128	\$1,238	\$0	\$1,165
AVERAGE EXPENSE	\$931	\$803	\$1,169	\$0	\$968
SURPLUS (DEFICIT)	\$199	\$325	\$69	\$0	\$197

TOTAL PARTICIPANTS	242	233	227		234
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PLAN I
PART TIME
THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,496	\$783,667	\$839,047	\$0	\$2,438,210
EMPLOYER CONTR - RETIREE	929,513	893,234	947,793	0	\$2,770,540
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	343,099	340,577	340,088	0	1,023,764
-LOA	0	0	0	0	0
-COBRA	740	0	0	0	740
-HMO COPAY	4,005	4,706	4,173	0	12,884

TOTAL	\$2,092,853	\$2,022,184	\$2,131,101	\$0	\$6,246,138
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EXPENSES

MEDICAL	\$457,040	\$329,558	\$529,608	\$0	\$1,316,206
RETIREE	1,134,805	1,270,879	935,826	0	3,341,510
A & S	25,327	41,259	37,494	0	104,080
DENTAL	33,201	32,127	31,229	0	96,557
DRUG	129,745	127,224	146,184	0	403,153
PSYCHE	3,106	3,204	24,128	0	30,438
OPTICAL	4,373	4,240	4,124	0	12,737
LIFE & AD & D	1,017	979	961	0	2,957
UTILIZATION MANAGEMENT	1,685	1,861	1,792	0	5,338
DISEASE MANAGEMENT	2,542	2,535	2,480	0	7,557
E.A.P.	477	459	449	0	1,385
P.P.O.	5,457	5,339	5,231	0	16,027
OPERATING EXPENSE	11,822	12,596	12,528	0	36,946

TOTAL EXPENSE	\$1,810,597	\$1,832,260	\$1,732,034	\$0	\$5,374,891
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SURPLUS (DEFICIT)	\$282,256	\$189,924	\$399,067	\$0	\$871,247
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AVERAGE INCOME	\$2,883	\$2,893	\$3,129	\$0	\$2,968
AVERAGE EXPENSE	\$2,494	\$2,621	\$2,543	\$0	\$2,553
SURPLUS (DEFICIT)	\$389	\$272	\$586	\$0	\$415

TOTAL PARTICIPANTS	242	233	227		234
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PLAN
PART TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,965,793	\$305,225	\$465,424	\$819,498	\$3,555,940
EMPLOYER CONTR - RETIREE		\$347,900	\$530,497	\$934,075	\$1,812,472
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	364,398	359,432	342,921	343,770	1,410,521
-LOA	3,582	2,149	748	0	6,479
-COBRA	7,783	2,611	2,216	3,692	16,302
-HMO COPAY	4,464	3,999	3,162	4,235	15,860

TOTAL	\$2,346,020	\$1,021,316	\$1,344,968	\$2,106,270	\$6,817,574
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EXPENSES					
MEDICAL	\$430,500	\$371,743	\$723,618	\$434,418	\$1,960,279
RETIREE	1,308,024	1,201,673	1,034,245	1,105,000	4,648,942
A & S	31,611	56,719	60,051	29,578	177,959
DENTAL	37,421	35,618	34,152	33,078	140,269
DRUG	200,616	138,977	234,106	162,030	735,729
PSYCHE	4,295	13,506	19,634	7,863	45,298
OPTICAL	5,111	4,889	4,719	4,520	19,239
LIFE & AD & D	1,176	1,152	1,104	1,058	4,490
UTILIZATION MANAGEMENT	2,072	1,963	2,680	2,147	8,862
DISEASE MANAGEMENT	3,490	3,403	2,552	2,478	11,923
E.A.P.	561	533	514	490	2,098
P.P.O.	6,015	6,002	5,546	5,691	23,254
OPERATING EXPENSE	13,340	16,705	13,049	12,904	55,998

TOTAL EXPENSE	\$2,044,232	\$1,852,883	\$2,136,970	\$1,801,255	\$7,834,340
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SURPLUS (DEFICIT)	\$301,788	(\$831,567)	(\$791,002)	\$304,015	(\$1,016,766)
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AVERAGE INCOME	\$2,793	\$1,266	\$1,779	\$2,830	\$2,167
AVERAGE EXPENSE	\$2,434	\$2,296	\$2,825	\$2,421	\$2,494
SURPLUS (DEFICIT)	\$359	(\$1,030)	(\$1,046)	\$409	(\$327)

TOTAL PARTICIPANTS	280	269	252	248	262
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PLAN X
FULL TIME
THIRD QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$844	77	\$194,120
EDDIES	\$861	3	7,749
GIANT ¹	\$844	2,940	7,443,916
FRESH & GREEN	\$844	6	15,192
LOCAL 27 STAFF TEMPS	\$844	6	15,192
LOCAL 400 STAFF TEMPS	\$844	1	2,532
SAFEWAY ¹	\$844	1,886	4,774,344
SAFEWAY DELAWARE ¹	\$844	84	213,532
TOTAL		5,003	\$12,666,577

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$844

PLAN X = TIER II

PLAN X
FULL TIME
THIRD QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$73,834	\$4.92	4,972 PART
DENTAL FAMILY	\$60.98	\$564,136		3,084 PART
DENTAL INDIVIDUAL	\$29.63	168,447		1,895 PART
TOTAL DENTAL		\$732,583	\$48.81	
DRUG	\$.80/SCRIPT	\$2,640,208	\$175.91	32,111 SCRIPTS
HMO KAISER	\$632.88	\$646,171		340 PART
MEDICAL INDIVIDUAL		1,318,624		
MEDICAL FAMILY		3,933,918		
MEDICAL ADMINISTRATION	\$11.85	165,036		4,642 PART
TOTAL MEDICAL		\$6,063,749	\$404.01	
PSYCHE	\$2.59	\$95,957	\$2.40	4,628 PART
PSYCHE		\$351,370	\$23.41	
E.A.P.	\$0.67	\$9,302	\$0.62	4,628 PART
UTILIZATION MANAGEMENT	\$2.35	\$34,542	\$2.30	4,613 PART
DISEASE MANAGEMENT	\$2.06	\$61,319	\$4.09	4,659 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$62,311	\$4.15	1,059 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$41,671	\$2.78	3,580 PART
P.P.O. AA, LLC		\$92	\$0.01	
P.P.O. A & G		\$7,344	\$0.49	
LIFE-AD&D	\$.175/.018/1000	\$20,986	\$1.40	4,989 PART
A & S		\$1,005,735	\$67.01	
SUB TOTAL		\$11,141,003	\$742.31	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$178,654	\$11.90	5,128 PART
MISCELLANEOUS		\$92,308	\$6.28	
SUB TOTAL		\$272,962	\$18.18	

TOTAL	\$11,413,965	\$760.49
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PLAN X
FULL TIME
THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$11,600,051	\$11,458,068	\$12,666,577	\$0	\$35,724,696
MISC. INCOME-LOA	1	669	1	0	671
-COBRA	37,368	47,610	40,057	0	125,035
-HMO COPAY	134,827	165,011	149,717	0	449,555

TOTAL INCOME	\$11,772,247	\$11,671,358	\$12,856,352	\$0	\$36,299,957
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EXPENSES					
MEDICAL	\$6,685,854	\$7,418,430	\$6,063,749	\$0	\$20,168,033
A & S	1,163,036	1,067,699	1,005,735	0	3,236,470
DENTAL	748,742	737,200	732,583	0	2,218,525
DRUG	2,444,925	2,108,778	2,640,208	0	7,193,911
PSYCHE	95,930	43,081	387,327	0	526,338
OPTICAL	75,355	74,276	73,834	0	223,465
LIFE & AD & D	21,387	21,216	20,986	0	63,589
UTILIZATION MANAGEMENT	34,091	35,970	34,542	0	104,603
DISEASE MANAGEMENT	61,993	61,889	61,319	0	185,201
E.A.P.	9,486	9,358	9,302	0	28,146
P.P.O.	111,895	112,512	111,418	0	335,825
OPERATING EXPENSE	243,925	269,113	272,962	0	786,000

TOTAL EXPENSE	\$11,696,619	\$11,959,522	\$11,413,965	\$0	\$35,070,106
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SURPLUS (DEFICIT)	\$75,628	(\$288,164)	\$1,442,387	\$0	\$1,229,851
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AVERAGE INCOME	\$773	\$776	\$857	\$0	\$802
AVERAGE EXPENSE	\$768	\$795	\$760	\$0	\$774
SURPLUS (DEFICIT)	\$5	(\$19)	\$97	\$0	\$28

TOTAL PARTICIPANTS	5,074	5,013	5,003		5,030
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PLANIX
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,672,851	\$3,766,527	\$6,805,608	\$10,987,310	\$32,232,296
MISC. INCOME-LOA	(441)	0	0	0	(441)
-COBRA	38,379	29,718	33,223	26,636	127,956
-HMO COPAY	127,799	108,764	92,135	102,496	431,194

