

FELRA & UFCW
ACTIVE HEALTH PLAN
THIRD QUARTER 2012

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
THIRD QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ^{1,2}	\$2,510	1,013	\$4,057,354
LOCAL 27 STAFF TEMPS	\$2,510	0	0
LOCAL 400 STAFF TEMPS	\$2,510	1	2,510
SAFEWAY ¹	\$2,510	458	2,286,682
TOTAL		1,472	\$6,346,546

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$1,437

PLAN I = TIER I

PLAN I
FULL TIME
THIRD QUARTER 2012

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$11,389		767 PART
OPTICAL BENEFIT 12	\$6.95	15,075		723 PART
TOTAL OPTICAL		\$26,464	\$5.99	
DENTAL INDIVIDUAL	\$28.34	\$36,984		435 PART
DENTAL FAMILY	\$56.19	177,225		1,051 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$214,635	\$48.60	
DRUG	\$.80/SCRIPT	\$1,075,391	\$243.52	12,524 SCRIPTS
HMO KAISER	\$1,050.82	\$247,994		79 PART
HOSPITAL		2,256,866		
SURGICAL		622,682		
DIAGNOSTIC		440,346		
MAJOR MEDICAL		902,684		
MEDICAL ADMINISTRATION	\$11.06	48,239		1,404 PART
TOTAL MEDICAL		\$4,518,811	\$1,023.28	
PSYCHE	\$2.59	\$10,919	\$2.47	1,405 PART
PSYCHE		\$58,862	\$13.33	
E.A.P.	\$.67	\$2,825	\$0.64	1,405 PART
UTILIZATION MANAGEMENT	\$2.35	\$10,875	\$2.42	1,406 PART
DISEASE MANAGEMENT	\$2.06	\$17,907	\$4.06	1,334 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$19,514	\$4.42	345 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$11,999	\$2.72	1,072 PART
P.P.O. AA, LLC		\$29	\$0.01	
P.P.O. A & G		\$2,072	\$0.47	
LIFE AD&D	\$.175/.018/1000	\$14,102	\$3.19	1,513 PART
A & S		\$488,802	\$110.64	
SUB TOTAL		\$6,472,807	\$1,465.76	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$52,445	\$11.88	1,562 PART
MISCELLANEOUS		\$21,234	\$4.81	
SUB TOTAL		\$73,679	\$16.69	

TOTAL		\$6,546,486	\$1,482.45	
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¹RATE CHANGE EFFECTIVE JULY 2012

PLAN I
FULL TIME
THIRD QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$11,830,448	\$3,903,018	\$6,346,546	\$0	\$22,080,012
MISC. INCOME-DENTAL	239	239	239	0	717
-RETIREE	1,677,311	1,102,346	0	0	2,779,657
-LOA	0	0	0	0	0
-COBRA	15,059	6,642	5,902	0	27,603
-HMO COPAY	25,196	21,859	14,798	0	61,853

TOTAL	\$13,548,253	\$5,034,104	\$6,367,485	\$0	\$24,949,842
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EXPENSES

MEDICAL	\$3,031,099	\$3,361,492	\$4,518,811	\$0	\$10,911,402
RETIREE	7,965,362	4,892,297	0	0	12,857,659
A & S	504,635	523,490	488,602	0	1,516,727
DENTAL	227,096	220,935	214,635	0	662,666
DRUG	1,228,616	884,763	1,075,391	0	3,188,770
PSYCHE	62,550	44,030	69,781	0	176,361
OPTICAL	27,917	27,190	26,464	0	81,571
LIFE & AD. & D	14,830	14,482	14,102	0	43,414
UTILIZATION MANAGEMENT	11,083	11,706	10,675	0	33,464
DISEASE MANAGEMENT	23,913	23,459	17,907	0	65,279
E.A.P.	2,994	2,905	2,825	0	8,724
P.P.O.	34,828	34,771	33,614	0	103,213
OPERATING EXPENSE	74,408	93,065	73,679	0	241,152