TOTAL INCOME	\$10,838,588	\$3,905,009	\$6,930,966	\$11,116,442	\$32,791,005
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EXPENSES					
MEDICAL	\$6,332,497	\$6,742,440	\$7,667,370	\$7,547,105	\$28,289,412
A & S	1,047,732	1,073,729	1,167,289	1,158,095	4,446,845
DENTAL	687,168	716,770	728,785	727,278	2,860,001
DRUG	2,597,355	1,870,241	2,550,012	2,560,207	9,577,815
PSYCHE	189,640	197,340	197,519	115,466	699,965
OPTICAL	75,898	75,923	75,552	75,350	302,723
LIFE & AD & D	21,479	21,598	21,420	21,387	85,884
UTILIZATION MANAGEMENT	34,595	35,285	34,772	36,203	140,855
DISEASE MANAGEMENT	75,450	76,159	59,813	60,274	271,696
E.A.P.	9,407	9,387	9,350	9,459	37,603
P.P.O.	104,096	108,289	107,789	115,425	435,599
OPERATING EXPENSE	239,737	309,719	251,764	258,804	1,060,024

TOTAL EXPENSE	\$11,415,054	\$11,236,880	\$12,871,435	\$12,685,063	\$48,208,422
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SURPLUS (DEFICIT)	(\$576,466)	(\$7,331,871)	(\$5,940,469)	(\$1,568,611)	(\$15,417,417)
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AVERAGE INCOME	\$712	\$250	\$455	\$731	\$537
AVERAGE EXPENSE	\$750	\$720	\$845	\$834	\$787
SURPLUS (DEFICIT)	(\$38)	(\$470)	(\$390)	(\$103)	(\$250)

TOTAL PARTICIPANTS	5,074	5,200	5,075	5,068	5,104
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PLAN X
PART TIME
THIRD QUARTER 2013

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$470	0	\$0
GIANT ¹	\$470	2,933	4,136,030
FRESH & GREEN ¹	\$470	13	17,080
LOCAL 400 STAFF TEMPS	\$470	1	940
SAFEWAY ¹	\$470	1,319	1,859,290
SAFEWAY DELAWARE ¹	\$470	61	86,480
TOTAL		4,327	\$6,099,820

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$470

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2013

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$58,638	\$4.52	3,949 PART
DENTAL	\$29.63	\$351,057	\$27.04	3,949 PART
DRUG	\$.80/SCRIPT	\$1,032,708	\$79.56	14,386 SCRIPTS
HMO KAISER	\$425.86	\$77,506		61 PART
MEDICAL		2,570,138		
MEDICAL ADMINISTRATION	\$11.85	139,249		3,917 PART
TOTAL MEDICAL		\$2,786,893	\$214.69	
PSYCHE	\$2.59	\$30,220	\$2.33	3,889 PART
PSYCHE		\$120,983	\$9.32	
E.A.P.	\$0.67	\$7,817	\$0.60	3,889 PART
UTILIZATION MANAGEMENT	\$2.35	\$28,367	\$2.19	3,884 PART
DISEASE MANAGEMENT	\$2.06	\$23,897	\$1.84	3,877 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$43,920	\$3.38	747 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$56,480	\$2.81	3,134 PART
P.P.O. AA LLC		\$77	\$0.01	
P.P.O. A & G		\$6,167	\$0.48	
LIFE-AD&D	\$1.75/.018/1000	\$11,027	\$0.85	3,995 PART
A & S		\$241,863	\$18.63	
SUB TOTAL		\$4,780,114	\$368.25	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$148,420	\$11.43	4,256 PART
MISCELLANEOUS		\$81,566	\$6.28	
SUB TOTAL		\$229,986	\$17.71	

TOTAL		\$5,010,100	\$385.96	
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PLAN X
PART TIME
THIRD QUARTER 2013

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,378,220	\$5,428,918	\$6,099,820	\$0	\$16,906,958
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	24,856	18,338	25,291	0	68,485
-HMO COPAY	27,032	31,578	27,060	0	85,670

TOTAL INCOME	\$5,430,108	\$5,478,834	\$6,152,171	\$0	\$17,061,113
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EXPENSES					
MEDICAL	\$2,790,874	\$2,741,517	\$2,786,893	\$0	\$8,319,284
A & S	256,904	266,280	241,863	0	765,047
DENTAL	347,708	351,293	351,057	0	1,050,058
DRUG	967,551	858,315	1,032,708	0	2,858,574
PSYCHE	73,546	33,716	151,203	0	258,465
OPTICAL	58,073	58,677	58,638	0	175,388
LIFE & AD & D	11,051	11,077	11,027	0	33,155
UTILIZATION MANAGEMENT	27,315	28,192	28,367	0	83,874
DISEASE MANAGEMENT	22,807	23,619	23,897	0	70,323
E.A.P.	7,718	7,833	7,817	0	23,368
P.P.O.	84,422	86,742	86,644	0	257,808
OPERATING EXPENSES	197,689	220,238	229,986	0	647,913

TOTAL EXPENSE	\$4,845,658	\$4,687,499	\$5,010,100	\$0	\$14,543,257
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SURPLUS (DEFICIT)	\$584,450	\$791,335	\$1,142,071	\$0	\$2,517,856
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AVERAGE INCOME	\$434	\$434	\$474	\$0	\$447
AVERAGE EXPENSE	\$387	\$371	\$386	\$0	\$381
SURPLUS (DEFICIT)	\$47	\$63	\$88	\$0	\$66

TOTAL PARTICIPANTS	4,170	4,209	4,327		4,235
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PLAN X
PART TIME
2012

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,972,247	\$1,764,360	\$3,009,258	\$5,109,777	\$14,855,642
MISC. INCOME-LOA	0	0	845	438	1,283
-COBRA	32,891	18,922	21,699	24,838	98,350
-HMO COPAY	30,056	24,051	19,906	20,480	94,493

TOTAL INCOME	\$5,035,194	\$1,807,333	\$3,051,708	\$5,155,533	\$15,049,768
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EXPENSES

MEDICAL	\$3,613,532	\$2,698,126	\$3,885,101	\$2,622,235	\$12,818,994
A & S	229,051	218,420	275,338	235,680	958,489
DENTAL	301,832	317,481	329,590	334,422	1,283,325
DRUG	1,079,557	809,098	1,036,324	1,125,992	4,050,971
PSYCHE	57,631	59,096	57,128	49,497	223,352
OPTICAL	55,460	55,847	56,806	57,543	225,656
LIFE & AD & D	10,324	10,510	10,594	10,859	42,287
UTILIZATION MANAGEMENT	26,300	26,181	27,047	28,332	107,860
DISEASE MANAGEMENT	25,808	26,489	21,066	21,837	95,200
E.A.P.	7,292	7,325	7,476	7,643	29,736
P.P.O.	73,261	78,715	79,854	85,896	317,726
OPERATING EXPENSES	178,657	234,219	193,540	204,931	811,347

TOTAL EXPENSE	\$5,658,705	\$4,541,507	\$5,979,864	\$4,784,667	\$20,964,943
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SURPLUS (DEFICIT)	(\$623,511)	(\$2,734,174)	(\$2,928,156)	\$370,666	(\$5,915,175)
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AVERAGE INCOME	\$441	\$151	\$253	\$417	\$316
AVERAGE EXPENSE	\$495	\$379	\$495	\$387	\$439
SURPLUS (DEFICIT)	(\$54)	(\$228)	(\$242)	\$30	(\$123)

TOTAL PARTICIPANTS	3,809	3,992	4,025	4,121	3,987
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PLAN X
PART TIME
THIRD QUARTER 2013

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,060	0	\$0
GIANT ¹	\$1,060	864	2,747,991
FRESH & GREEN	\$1,060	8	25,440
LOCAL 400 STAFF TEMPS	\$1,060	0	0
SAFEWAY ¹	\$1,060	228	725,472
SAFEWAY DELAWARE	\$1,060	6	20,140
TOTAL		1,106	\$8,519,043

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$1,061

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2013

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,676	\$5.03	1,123 PART
DENTAL	\$60.98	\$205,442	\$61.92	1,123 PART
DRUG	\$.80/SCRIPT	\$759,967	\$229.04	10,155 SCRIPTS
HMO KAISER	\$737.07	\$222,595		101 PART
MEDICAL		1,896,033		
MEDICAL ADMINISTRATION	\$11.85	35,952		1,011 PART
TOTAL MEDICAL		\$2,154,580	\$649.36	
PSYCHE	\$2.59	\$7,835	\$2.36	1,008 PART
PSYCHE		\$73,915	\$22.28	
E.A.P.	\$.67	\$2,027	\$0.61	1,008 PART
UTILIZATION MANAGEMENT	\$2.35	\$7,372	\$2.22	1,002 PART
DISEASE MANAGEMENT	\$2.06	\$18,123	\$5.46	1,010 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$12,287	\$3.70	209 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$9,304	\$2.80	799 PART
P.P.O. AA, LLC		\$21	\$0.01	
P.P.O. A & G		\$1,634	\$0.49	
LIFE AD&D	\$.175/.018/1000	\$2,983	\$0.90	1,081 PART
A & S		\$120,902	\$36.44	
SUB TOTAL		\$3,393,068	\$1,022.62	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$39,501	\$11.91	1,137 PART
MISCELLANEOUS		\$20,848	\$6.28	
SUB TOTAL		\$60,349	\$18.19	

TOTAL

\$3,453,417 \$1,040.81

**PLAN X
PART TIME
THIRD QUARTER 2013**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,006,601	\$3,021,438	\$3,519,043	\$0	\$9,547,082
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,756	2,756	3,806	0	9,318
-HMO COPAY	42,747	50,473	43,308	0	136,528
-DEP. COPAY	180	723	722	0	1,625

TOTAL INCOME	\$3,052,284	\$3,075,390	\$3,566,879	\$0	\$9,694,553
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EXPENSES

MEDICAL	\$2,064,478	\$2,525,637	\$2,154,580	\$0	\$6,744,695
A & S	100,779	125,408	120,902	0	347,089
DENTAL	203,064	205,686	205,442	0	614,192
DRUG	768,136	681,704	759,967	0	2,209,807
PSYCHE	19,855	8,820	81,750	0	110,425
OPTICAL	16,454	16,662	16,676	0	49,792
LIFE & AD & D	2,794	2,945	2,983	0	8,722
UTILIZATION MANAGEMENT	7,544	8,067	7,372	0	22,983
DISEASE MANAGEMENT	17,697	17,746	18,123	0	53,566
E.A.P.	1,995	2,018	2,027	0	6,040
P.P.O.	22,408	23,132	23,246	0	68,786
OPERATING EXPENSE	53,365	58,716	60,349	0	172,430

TOTAL EXPENSE	\$3,278,569	\$3,676,541	\$3,453,417	\$0	\$10,408,527
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SURPLUS (DEFICIT)	(\$226,285)	(\$601,151)	\$113,462	\$0	(\$713,974)
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AVERAGE INCOME	\$917	\$919	\$1,075	\$0	\$970
AVERAGE EXPENSE	\$985	\$1,099	\$1,041	\$0	\$1,042
SURPLUS (DEFICIT)	(\$68)	(\$180)	\$34	\$0	(\$72)

TOTAL PARTICIPANTS	1,110	1,115	1,106		1,110
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PLAN X
PART TIME
2012

DEPENDENT
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,143,360	\$1,080,060	\$1,675,409	\$2,954,851	\$8,853,680
MISC. INCOME -LOA	0	0	897	0	897
-COBRA	1,963	0	3,791	2,756	8,510
-HMO COPAY	38,789	35,694	28,037	31,228	133,748
-DEP. COPAY	2,068	564	188	0	2,820

TOTAL INCOME	\$8,866,180	\$1,116,318	\$1,703,822	\$2,986,885	\$8,999,655
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EXPENSES					
MEDICAL	\$1,808,901	\$2,317,672	\$2,266,300	\$2,081,196	\$8,474,069
A & S	89,323	94,941	80,201	72,454	336,919
DENTAL	186,999	193,697	198,379	199,326	778,401
DRUG	767,961	583,572	756,341	782,865	2,890,739
PSYCHE	41,129	43,679	57,139	44,786	186,733
OPTICAL	16,686	16,527	16,588	16,651	66,452
LIFE & AD & D	2,977	2,999	2,955	2,937	11,868
UTILIZATION MANAGEMENT	7,322	7,406	7,044	7,761	29,533
DISEASE MANAGEMENT	21,014	21,336	16,612	17,231	76,193
E.A.P.	1,989	1,965	1,970	2,011	7,935
P.P.O.	20,737	21,575	21,616	23,159	87,087
OPERATING EXPENSE	51,784	67,005	53,925	56,012	228,726

TOTAL EXPENSE	\$3,016,822	\$3,372,374	\$3,479,070	\$3,306,389	\$13,174,655
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SURPLUS (DEFICIT)	\$169,358	(\$2,256,056)	(\$1,770,748)	(\$317,554)	(\$4,175,000)
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AVERAGE INCOME	\$952	\$333	\$518	\$886	\$672
AVERAGE EXPENSE	\$901	\$1,006	\$1,054	\$980	\$985
SURPLUS (DEFICIT)	\$51	(\$673)	(\$536)	(\$94)	(\$313)

TOTAL PARTICIPANTS	1,316	1,117	1,100	1,128	1,115
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PLAN XX
FULL TIME
THIRD QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$486	59	\$85,536
GIANT ¹	\$486	253	368,874
FRESH & GREEN	\$486	1	972
LOCAL 27 STAFF TEMPS	\$486	0	0
LOCAL 400 STAFF TEMPS	\$486	0	0
SAFEWAY ¹	\$486	201	293,058
SAFEWAY DELAWARE ¹	\$486	7	9,720
TOTAL		521	\$758,160

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$485

PLAN XX
FULL TIME
THIRD QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,322	\$4.04	426 PART
DENTAL FAMILY	\$35.95	\$18,946		176 PART
DENTAL INDIVIDUAL	\$17.46	13,374		255 PART
TOTAL DENTAL		\$32,320	\$20.68	
DRUG	\$.80/SCRIPT	\$76,463	\$48.92	1,394 SCRIPTS
HMO KAISER	\$359.38	\$37,735		35 PART
MEDICAL INDIVIDUAL		177,159		
MEDICAL FAMILY		78,639		
MEDICAL ADMINISTRATION	\$11.85	14,350		404 PART
TOTAL MEDICAL		\$307,883	\$196.98	
PSYCHE	\$2.59	\$3,114	\$1.99	401 PART
PSYCHE		\$36,842	\$23.57	
UTILIZATION MANAGEMENT	\$2.35	\$3,197	\$2.05	395 PART
DISEASE MANAGEMENT	\$2.06	\$4,586	\$2.93	407 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$7,012	\$4.49	119 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$3,282	\$2.10	282 PART
LIFE AD&D	\$.175/.018/1000	\$1,272	\$0.81	439 PART
A & S		\$27,062	\$17.31	
SUB TOTAL		\$509,355	\$325.87	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$18,523	\$11.85	531 PART
MISCELLANEOUS		\$9,822	\$6.28	
SUB TOTAL		\$28,345	\$18.13	

TOTAL

\$537,700 \$344.00

PLAN XX FULL TIME THIRD QUARTER 2013
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QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$751,725	\$746,351	\$758,160	\$0	\$2,256,236
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,461	1,788	4,354	0	8,603

TOTAL INCOME	\$754,186	\$748,139	\$762,514	\$0	\$2,264,839
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EXPENSES					
MEDICAL	\$312,224	\$317,863	\$307,883	\$0	\$937,970
A & S	27,720	23,093	27,062	0	77,875
DENTAL	33,295	32,924	32,320	0	98,539
DRUG	81,876	78,372	76,463	0	236,711
PSYCHE	4,038	3,123	39,956	0	47,117
OPTICAL	6,514	6,454	6,322	0	19,290
LIFE & AD & D	1,337	1,282	1,272	0	3,891
UTILIZATION MANAGEMENT	2,881	2,856	3,197	0	8,934
DISEASE MANAGEMENT	5,035	4,532	4,586	0	14,153
P.P.O.	10,133	10,295	10,294	0	30,722
OPERATING EXPENSE	26,441	27,739	28,345	0	82,525

TOTAL EXPENSE	\$511,494	\$508,533	\$537,700	\$0	\$1,557,727
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SURPLUS (DEFICIT)	\$242,692	\$239,606	\$224,814	\$0	\$707,112
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AVERAGE INCOME	\$475	\$472	\$488	\$0	\$478
AVERAGE EXPENSE	\$322	\$321	\$344	\$0	\$329
SURPLUS (DEFICIT)	\$153	\$151	\$144	\$0	\$149

TOTAL PARTICIPANTS	529	528	521		526
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PLAN XX
FULL TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$682,147	\$216,720	\$500,182	\$733,245	\$2,132,294
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	961	2,564	1,487	6,553	11,565

TOTAL INCOME	\$683,108	\$219,284	\$501,669	\$739,798	\$2,143,859
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EXPENSES	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
MEDICAL	\$545,662	\$511,426	\$663,961	\$533,778	\$2,254,827
A & S	54,120	50,671	43,842	32,527	181,160
DENTAL	45,719	40,632	38,056	36,200	160,607
DRUG	123,285	80,893	92,379	90,011	386,568
PSYCHE	22,116	24,447	11,931	24,180	82,674
OPTICAL	9,063	8,103	7,629	7,316	32,111
LIFE & AD & D	1,858	1,634	1,540	1,466	6,498
UTILIZATION MANAGEMENT	4,284	3,753	3,327	3,269	14,633
DISEASE MANAGEMENT	8,205	7,227	5,352	5,052	25,836
P.P.O.	14,134	12,415	11,610	12,071	50,230
OPERATING EXPENSE	31,738	38,576	29,355	29,573	129,242

TOTAL EXPENSE	\$860,184	\$779,777	\$908,982	\$775,443	\$3,324,386
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SURPLUS (DEFICIT)	(\$177,076)	(\$560,493)	(\$407,313)	(\$35,645)	(\$1,180,527)
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AVERAGE INCOME	\$343	\$118	\$281	\$436	\$295
AVERAGE EXPENSE	\$432	\$421	\$509	\$457	\$455
SURPLUS (DEFICIT)	(\$89)	(\$303)	(\$228)	(\$21)	(\$160)