TOTAL EXPENSE	\$13,209,331	\$10,134,585	\$6,546,486	\$0	\$29,890,402
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SURPLUS (DEFICIT)	\$338,922	(\$5,100,481)	(\$179,001)	\$0	(\$4,940,560)
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AVERAGE INCOME	\$2,902	\$1,106	\$1,442	0	\$1,817
AVERAGE EXPENSE	\$2,830	\$2,227	\$1,482	0	\$2,180
SURPLUS (DEFICIT)	\$72	(\$1,121)	(\$40)	0	(\$363)

TOTAL PARTICIPANTS	1,556	1,517	1,472	0	1,515
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PLANT
FULL TIME
2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$12,489,297	\$12,274,006	\$12,454,270	\$12,208,070	\$49,425,643
ERRP	\$1,000,481	0	145,074	0	1,145,555
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	1,859,055	1,862,132	1,670,389	1,674,384	7,065,960
-LOA	0	0	0	0	0
-COBRA	2,804	10,082	16,385	14,123	43,394
-HMO COPAY	31,400	28,000	20,465	29,477	109,342

TOTAL	\$15,383,276	\$14,174,459	\$14,306,822	\$13,926,293	\$57,790,850
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EXPENSES

MEDICAL	\$3,107,443	\$3,805,582	\$3,272,462	\$3,512,829	\$13,698,316
RETIREE	10,008,891	9,357,143	8,794,912	6,855,753	35,016,699
A & S	510,214	547,893	562,371	488,490	2,108,968
DENTAL	245,092	241,508	231,132	225,323	943,055
DRUG	1,198,576	933,773	1,183,442	783,187	4,098,978
PSYCHE	86,862	43,097	59,162	45,809	234,930
OPTICAL	30,756	30,320	29,154	28,526	118,756
LIFE & AD & D	19,150	13,728	15,805	15,088	63,771
UTILIZATION MANAGEMENT	12,344	12,318	11,603	11,219	47,484
DISEASE MANAGEMENT	24,152	24,035	23,952	24,198	96,337
E.A.P.	3,303	3,246	3,110	3,057	12,716
P.P.O.	39,277	38,980	36,964	35,215	150,436
OPERATING EXPENSE	87,946	94,728	92,487	75,249	350,410

TOTAL EXPENSE	\$15,374,006	\$15,146,351	\$14,316,556	\$12,103,943	\$56,940,856
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SURPLUS (DEFICIT)	\$9,270	(\$971,892)	(\$9,734)	\$1,822,350	\$849,994
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AVERAGE INCOME	\$2,981	\$2,794	\$2,926	\$2,905	\$2,902
AVERAGE EXPENSE	\$2,979	\$2,986	\$2,928	\$2,525	\$2,855
SURPLUS (DEFICIT)	\$2	(\$192)	(\$2)	\$380	\$47

TOTAL PARTICIPANTS	1,720	1,691	1,630	1,598	1,660
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PLAN I
PART TIME
THIRD QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ^{1,2}	\$2,399	218	\$832,789
SAFEWAY ¹	\$2,399	34	163,132
TOTAL		252	\$995,921