TOTAL PARTICIPANTS	663	618	595	566	611
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PLAN XX
PART TIME
THIRD QUARTER 2013

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$120	5	\$1,800
GIANT ¹	\$120	3,770	1,356,832
FRESH & GREEN	\$120	9	3,360
LOCAL 400 STAFF TEMPS	\$120	1	238
SAFEWAY ¹	\$120	1,937	697,553
SAFEWAY DELAWARE ¹	\$120	58	20,760
TOTAL		5,780	\$2,080,543

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$120

PLAN XX
PART-TIME
THIRD QUARTER 2013

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$30,686	\$1.77	2,066 PART
DENTAL	\$17.46	\$108,304	\$6.25	2,068 PART
DRUG	\$.80/SCRIPT	\$254,370	\$14.67	4,344 SCRIPTS
HMO KAISER	\$77.90	\$17,294		74 PART
MEDICAL		961,945		
MEDICAL ADMINISTRATION	\$11.85	82,784		2,329 PART
TOTAL MEDICAL		\$1,062,023	\$61.25	
PSYCHE	\$2.59	\$18,355	\$1.06	2,362 PART
PSYCHE		\$39,685	\$2.29	
UTILIZATION MANAGEMENT	\$2.35	\$17,009	\$0.98	2,354 PART
DISEASE MANAGEMENT	\$2.06	\$15,051	\$0.87	2,442 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$29,449	\$1.70	501 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$21,891	\$1.26	1,881 PART
LIFE-AD&D	\$175/018/1000	\$3,580	\$0.21	2,473 PART
A&S		\$37,609	\$2.17	
SUB TOTAL		\$1,638,012	\$94.48	

OPERATING EXPENSES

ADMINISTRATION	\$11.57	\$211,788	\$12.21	6,087 PART
MISCELLANEOUS		\$108,952	\$6.28	
SUB TOTAL		\$320,740	\$18.49	

TOTAL \$1,958,752 \$112.97

PLAN XX
PART TIME
THIRD QUARTER 2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,232,946	\$2,169,224	\$2,080,543	\$0	\$6,482,713
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	8,568	5,966	5,752	0	20,286

TOTAL INCOME	\$2,241,514	\$2,175,190	\$2,086,295	\$0	\$6,502,999
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EXPENSES					
MEDICAL	\$919,366	\$1,274,788	\$1,062,023	\$0	\$3,256,177
A & S	40,189	41,135	37,609	0	118,933
DENTAL	112,215	113,910	108,304	0	334,429
DRUG	236,917	205,294	254,370	0	696,581
PSYCHE	25,689	20,515	58,040	0	104,244
OPTICAL	31,773	32,239	30,686	0	94,698
LIFE & AD & D	3,606	3,680	3,580	0	10,866
UTILIZATION MANAGEMENT	17,085	17,647	17,009	0	51,741
DISEASE MANAGEMENT	15,217	14,997	15,051	0	45,265
P.P.O.	50,429	52,994	51,340	0	154,763
OPERATING EXPENSE	295,023	324,108	320,740	0	939,871

TOTAL EXPENSE	\$1,747,609	\$2,101,307	\$1,958,752	\$0	\$5,807,568
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SURPLUS (DEFICIT)	\$494,005	\$73,883	\$127,543	\$0	\$695,431
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AVERAGE INCOME	\$119	\$119	\$120	\$0	\$119
AVERAGE EXPENSE	\$93	\$115	\$113	\$0	\$107
SURPLUS (DEFICIT)	\$26	\$4	\$7	\$0	\$12

TOTAL PARTICIPANTS	6,255	6,077	5,780		6,037
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PLAN XX
PART TIME
2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,047,932	\$673,227	\$1,327,373	\$2,110,916	\$6,159,448
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,769	7,434	7,162	7,692	29,057

TOTAL INCOME	\$2,054,701	\$680,661	\$1,334,535	\$2,118,608	\$6,188,505
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EXPENSES

MEDICAL	\$1,159,843	\$1,141,478	\$1,420,212	\$1,350,529	\$5,072,062
A & S	49,947	48,949	44,860	54,273	198,029
DENTAL	126,227	123,955	118,430	110,802	479,414
DRUG	290,796	179,355	234,786	255,472	960,409
PSYCHE	59,834	81,073	78,825	33,397	253,129
OPTICAL	36,783	36,110	34,631	32,294	139,818
LIFE & AD & D	4,293	4,225	4,089	3,844	16,451
UTILIZATION MANAGEMENT	22,390	19,960	19,473	18,171	79,994
DISEASE MANAGEMENT	21,432	21,344	16,274	15,170	74,220
P.P.O.	59,053	57,340	54,665	56,510	227,568
OPERATING EXPENSE	317,224	410,122	320,142	318,226	1,365,714

TOTAL EXPENSE	\$2,147,822	\$2,123,911	\$2,346,387	\$2,248,688	\$8,866,808
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SURPLUS (DEFICIT)	(\$93,121)	(\$1,443,250)	(\$1,011,852)	(\$130,080)	(\$2,678,303)
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AVERAGE INCOME	\$99	\$34	\$69	\$114	\$79
AVERAGE EXPENSE	\$104	\$105	\$122	\$121	\$113
SURPLUS (DEFICIT)	(\$5)	(\$71)	(\$53)	(\$7)	(\$34)

TOTAL PARTICIPANTS	6,894	6,756	6,433	6,178	6,565
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**ACTIVE PLANS
THIRD QUARTER 2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$28,731,580	\$28,460,367	\$31,420,683	\$0	\$88,612,630
EMPLOYEE CONTRIBUTIONS	314,666	363,545	337,366	0	1,015,577
INTEREST & DIVIDENDS - ACTIVE	80,942	88,599	90,537	0	260,078
MISCELLANEOUS ¹	16,958	2,052	2,588	0	21,598

TOTAL INCOME	\$29,144,146	\$28,914,563	\$31,851,174	\$0	\$89,909,883
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EXPENSES

MEDICAL	\$16,370,913	\$18,080,538	\$16,290,922	\$0	\$50,742,373
A & S	2,063,608	1,940,971	1,917,086	0	5,921,665
DENTAL	1,688,442	1,679,125	1,661,415	0	5,028,982
DRUG	5,534,708	4,879,128	5,908,199	0	16,322,035
PSYCHE	243,004	136,151	839,895	0	1,219,050
OPTICAL	217,613	217,068	214,166	0	648,847
LIFE & AD & D	54,551	54,262	53,566	0	162,379
UTILIZATION REVIEW	100,981	105,542	101,924	0	308,447
DISEASE MANAGEMENT	143,157	142,939	142,797	0	428,893
E.A.P.	22,377	22,324	22,181	0	66,882
P.P.O.	317,847	323,978	320,307	0	962,132
OPERATING EXPENSE	896,856	987,006	999,680	0	2,883,542

TOTAL EXPENSE	\$27,654,057	\$28,569,032	\$28,472,138	\$0	\$84,695,227
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SURPLUS (DEFICIT)	\$1,490,089	\$345,531	\$3,379,036	\$0	\$5,214,656
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TOTAL PARTICIPANTS	18,786	18,554	18,306	0	18,549
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FUND RESERVE	\$33,899,866	\$24,781,473	\$47,635,304	
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¹INCLUDES LITIGATION SETTLEMENT FOR 3rd QTR:

\$110 ESCALA
1,203 LEHMAN BROTHERS
160 MARSH&MCLENN
1,140 PHH CORP
-69 TYCO
44 WELLS FARGO
\$2,588

**COMBINED FUND
THIRD QUARTER 2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$28,731,580	\$28,460,367	\$31,420,683	\$0	\$88,612,630
EMPLOYER CONTR - RETIREE	\$6,567,642	6,424,403	7,112,608	0	\$20,104,653
EMPLOYEE CONTRIBUTIONS	2,223,931	2,260,988	2,224,678	0	6,709,597
INTEREST & DIVIDENDS - ACTIVE	80,942	88,599	90,537	0	260,078
INTEREST & DIVIDENDS - RETIREE	20,548	22,773	23,576	0	66,897
MISCELLANEOUS ¹	16,958	2,052	2,588	0	21,598

TOTAL INCOME	\$87,641,601	\$87,259,182	\$40,874,670	\$0	\$115,775,453
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EXPENSES					
MEDICAL	\$16,370,913	\$18,080,538	\$16,290,922	\$0	\$50,742,373
RETIREES	8,709,576	8,568,681	7,307,969	0	24,586,226
A & S	2,063,608	1,940,971	1,917,086	0	5,921,665
DENTAL	1,688,442	1,679,125	1,661,415	0	5,028,982
DRUG	5,534,708	4,879,128	5,908,199	0	16,322,035
PSYCHE	243,004	136,151	839,895	0	1,219,050
OPTICAL	217,613	217,068	214,166	0	648,847
LIFE & AD & D	54,551	54,262	53,566	0	162,379
UTILIZATION REVIEW	100,981	105,542	101,924	0	308,447
DISEASE MANAGEMENT	143,157	142,939	142,797	0	428,893
E.A.P.	22,377	22,324	22,181	0	66,882
P.P.O.	317,847	323,978	320,307	0	962,132
OPERATING EXPENSE	896,856	987,006	999,680	0	2,883,542

TOTAL EXPENSE	\$36,363,633	\$37,137,713	\$35,780,107	\$0	\$109,281,453
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SURPLUS (DEFICIT)	\$1,277,968	\$121,469	\$5,094,563	\$0	\$6,494,000
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TOTAL PARTICIPANTS	18,786	18,554	18,306	0	18,549
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FUND RESERVE	\$42,298,470	\$33,271,677	\$47,635,304	
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¹ INCLUDES LITIGATION SETTLEMENT FOR 3rd QTR:

\$110 ESCALA
1,203 LEHMAN BROTHERS
160 MARSH&MCLENN
1,140 PHH CORP
-69 TYCO
44 WELLS FARGO
\$2,588

**COMBINED FUND
2012**

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$35,314,778	\$9,630,119	\$16,749,190	\$27,562,362	\$89,256,449
EMPLOYER CONTR - RETIREE	\$0	\$2,426,918	\$3,911,107	\$6,458,479	\$12,796,504
EMPLOYEE CONTRIBUTIONS	2,377,266	2,280,053	2,154,791	2,176,829	8,988,939
INTEREST & DIVIDENDS - ACTIVE	285,315	271,137	305,868	121,547	983,867
INTEREST & DIVIDENDS - RETIREE		66,639	77,339	31,017	174,995
MISCELLANEOUS ¹	2,593	2,272	5,235	4,147	14,247

TOTAL INCOME	\$37,979,952	\$14,677,138	\$23,203,530	\$36,354,381	\$112,215,001
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EXPENSES					
MEDICAL	\$16,922,034	\$17,144,377	\$21,145,373	\$18,200,284	\$73,412,068
RETIREES	9,273,386	8,202,281	7,974,808	8,707,751	34,158,226
A & S	2,006,419	2,066,919	2,160,183	2,019,319	8,252,840
DENTAL	1,612,462	1,649,088	1,662,027	1,649,525	6,573,102
DRUG	6,288,186	4,546,899	5,979,339	6,087,504	22,901,928
PSYCHE	437,195	463,171	491,957	327,439	1,719,762
OPTICAL	226,918	224,589	222,389	219,366	893,262
LIFE & AD & D	56,937	56,600	55,804	55,245	224,586
UTILIZATION REVIEW	108,046	106,254	105,018	106,673	425,991
DISEASE MANAGEMENT	179,312	179,417	139,576	139,541	637,846
E.A.P.	22,243	22,115	22,135	22,366	88,859
P.P.O.	312,124	319,107	314,694	333,497	1,279,422
OPERATING EXPENSE	906,888	1,169,411	935,454	955,247	3,967,000

TOTAL EXPENSE	\$38,352,150	\$36,150,228	\$41,208,757	\$38,823,757	\$154,534,892
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SURPLUS (DEFICIT)	(\$372,198)	(\$21,473,090)	(\$18,005,227)	(\$2,469,376)	(\$42,319,891)
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TOTAL PARTICIPANTS	19,392	19,469	18,952	18,743	19,139
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FUND RESERVE	\$77,687,906	\$70,103,810	\$46,341,810	\$38,832,606	
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¹INCLUDES LITIGATION SETTLEMENT FOR 4th QTR:

\$195 CIGNA
 194 MAXIM INTEGRATED
 1,380 NORTHERN TIER ENERGY
 810 OFFSHORE GROUP
 1,568 UNITED RENTALS
\$4,147

COMBINED FUND
THIRD QUARTER 2013

MISCELLANEOUS

ACCOUNTING	55,460
ACTUARIAL & CONSULTING	\$18,566
COMPUFACTS	5,810
HEALTH CARE REFORM	2,773
INVESTMENT MANAGEMENT	26,548
LEGAL	168,398
MEETING	890
OFFICE SUPPLIES	4
PCOREI FEES	30,298
POSTAGE	28,127
PRINTING	6,081
TELEPHONE	2,117

TOTAL

\$345,072

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
THIRD QUARTER 2013**

QUARTERLY RECAPS

INCOME	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$37,641,601	\$37,259,182	\$40,874,670		\$115,775,453
Legal	1,158,975	1,157,210	1,142,299		3,458,484
Severance	156,163	141,875	86,590		384,628
Scholarship	3,425	6,678	4,122		14,225
Total Income	\$38,960,164	\$38,564,945	\$42,107,681	\$0	\$119,632,790

EXPENSES	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$36,363,633	\$37,137,713	\$35,780,107		\$109,281,453
Legal	1,142,892	1,140,730	1,136,437		3,420,059
Severance	2,119,957	1,766,388	1,635,253		5,521,598
Scholarship	10,008	20,478	30,949		61,435
Total Expenses	\$39,636,490	\$40,065,309	\$38,582,746	\$0	\$118,284,545

Surplus/(Deficit)	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$1,277,968	\$121,469	\$5,094,563	\$0	\$6,494,000
Legal	16,083	16,480	5,862	0	38,425
Severance	(1,963,794)	(1,624,513)	(1,548,663)	0	(5,136,970)
Scholarship	(6,583)	(13,800)	(26,827)	0	(47,210)
Total Surplus/(Deficit)	(\$676,326)	(\$1,500,364)	\$3,524,935	\$0	\$1,348,245

Fund Reserve	\$58,769,650	\$49,344,092	\$62,686,695	
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**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2012**

QUARTERLY RECAPS

INCOME	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$37,979,952	\$13,981,776	\$21,207,835	\$36,354,381	\$109,523,944
Legal	1,190,952	1,205,489	1,176,946	1,150,859	4,724,246
Severance	153,029	5,333,313	178,360	214,935	5,879,637
Scholarship	3,219	7,729	3,862	6,225	21,035
Total Income	\$39,327,152	\$20,528,307	\$22,567,003	\$37,726,400	\$120,148,862

EXPENSES	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$38,352,150	\$36,150,228	\$41,208,757	\$38,823,757	\$154,534,892
Legal	1,158,453	1,164,490	1,147,401	1,119,648	4,589,992
Severance	4,842,692	1,811,458	1,903,295	2,424,987	10,982,432
Scholarship	9,120	17,048	29,640	10,336	66,144
Total Expenses	\$44,362,415	\$39,143,224	\$44,289,093	\$42,378,728	\$170,173,460

Surplus/(Deficit)	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	(\$372,198)	(\$22,168,452)	(\$20,000,922)	(\$2,469,376)	(\$45,010,948)
Legal	32,499	40,999	29,545	31,211	134,254
Severance	(4,689,663)	3,521,855	(1,724,935)	(2,210,052)	(5,102,795)
Scholarship	(5,901)	(9,319)	(25,778)	(4,111)	(45,109)
Total Surplus/(Deficit)	(\$5,035,263)	(\$18,614,917)	(\$21,722,090)	(\$4,652,328)	(\$50,024,598)

Fund Reserve	\$95,699,081	\$91,473,436	\$66,793,346	\$56,882,760
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<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	844.00	07-01-13	10-29-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
G & G EDDIES	X	861.00	07-01-13	07-31-13
GIANT 27	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
GIANT 400	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
GIANT 400 PHARMACY	X	844.00	07-01-13	10-31-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
GIANT DELAWARE	X	844.00	07-01-13	10-31-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
GIANT LEXINGTON PARK 400	X	844.00	07-01-13	10-31-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
GIANT VALLEY 400	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
SAFEWAY 27	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	

CONTRACT INFORMATION
THIRD QUARTER 2013

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 400	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
SAFEWAY CULPEPER	I	2,887.00	07-01-13	10-31-13
	I	2,620.00	07-01-13	
	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
SAFEWAY DELAWARE	X	844.00	07-01-13	10-31-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
SAFEWAY DOVER	X	844.00	07-01-13	10-31-13
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
STAFF 27	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
STAFF 400	X	844.00	07-01-13	

FELRA & UFCW
RETIREE HEALTH PLAN
THIRD QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
THIRD QUARTER 2013

INCOME

EMPLOYER CONTRIBUTIONS	\$6,164,815
RETIREE COPAYMENTS	\$1,547,224
INTEREST AND DIVIDENDS	\$19,328

TOTAL INCOME	\$7,731,367
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EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,583	\$4.83	3,810 RET
DENTAL	\$29.39	\$335,957		3,810 RET
TOTAL DENTAL		\$335,957	\$28.66	
DRUG	\$.80/1.25/SCRIPT	\$1,412,147		30,345 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,244		
TOTAL DRUG		\$1,415,391	\$120.73	
HMO CIGNA		\$2,362,191		1,209 RET
HMO KAISER		1,257,463		1,487 RET
HMO WELL CARE CHOICE		122		1 RET
HOSPITAL		255,943		
SURGICAL		143,511		
DIAGNOSTIC		59,230		
MAJOR MEDICAL		261,908		
MEDICAL ADMINISTRATION	\$11.85	47,306		1,331 RET
TOTAL MEDICAL		\$4,387,674	\$374.25	
PSYCHE	\$2.59	\$17,849	\$1.52	2,297 RET
PSYCHE		\$83,691	\$7.14	
UTILIZATION MANAGEMENT	\$2.35	\$1,686	\$0.14	60 RET
DISEASE MANAGEMENT	\$2.06	\$553	\$0.05	42 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,183	\$0.19	37 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$54	\$0.00	5 RET
P.P.O. AA, LLC		\$72	\$0.01	
P.P.O. A & G		\$5,734	\$0.49	
ADMINISTRATION	\$5.52	\$64,716	\$5.52	3,908 RET