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$1,317

PLAN I = TIER I

PLANT
PART TIME
THIRD QUARTER 2012

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$2,336		157 PART
OPTICAL BENEFIT 12	\$6.95	2,383		114 PART
TOTAL OPTICAL		\$4,719	\$6.24	
DENTAL INDIVIDUAL	\$28.34	\$11,733		138 PART
DENTAL FAMILY	\$56.19	22,419		133 PART
TOTAL DENTAL		\$34,152	\$45.17	
DRUG	\$.80/SCRIPT	\$234,106	\$309.66	1,999 SCRIPTS
HMO KAISER	\$773.18	\$34,793		15 PART
HOSPITAL		429,768		
SURGICAL		82,961		
DIAGNOSTIC		88,913		
MAJOR MEDICAL		78,401		
MEDICAL ADMINISTRATION	\$11.06	8,782		256 PART
TOTAL MEDICAL		\$723,618	\$957.17	
PSYCHE	\$2.59	\$1,984	\$2.62	255 PART
PSYCHE		\$17,650	\$23.35	
E.A.P.	\$.67	\$514	\$0.68	255 PART
UTILIZATION MANAGEMENT	\$2.35	\$2,680	\$3.54	255 PART
DISEASE MANAGEMENT ¹	\$2.06	\$2,552	\$3.38	242 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$2,865	\$3.79	51 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$2,309	\$3.05	206 PART
P.P.O. AA LLC		\$5	\$0.01	
P.P.O. A & G		\$367	\$0.49	
LIFE AD&D	\$.175/.018/1000	\$1,104	\$1.46	277 PART
A & S		\$60,051	\$79.43	
SUB TOTAL		\$1,088,676	\$1,440.04	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$9,414	\$12.45	278 PART
MISCELLANEOUS		\$3,635	\$4.81	
SUB TOTAL		\$13,049	\$17.26	

TOTAL

\$1,101,725 **\$1,457.30**

¹RATE CHANGE EFFECTIVE JULY 2012

PLAN I
PART TIME
THIRD QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,965,793	\$653,125	\$995,921	\$0	\$3,614,839
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	364,398	239,348	0	0	603,746
-LOA	3,582	2,149	748	0	6,479
-COBRA	7,783	2,611	2,216	0	12,610
-HMO COPAY	4,464	3,999	3,162	0	11,625

TOTAL	\$2,346,020	\$901,232	\$1,002,047	\$0	\$4,249,299
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EXPENSES

MEDICAL	\$430,500	\$371,743	\$723,618	\$0	\$1,525,861
RETIREE	1,308,024	801,387	0	0	2,109,411
A & S	31,611	56,719	60,051	0	148,381
DENTAL	37,421	35,618	34,152	0	107,191
DRUG	200,616	138,977	234,106	0	573,699
PSYCHE	4,295	13,506	19,634	0	37,435
OPTICAL	5,111	4,889	4,719	0	14,719
LIFE & AD & D	1,176	1,152	1,104	0	3,432
UTILIZATION MANAGEMENT	2,072	1,963	2,680	0	6,715
DISEASE MANAGEMENT	3,490	3,403	2,552	0	9,445
E.A.P.	561	533	514	0	1,608
P.P.O.	6,015	6,002	5,546	0	17,563
OPERATING EXPENSE	13,340	16,705	13,049	0	43,094

TOTAL EXPENSE	\$2,044,232	\$1,462,597	\$1,101,725	\$0	\$4,598,554
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SURPLUS (DEFICIT)	\$301,788	(\$551,365)	(\$99,678)	\$0	(\$349,255)
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AVERAGE INCOME	\$2,793	\$1,117	\$1,325	\$0	\$1,745
AVERAGE EXPENSE	\$2,434	\$1,800	\$1,457	\$0	\$1,897
SURPLUS (DEFICIT)	\$359	(\$683)	(\$132)	\$0	(\$152)

TOTAL PARTICIPANTS	280	269	252	0	267
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PLAN I
PART TIME
2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,188,354	\$2,165,024	\$2,094,666	\$2,030,583	\$8,478,627
ERRP	243,827	0	31,537	0	275,364
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	452,845	455,527	363,059	364,081	1,635,512
-LOA	0	3,645	1,955	1,433	7,033
-COBRA	1,856	3,712	8,068	5,714	19,350
-HMO COPAY	7,100	5,300	3,886	5,938	22,224

TOTAL	\$2,893,982	\$2,633,208	\$2,503,171	\$2,407,749	\$10,438,110
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EXPENSES

MEDICAL	\$438,207	\$605,462	\$590,307	\$741,111	\$2,375,087
RETIREE	1,815,014	1,852,885	1,398,382	1,252,780	6,319,061
A & S	44,006	32,133	28,732	32,369	137,240
DENTAL	40,135	39,588	37,866	36,799	154,388
DRUG	195,974	159,298	189,367	136,855	681,494
PSYCHE	33,350	40,262	5,237	5,022	83,871
OPTICAL	5,642	5,563	5,346	5,197	21,748
LIFE & AD & D	1,539	1,101	1,270	1,192	5,102
UTILIZATION MANAGEMENT	2,319	2,303	2,186	2,097	8,905
DISEASE MANAGEMENT	3,552	3,511	3,509	3,495	14,067
E.A.P.	620	611	588	572	2,391
P.P.O.	6,693	6,616	6,253	5,999	25,561
OPERATING EXPENSE	16,115	17,247	16,796	13,455	63,613

TOTAL EXPENSE	\$2,603,166	\$2,766,580	\$2,285,839	\$2,236,943	\$9,892,528
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SURPLUS (DEFICIT)	\$290,816	(\$133,372)	\$217,332	\$170,806	\$545,582
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AVERAGE INCOME	\$3,092	\$2,831	\$2,848	\$2,816	\$2,897
AVERAGE EXPENSE	\$2,781	\$2,975	\$2,600	\$2,616	\$2,743
SURPLUS (DEFICIT)	\$311	(\$144)	\$248	\$200	\$154

TOTAL PARTICIPANTS	312	310	293	285	300
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PLAN X
FULL TIME
THIRD QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$762	83	\$101,361
EDDIES	\$715	3	6,435
GIANT ^{1,2}	\$762	2,989	3,652,517
FRESH & GREEN	\$762	10	22,098
LOCAL 27 STAFF TEMPS ^{1,2}	\$762	6	4,938
LOCAL 400 STAFF TEMPS ^{1,2}	\$762	4	5,298
SAFEWAY ^{1,2}	\$762	1,898	2,886,469
SAFEWAY DELAWARE ^{1,2}	\$762	82	126,492
TOTAL		5,075	\$8,805,608

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$447

PLAN X = TIER II

PLAN X
FULL TIME
THIRD QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$75,552	\$4.96	5,088 PART
DENTAL FAMILY	\$59.20	\$563,846		3,175 PART
DENTAL INDIVIDUAL	28.76	164,939		1,912 PART
TOTAL DENTAL		\$728,785	\$47.87	
DRUG	\$.80/SCRIPT	\$2,550,012	\$167.49	31,431 SCRIPTS
HMO KAISER	\$643.12	\$753,737		391 PART
MEDICAL INDIVIDUAL		1,931,122		
MEDICAL FAMILY		4,822,119		
MEDICAL ADMINISTRATION	\$11.06	160,392		4,669 PART
TOTAL MEDICAL		\$7,667,370	\$503.60	
PSYCHE	\$2.59	\$36,151	\$2.37	4,652 PART
PSYCHE		\$161,368	\$10.60	
E.A.P.	\$.67	\$9,350	\$0.61	4,652 PART
UTILIZATION MANAGEMENT	\$2.35	\$34,772	\$2.28	4,628 PART
DISEASE MANAGEMENT ¹	\$2.06	\$59,813	\$3.93	4,487 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$60,328	\$3.96	1,067 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$40,262	\$2.64	3,598 PART
P.P.O. AA LLC		\$96	\$0.01	
P.P.O. A&G		\$7,104	\$0.47	
LIFE AD&D	\$.175/.018/1000	\$21,420	\$1.41	5,092 PART
A & S		\$1,167,289	\$76.67	
SUB TOTAL		\$12,619,671	\$828.87	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$178,557	\$11.73	5,307 PART
MISCELLANEOUS		\$73,207	\$4.81	
SUB TOTAL		\$251,764	\$16.54	

TOTAL \$12,871,435 \$845.41

¹RATE CHANGE EFFECTIVE JULY 2012

PLAN X
FULL TIME
THIRD QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,672,851	\$3,766,527	\$6,805,608	\$0	\$21,244,986
MISC. INCOME-LOA	(441)	0	0	0	(441)
-COBRA	38,379	29,718	33,223	0	101,320
-HMO COPAY	127,799	108,764	92,135	0	328,698