TOTAL EXPENSES	\$6,372,143	\$543.51
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SURPLUS (DEFICIT)	\$1,359,224
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RETIREES 3,908

AVERAGE COST PER RETIREE \$543.51

**PART TIME RETIREES
THIRD QUARTER 2013**

INCOME

EMPLOYER CONTRIBUTIONS	\$947,793
RETIREE COPAYMENTS	\$340,088
INTEREST AND DIVIDENDS	\$4,248
TOTAL INCOME	\$1,292,129

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	\$4.95	\$12,816	\$4.97	863 RET
DENTAL	\$29.39	\$76,091	\$29.53	863 RET
DRUG	\$.80/1.25/SCRIPT	\$204,882		4,199 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	463		
DRUG		\$205,345	\$79.68	
HMO CIGNA		\$243,086		242 RET
HMO KAISER		277,027		403 RET
WELL CARE CHOICE		122		1 RET
HOSPITAL		37,246		
SURGICAL		20,966		
DIAGNOSTIC		10,153		
MAJOR MEDICAL		19,895		
MEDICAL ADMINISTRATION	\$11.85	9,148		257 RET
TOTAL MEDICAL		\$617,643	\$239.68	
PSYCHE	\$2.59	\$3,738	\$1.45	481 RET
PSYCHE		\$3,823	\$1.48	
UTILIZATION MANAGEMENT	\$2.35	\$257	\$0.10	11 RET
DISEASE MANAGEMENT	\$2.06	\$101	\$0.04	10 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$505	\$0.20	9 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$12	\$0.00	1 RET
P.P.O. AA LLC		\$15	\$0.01	
P.P.O. A&G		\$1,254	\$0.49	
ADMINISTRATION	\$5.52	\$14,225	\$5.52	859 RET

TOTAL EXPENSES	\$935,825	\$363.15
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SURPLUS (DEFICIT)	\$356,304
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RETIREES 859
AVERAGE COST PER RETIREE \$363.15

2013
RETIRES
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,567,642	\$6,424,403	\$7,112,608	\$0	\$20,104,653
RETIREE COPAYMENTS	\$1,909,265	1,897,443	1,887,312	0	\$5,694,020
INTEREST & DIVIDENDS	20,547	22,773	23,576	0	66,896

TOTAL INCOME	\$8,497,454	\$8,344,619	\$9,023,496	\$0	\$25,865,569
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EXPENSES

MEDICAL	\$6,414,819	\$6,043,288	\$5,005,317	\$0	\$17,463,424
DENTAL	412,431	412,077	412,048	0	1,236,556
DRUG	1,688,875	1,926,915	1,620,736	0	5,236,526
PSYCHE	36,122	25,278	109,101	0	170,501
OPTICAL	69,443	69,393	69,399	0	208,235
UTILIZATION MANAGEMENT	1,163	2,374	1,943	0	5,480
DISEASE MANAGEMENT	615	627	654	0	1,896
P.P.O.	9,863	9,754	9,829	0	29,446
ADMINISTRATION	76,245	78,975	78,941	0	234,161

TOTAL EXPENSES	\$8,709,576	\$8,568,681	\$7,307,968	\$0	\$24,586,225
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SURPLUS (DEFICIT)	(\$212,122)	(\$224,062)	\$1,715,528	\$0	\$1,279,344
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TOTAL PARTICIPANTS	4,769	4,769	4,767		4,768
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FUND RESERVE	\$8,398,604	\$8,490,204	\$8,323,494		
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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

INVOICES

FELRA & UFCW
HEALTH AND WELFARE FUND
INVOICES

DECEMBER 19, 2013

1. **Associated Administrators, LLC**

08/27/13	Meeting Expenses – Regular Meeting	\$	295.67
09/17/13	Appeals Committee Meeting		132.18
09/30/13	Check Stock		343.67

2. **Bank of New York Mellon**

08/19/13	Investment Management Fee – 2Q13	\$	2,151.10
11/08/13	Investment Management Fee – 3Q13		2,264.58

3. **Cadence Capital Management**

10/11/13	Investment Management Fee – 3Q13	\$	533.00
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4. **Cheiron**

08/23/13	Retainer Services – 07/13	\$	5,125.00
09/30/13	Retainer Services – 08/13		5,125.00
10/24/13	Retainer Services – 09/13		5,125.00
10/24/13	Supplemental Services provided during the month of September 2013		10,658.75
11/19/13	Retainer Services – 10/13		5,125.00

5. **Fountain Capital Management, LLC**

10/21/13	Investment Management Fee – 3Q13	\$	3,654.00
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6. **Halperin Battaglia Raicht, LLP**

08/15/13	Services rendered and expenses incurred for the period 07/01/13 – 07/31/13 related to A & P Bankruptcy	\$	1,235.00
09/13/13	Services rendered and expenses incurred for the period 08/01/13 – 08/31/13 related to A & P Bankruptcy		82.00
10/15/13	Services rendered and expenses incurred for the period 09/01/13 – 09/30/13 related to the A & P Bankruptcy		1,599.00

11/15/13	Services rendered and expenses incurred for the period 10/01/13 – 10/31/13 related to the A & P Bankruptcy	1,599.00
7.	<u>Intech (Janus Capital Group)</u>	
08/14/13	Investment Management Fee – Advisory Fee – 07/13	\$ 720.76
09/14/13	Investment Management Fee – Advisory Fee – 08/13	727.43
10/18/13	Investment Management Fee – Advisory Fee – 09/13	742.00
11/18/13	Investment Management Fee – Advisory Fee – 10/13	770.81
8.	<u>International Foundation of Employee Benefit Plans</u>	
09/18/13	Membership Renewal - 2014	\$ 1,125.00
9.	<u>Morgan, Lewis & Bockius, LLP</u>	
08/14/13	Professional Services Rendered through 07/13	\$ 11,727.12
08/28/13	Professional Services Rendered through 07/13 related to the Affordable Care Act	10,707.00
09/03/13	Professional Services Rendered through 07/13	6,772.50
09/17/13	Professional Services Rendered through 08/13	46,374.00
10/16/13	Professional Services Rendered through 09/13	23,207.18
10.	<u>NWQ</u>	
06/30/13	Investment Management Fee – 2Q13	\$ 2,878.65
09/30/13	Investment Management Fee – 3Q13	2,963.37
11.	<u>Salter & Company</u>	
08/30/13	Year-end 2012 Audit fieldwork completion and draft 2012 annual audit	\$ 55,460.00
10/02/13	General Payroll Audit Services	\$ 549.10
12.	<u>Segal Consulting</u>	
04/30/13	For consulting services rendered in connection with work relating to the FELRA and UFCW MHPAEA for the period ended 03/31/13 totaling 40.5 hours	\$ 6,000.00
13.	<u>Segall, Bryant & Hamill</u>	
10/22/13	Investment Management Fee – 3Q13 – Acct. B1F9853	\$ 3,628.80

10/22/13	Investment Management Fee – 3Q13 – Acct. B1F9853T	87.36
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14. **Slevin & Hart P.C.**

08/27/13	Professional Services rendered – 07/13	\$ 31,119.34
09/30/13	Professional Services rendered – 08/13	53,488.62
11/20/13	Subrogation Services rendered – 3Q13	39,452.67
10/28/13	Professional Services rendered – 09/13	33,823.56
11/26/13	Professional Services rendered – 10/13	41,311.87

15. **Westwood**

08/26/13	Investment Management Fee – 3Q13	\$ 4,858.02
10/11/13	Investment Management Fee – 3Q13	5,199.07

15. **Windhaven**

04/30/13	Investment Management Fee – 1Q13	\$ 13,838.00
08/16/13	Investment Management Fee – 2Q13	13,896.00
11/06/13	Investment Management Fee – 3Q13	14,916.00

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

DECEMBER 19, 2013

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

10/25/13	Professional Services rendered through 09/13	\$	1,346.00
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AA *LLC Associated Administrators, LLC*

December 19, 2013

To: Board of Trustees
FELRA and UFCW Health and Welfare Fund

From: Bill Jensen

Subj: PPACA/Compliance Invoice for Third Quarter 2013

Gentlemen:

Attached is Associated's invoice for PPACA related work for the Third Quarter 2013. The total is \$3,935.00. Our contract with the Fund specifies hourly rates to be charged for PPACA related work, at the same rates as is permitted for compliance related work. In addition to the executive summary of charges attached, we have full backup of materials related to our staff's hourly charges available for review if desired. We ask your review and approval of this invoice.

Please feel free to contact me with questions.