TOTAL INCOME	\$10,838,588	\$3,905,009	\$6,930,966	\$0	\$21,674,563
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EXPENSES

MEDICAL	\$6,332,497	\$6,742,440	\$7,667,370	\$0	\$20,742,307
A & S	1,047,732	1,073,729	1,167,289	0	3,288,750
DENTAL	687,168	716,770	728,785	0	2,132,723
DRUG	2,597,355	1,870,241	2,550,012	0	7,017,608
PSYCHE	189,640	197,340	197,519	0	584,499
OPTICAL	75,898	75,923	75,552	0	227,373
LIFE & AD & D	21,479	21,598	21,420	0	64,497
UTILIZATION MANAGEMENT	34,595	35,285	34,772	0	104,652
DISEASE MANAGEMENT	75,450	76,159	59,813	0	211,422
E.A.P.	9,407	9,387	9,350	0	28,144
P.P.O.	104,096	108,289	107,789	0	320,174
OPERATING EXPENSE	239,737	309,719	251,764	0	801,220

TOTAL EXPENSE	\$11,415,054	\$11,236,880	\$12,871,435	\$0	\$35,523,369
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SURPLUS (DEFICIT)	(\$576,466)	(\$7,331,871)	(\$5,940,469)	\$0	(\$13,848,806)
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AVERAGE INCOME	\$712	\$250	\$455	\$0	\$472
AVERAGE EXPENSE	\$750	\$720	\$845	\$0	\$772
SURPLUS (DEFICIT)	(\$38)	(\$470)	(\$390)	\$0	(\$300)

TOTAL PARTICIPANTS	5,074	5,200	5,075	0	5,116
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PLAN X
FULL TIME
2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$11,940,846	\$11,882,885	\$11,009,859	\$10,853,853	\$45,687,443
MISC. INCOME-LOA	2,589	(2,589)	883	441	1,324
-COBRA	25,992	31,675	37,624	29,350	124,641
-HMO COPAY	133,250	116,900	93,474	136,899	480,523

TOTAL INCOME	\$12,102,677	\$12,028,871	\$11,141,840	\$11,020,543	\$46,293,931
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EXPENSES

MEDICAL	\$5,704,710	\$7,459,521	\$6,750,533	\$7,060,927	\$26,975,691
A & S	842,688	932,864	1,031,742	936,099	3,743,393
DENTAL	710,897	707,136	679,960	669,886	2,767,879
DRUG	2,596,382	2,140,127	2,588,565	1,673,246	8,998,320
PSYCHE	202,074	184,186	183,623	153,083	722,966
OPTICAL	80,908	80,443	77,398	76,161	314,910
LIFE & AD & D	27,581	18,565	22,522	21,657	90,325
UTILIZATION MANAGEMENT	37,603	37,909	35,748	34,744	146,004
DISEASE MANAGEMENT	74,250	74,387	74,573	75,587	298,797
E.A.P.	10,098	9,991	9,594	9,435	39,118
P.P.O.	113,181	113,412	108,148	104,936	439,677
OPERATING EXPENSE	279,665	300,817	296,043	240,323	1,116,848

TOTAL EXPENSE	\$10,680,037	\$12,059,358	\$11,858,449	\$11,056,084	\$45,653,928
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SURPLUS (DEFICIT)	\$1,422,640	(\$30,487)	(\$716,609)	(\$35,541)	\$640,003
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AVERAGE INCOME	\$735	\$734	\$710	\$712	\$723
AVERAGE EXPENSE	\$649	\$736	\$755	\$714	\$714
SURPLUS (DEFICIT)	\$86	(\$2)	(\$45)	(\$2)	\$9

TOTAL PARTICIPANTS	5,489	5,462	5,234	5,162	5,337
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PLAN X
PART TIME
THIRD QUARTER 2012