911 Ridgebrook Road, Sparks, MD 21152-9451 (410) 683-6500
4301 Garden City Drive, Suite 201, Landover, MD 20785-6102 (301) 459-3020

PPACA Charges	FELRA
Specific to FELRA Fund	\$3,935.00
Totals	\$3,935.00

**OTHER FUND
BUSINESS**

**Food Employers Labor Relations Association
and United Food and Commercial Workers
Health and Welfare Fund**

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

4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

December 19, 2013

Board of Trustees of the
FELRA and UFCW Health and Welfare Fund

Re: Medicare Deductible and Co-insurance Rates -2014

Ladies and Gentlemen:

The Centers for Medicare and Medicaid Services (CMS) published the changes to the Medicare Part A and B premiums, deductibles and co-insurance for 2014.

	<u>2013</u>	<u>2014</u>
Medicare Part B Deductible:	\$ 147.00	\$ 147.00
First-Day Part A Hospital Deductible:	\$1,184.00	\$1,216.00
Daily Part A Coinsurance for the 61 st Through 90 th Day of a Hospital Stay:	\$ 296.00	\$ 304.00
Daily Part A Coinsurance for Hospital Stays Longer than 90 Days	\$ 592.00	\$ 608.00
Daily Part A Coinsurance for the 21 st Through 100 th day in Skilled Nursing Facility	\$ 148.00	\$ 152.00

Please advise if we may process in accordance with the above listed rates.

Sincerely,



William R. Jensen
President
ASSOCIATED ADMINISTRATORS, LLC

WRJ:lmg

2014 Medicare Cost Renewal Kaiser Permanente Medicare Plus*

*an HMO with a Section 1876 Medicare Cost contract
and Part D Prescription Drug benefits

Food Employees Labor Relations Association (FELRA)

Group Number: 1976-41

Effective Date: January 1, 2014 through December 31, 2014

<u>Premium Rate</u>	<u>Medicare Plus Plan A with Medicare Part D</u>
For each CMS accreted Medicare Beneficiary	\$ 217.55 monthly
Hearing Aid Rider	N/A monthly
CAM Rider	N/A monthly
APP	N/A monthly
Total Premium Per Enrollee	\$ 217.55 monthly

- Each subscriber must continue to pay Part B premium. Failure to maintain Part B will result in termination of Medicare HMO by the Centers for Medicare and Medicaid Services (CMS).
- This plan is open to persons with Medicare Part A and Part B, regardless of age. Medicare Plus is also available to persons with Medicare Part B only. Please consult your Account Manager for administration of the Medicare Plus Part B only rate.
- A member can select a Primary Care Physician (PCP) from a Kaiser Permanente Medical Center or affiliated participating Medicare Plus provider from the Medicare Plus Directory (the Kaiser Permanente Signature network).
- This product does **not** contain a "Lock – in provision". Care coordinated by the PCP or Kaiser Permanente of the Mid-Atlantic States (except for emergencies or urgently needed out-of-area care) will be covered under the "In Plan" benefit. Care not provided by or authorized by Kaiser Permanente may be filed by the provider directly to Medicare for reimbursement, subject to Medicare deductibles and coinsurance.
- Medicare contracts are renewed with CMS annually on the calendar year, and all mandated benefits may be adjusted on January 1st of each year as dictated by CMS or state mandate.

Food Employees Labor Relations Association (FELRA)

Group Number: 1976-41

Effective Date: January 1, 2014 through December 31, 2014

<u>Premium Rate</u>	<u>Medicare Plus Plan A with Medicare Part D</u>
For each CMS accreted Medicare Beneficiary	\$ 217.55 monthly
Hearing Aid Rider	N/A monthly
CAM Rider	N/A monthly
APP	N/A monthly
Total Premium Per Accreted Enrollee	\$ 217.55 monthly

- ☐ **This Medicare Plus rate and benefit configuration is accepted for the year 2014.**
- ☐ **This Medicare Plus rate and benefit configuration is NOT valid for the year 2014. Please contact me immediately to discuss.**

Linda Gatewood

From: Bill Jensen
Sent: Friday, December 13, 2013 5:31 PM
To: Linda Gatewood
Subject: FW: FELRA Health - ACA compliance

Please print out for our H/W booklet

From: Sarah E. Sanchez [<mailto:ssanchez@slevinhart.com>]
Sent: Friday, December 13, 2013 5:13 PM
To: 'mfederici@local400.org'; 'Jason.paradis@aholdusa.com'; mboyle@local400.org; 'steve.stoner@giantfood.com'; Jason Chorpennig (jchorpennig@ufcw27.org); jeffrey.champion@safeway.com; emasten@ufcw27.org; Frank Stegman (Frank.Stegman@safeway.com)
Cc: Sharon M. Goodman; Burton, Harry W. (hburton@morganlewis.com); Bill Jensen
Subject: FELRA Health - ACA compliance

Dear Trustees-

In follow-up to our report at the September Board meeting, the purpose of this email is to remind you of the ACA-mandated Plan changes the FELRA Health Board must act on before the end of the year.

1. Waiting Periods. Effective January 1, 2014, the ACA prohibits group health plans from applying a waiting period for coverage on otherwise eligible individuals that exceeds 90 days. Currently, certain of the SPDs and/or CBAs applicable to the Fund require a wait of longer than 90 days before a covered employee is eligible for Group A or Group B benefits. Barry discussed at the Board meeting possible alternatives for dealing with this.
2. Annual Limits. Effective January 1, 2014, the Fund cannot impose an annual limit on any essential health benefit. The Fund's active benefit programs currently impose annual limits on rehabilitation benefits (\$25,000) and comprehensive medical benefits (ranging from \$100,000 to \$400,000). Plan I also imposes a \$200 annual limit on physical exam benefits.
3. Preexisting Condition Exclusions. Effective January 1, 2014, the Fund cannot impose preexisting condition exclusions on any benefits covered under the ACA. The Fund's active benefit programs currently impose preexisting conditions on participants and dependents age 19 and older for dental work resulting from injury, for prosthetic appliances and for cosmetic services for correction of congenital defects or traumatic injuries.
4. Dependent Child Coverage to Age 26. Effective January 1, 2014, the Fund must extend eligibility for benefits subject to PPACA to biological and adopted dependent children up to age 26, regardless of the dependent's eligibility for other employer-sponsored health coverage. Currently, the Fund provides dependent coverage up to age 26 for medical and prescription coverage for biological and adopted children, unless a dependent is eligible for health coverage through his or her employer or his or her spouse's employer.

Also, the changes noted in paragraph 2 above must be reflected in updated Fund SBCs. Because the ACA deadline for distributing SBCs reflecting January 1, 2014 changes was November 30th, this raises a notice issue for the Fund.

We assume these issues will be discussed at the upcoming Board of Trustees meeting. In the meantime, please let us know if you have any questions.

Sarah

ATTACHMENT A

**Giant Food and Safeway Inc. / UFCW Local 400 and UFCW Local 27
2013 Bargaining Agreed to Health and Welfare Items**

1. The Plan I medical plan shall be modified as follows, effective March 1, 2014:
 - a. Eliminate base plan
 - b. Emergency room co-pay of \$75 (waived if admitted)
 - c. Amend COB to prevent duplication of benefits

2. The Plan X medical plan shall be modified as follows, effective March 1, 2014:
 - a. Eliminate base plan
 - b. Emergency room co-pay of \$75 (waived if admitted)
 - c. Amend COB to prevent duplication of benefits

3. The Plan XX medical plan shall be modified as follows, effective March 1, 2014:
 - a. Eliminate base plan
 - b. Emergency room co-pay of \$75 (waived if admitted)
 - c. Amend COB to prevent duplication of benefits
 - d. The current deductible shall be increased to \$500
 - e. The current out-of-pocket maximum shall be increased to \$5000
 - f. The "snapback" to Plan X from Plan XX shall be changed to the following:
 1. If the employee has coverage under Plan XX on October 31, 2013, the employee is eligible to elect Plan X coverage when they would otherwise be eligible for Plan X coverage (the existing "snapback" rule). No other employee is eligible for "snapback."

4. Retiree Plans shall be modified as follows, effective March 1, 2014:
 - a. Eliminate base plan
 - b. Emergency room co-pay of \$75 (waived if admitted)
 - c. Amend COB to prevent duplication of benefits

5. A new Plan XXX shall be created for employees hired on or after January 1, 2014 averaging twenty eight (28) or more hours of service per week as follows. Courtesy Clerks are not eligible except to the extent required under the ACA employer mandate:
 - a. All non-medical benefits shall have the same waiting periods and benefits as Plan XX. All medical benefits shall have the same waiting period as Plan XX.
 - b. The medical benefits shall have a deductible of \$500, with the same rules as Plan XX.
 - c. Medical benefits co-insurance: Comprehensive 70%/30% Plan with no spouse coverage for contractual part-time associates.
 - d. The out of pocket maximum shall be \$5,000, with the same rules as Plan XX.
 - e. Emergency room co-pay of \$75 (waived if admitted)
 - f. COB to prevent duplication of benefits

- g. Contractual Part Time associates who are eligible to elect dependent coverage by law and do so, must pay the full cost of dependent children coverage.
 - h. Waiting period for health benefits for Full Time & eligible Part Time employees is the maximum allowed by law
6. Effective for coverage November 1, 2015, the Employers' complete Plan I active employee Health Fund monthly contribution for non-Medicare eligible retiree health benefits will be the amount necessary to pay \$350 per eligible non-Medicare retiree per month until age 65, or otherwise being eligible for Medicare, and the Fund shall pay such monthly amount to the retiree. In the event a retiree receiving the \$350 monthly payment dies prior to becoming Medicare eligible, the surviving spouse shall receive a monthly cash payment of \$200 until the spouse becomes Medicare eligible. If the ACA is repealed, the \$350 per month amount will increase to \$600 and the \$200 will increase to \$350. A retiree or spouse receiving these payments shall not receive retiree medical benefits through the Fund. Upon attaining age 65, or otherwise being eligible for Medicare, a retiree or spouse receiving such payments shall be given a one-time option to elect medical coverage supplemental to Medicare under the FELRA Plan. If, at any time, a Medicare eligible retiree opts not to take Fund retiree coverage, the retiree is ineligible for Fund retiree coverage from that point forward.
 7. In order to better manage and budget the Trust Fund, the Bargaining Parties recommend that the Trustees direct the Plan Administrative Manager to issue an RFP for health consultant services and a successful candidate will be selected no later than 6 months after the ratification of the collective bargaining agreement.
 8. Should there be a material change in the ACA adversely affecting the employees, including but not limited to the amount of premium assistance tax credits and cost-sharing reductions, or delay in the implementation of the ACA Exchanges caused by legislation, regulations or court ruling, the parties shall meet at the request of either party and attempt to appropriately reallocate the total bargained economics in response to the new requirements while preserving the parties' overall bargaining intent and without increasing the total bargained package. This is not a re-opener of the agreement.
 9. Plan I, Plan X, Plan XX, and Plan XXX shall comply with the following to the extent required by ACA:
 - a. all annual limits on essential health benefits be eliminated;
 - b. all pre-existing condition exclusions on non-excepted benefits be eliminated;
 - c. coverage for biological and adopted dependent children be extended to age 26, regardless of whether such children are eligible for other employer-sponsored coverage;
 - d. the Plan's annual out-of-pocket maximums on medical benefits not exceed the statutorily prescribed limits;
 - e. non-grandfathered plans include coverage for clinical trials;
 - f. plans comply with health status non-discrimination rules;

- g. The fund shall pay all required ACA fees including, but not limited to, the PCORI fees and the reinsurance fees;
 - h. Establish waiting periods for plans that allow employers to avoid employer mandate penalties, but in no event shall the waiting periods exceed those in effect in 2013. Coverage will meet affordability and minimum value requirements to satisfy the employer mandate.
10. All participants in Plans X, XX, and XXX must use in-network providers if services are to be covered except: out-of-network services provided by pathologists, anaesthesiologists, radiologists, and emergency room treatment at in-network facilities shall be covered as currently in effect.
 11. The Bargaining Parties recommend that the Trustees direct the Plan Administrator to issue an RFP for a Dependent Audit during 2014; details to be determined by the Trustees.
 12. The Trustees shall implement Prescription cost savings measures, designed to generate savings with a target of twelve percent (12%) or more per annum under the Prescription Drug Program, prorated for months in effect in 2014.
 13. Weekly associate contributions will be implemented as follows, effective January 1, 2015:
 - a. Plan I, Plan X FT, and Plan X PT single – \$5 single/\$10 participant plus one/\$15 family.
 - b. Plan X PT Dependent and Plan XX – no change to current language.
 - c. Plan XXX – \$10 single/\$15 participant plus child(ren)/\$20 participant plus spouse/\$25 family.
 - d. Implement spousal surcharge of \$20/week in addition to the above if the spouse has access to coverage through their employer. A process will be implemented to verify eligibility.
 14. For associates hired on or after November 1, 2013, modify section 6.16 of the Local 27 contract and section 6.20 of the Local 400 contract for Giant and modify section 6.16 of the Local 27 contract and section 6.19 of the Local 400 contract for Safeway from 35 to 24 hours for maximization of hours.
 15. The Board of Trustees of the Fund shall be instructed, for all states that are expected to have Fund participants receiving benefits through an Exchange, to attempt to coordinate with an insurer that offers benefits on the Exchange to enter into an arrangement whereby such an insurer will coordinate the offering of Exchange benefits to participants with the Fund and pay their claims and/or provide such additional services through the Fund Office as may be agreed to by the insurer. Any such arrangement(s) would not result in increased costs to the Fund.

16. The following applies based on today's ACA rules. If the rules change the following will change accordingly and in such a way that incurs the least cost while complying with ACA and the employer mandate. However, in no event will the waiting periods be longer than under the current Plan.

- In 2014 in order to satisfy the ACA rules that apply to multiemployer plans, the current initial eligibility of the plan should be adjusted to a) for Variable Hour employees, spouses and child dependents, first of the month following 13 months from hire or the maximum permitted by law, and b) for all other participants, first of the month following 1200 cumulative hours of service to the employee plus 60 days.
- In 2015 (or whenever required in order to allow contributing employers to avoid employer mandate penalties), the 2014 eligibility outlined above should be further accelerated for ACA Full-Time employees to the eligibility requirements under the ACA.
- Beginning July 2014, and each July thereafter the Fund will certify whether the plan offers ACA Full-Time employees affordable coverage (to the extent it has the necessary information) and whether the coverage offered is minimum value coverage within three (3) months of date of hire or as allowed under the ACA.

17. "Hours of service" means hours of service as defined by the ACA.

18. A new Plan XL shall be created for employees hired on and after January 1, 2014 averaging less than twenty eight (28) hours of service per week as follows. Courtesy Clerks are not eligible.

- a. Plan XL provides the same ancillary benefits, and shall have the same waiting periods as Plan XX.
- b. Plan XL has no spouse or dependent coverage.
- c. Eligible employees who have reached 24 months of continuous active service as of December 1 shall receive a \$200 bonus on the nearest payroll date practicable after December 1.

19. Health Plan Rate Setting Procedures:

Segal's projected plan-by-plan contribution rates for the bargained plan designs will be the MOB rates beginning January 2014. In the fourth quarter of 2014 Associated will create, using the standard process and accounting for anticipated savings and expenses, an MOB rate report for trustee review to inform the MOB rate setting for rates beginning January 2015. In the fourth quarter of 2015, Associated will create, using the standard process and accounting for anticipated additional savings and expenses, an MOB rate report for trustee review to inform the MOB rate setting for rates beginning in January 2016.

20. The employers will contribute to the Fund \$180,000 a year by each January 1 (the first year's payment due by January 31) of this Agreement for the purpose of hiring staff and/or a consultant or similar entity to provide advice to employees in deciding how to obtain the appropriate health coverage. This amount shall be divided proportionately

between the employers according to their respective headcounts in the Fund reported by the Fund by the November 25th before the payment is due.

NAME:
REGARDING:

SS#:

FELRA & UFCW Active Health Plan

TABLED APPEAL

EMPLOYER: Giant
DATE OF HIRE: December 19, 1988
PLAN: X

LOCAL: 400
STATUS: Part Time

ISSUE: Hospital/Medical – Routine Services

#M13/602-7373

FUND RULE:

"Exclusions and Limitations

13. Services or supplies not medically necessary for the treatment of sickness or injury (e.g. routine immunizations, screening examinations including x-ray examinations made without film, routine or periodic physical examinations except where previously defined as covered.)"

(Plan X SPD, Page 108, #13)

"Effective January 1, 2013, Gardasil Vaccine is now covered.

The Board of Trustees is pleased to announce that Gardasil, the HPV vaccine for girls, now is covered under the Active Plan and Retiree Plan for dependent daughters..."

(Quoted from the FELRA & UFCW Health and Welfare Fund Plan X Summary of Material Modifications, August 2013, Page 3)

SUMMARY:

Date(s) of Service: July 11, 2013
Received: July 24, 2013
Denied: July 25, 2013
Appeal Received: October 9, 2013

The **participant's ex-spouse** is appealing for payment of a HPV vaccination, for their 17 year-old son (DOB: 6-25-1996), that was denied. The participant's ex-spouse states, "I now understand that the policy doesn't routinely cover HPV vaccines for adolescent boys, but as the national standard of care, I urge you to reconsider. It is FDA-approved and recommended by the CDC..."

Fund records indicate "Drs. Parker, Fields, and Cohen" submitted a claim for a HPV vaccination with the diagnoses "routine health exam and need for prophylactic vaccination against other viral disease". The claim was denied because it was considered routine in nature and because the HPV vaccination for males is not a benefit of the Plan.

Note: The FDA has approved the use of Gardasil for boys and men ages 9 through 26.

ACTION:

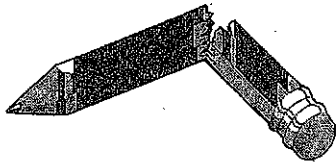
Approved ☐

Denied ☐

Tabled ☐

COMMENTS:

This appeal was presented at the appeals subcommittee meeting on December 10, 2013. The Union Trustee tabled the appeal. The Employer Trustees denied the appeal. After discussion, the trustees agreed to present the appeal to the Full Board of Trustees at their next meeting.



MEETING NOTES

[illegible]