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$430	1	\$692
GIANT ^{1,2}	\$430	2,806	1,952,936
FRESH & GREEN	\$430	12	15,050
LOCAL 400 STAFF TEMPS ^{1,2}	\$430	1	430
SAFEWAY ^{1,2}	\$430	1,147	990,270
SAFEWAY DELAWARE ^{1,2}	\$430	58	49,880
TOTAL		4,025	\$3,009,258

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$249

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2012

BENEFIT EXPENSE
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,806	\$4.70	3,825 PART
DENTAL	\$28.76	\$329,590	\$27.30	3,820 PART
DRUG	\$.80/SCRIPT	\$1,036,324	\$85.82	13,566 SCRIPTS
HMO KAISER	\$382.33	\$102,082		89 PART
MEDICAL		3,654,401		
MEDICAL ADMINISTRATION	\$11.06	128,618		3,744 PART
TOTAL MEDICAL		\$3,886,101	\$321.75	
PSYCHE	\$2.59	\$28,896	\$2.39	3,719 PART
PSYCHE		\$28,232	\$2.34	
E.A.P.	\$.67	\$7,476	\$0.62	3,719 PART
UTILIZATION MANAGEMENT	\$2.35	\$27,047	\$2.24	3,655 PART
DISEASE MANAGEMENT	\$2.06	\$21,066	\$1.74	3,409 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$40,930	\$3.39	724 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$33,398	\$2.77	2,985 PART
P.P.O. AA, LLC		\$73	\$0.01	
P.P.O. A & G		\$5,453	\$0.45	
LIFE AD&D	\$.175/.018/1000	\$10,594	\$0.88	3,838 PART
A & S		\$275,338	\$22.80	
SUB TOTAL		\$5,786,324	\$479.20	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$135,479	\$11.22	4,020 PART
MISCELLANEOUS		\$58,061	\$4.81	
SUB TOTAL		\$193,540	\$16.03	

TOTAL	\$5,979,864	\$495.23
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¹RATE CHANGE EFFECTIVE JULY 2012

PLAN X
PART TIME
THIRD QUARTER 2012

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,972,247	\$1,764,360	\$3,009,258	\$0	\$9,745,865
MISC. INCOME-LOA	0	0	845	0	845
-COBRA	32,891	18,922	21,699	0	73,512
-HMO COPAY	30,056	24,051	19,906	0	74,013

TOTAL INCOME	\$5,035,194	\$1,807,333	\$3,051,708	\$0	\$9,894,235
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EXPENSES

MEDICAL	\$3,613,532	\$2,698,126	\$3,885,101	\$0	\$10,196,759
A & S	229,051	218,420	275,338	0	722,809
DENTAL	301,832	317,481	329,590	0	948,903
DRUG	1,079,557	809,098	1,036,324	0	2,924,979
PSYCHE	57,631	59,096	57,128	0	173,855
OPTICAL	55,460	55,847	56,806	0	168,113
LIFE & AD & D	10,324	10,510	10,594	0	31,428
UTILIZATION MANAGEMENT	26,300	26,181	27,047	0	79,528
DISEASE MANAGEMENT	25,808	26,489	21,066	0	73,363
E.A.P. .	7,292	7,325	7,476	0	22,093
P.P.O.	73,261	78,715	79,854	0	231,830
OPERATING EXPENSES	178,657	234,219	193,540	0	606,416

TOTAL EXPENSE	\$5,658,705	\$4,541,507	\$5,979,864	\$0	\$16,180,076
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SURPLUS (DEFICIT)	(\$623,511)	(\$2,734,174)	(\$2,928,156)	\$0	(\$6,285,841)
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AVERAGE INCOME	\$441	\$151	\$253	\$0	\$282
AVERAGE EXPENSE	\$495	\$379	\$495	\$0	\$456
SURPLUS (DEFICIT)	(\$54)	(\$228)	(\$242)	\$0	(\$174)

TOTAL PARTICIPANTS	3,809	3,992	4,025	0	3,942
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PLAN X
PART TIME
2011

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,332,928	\$5,363,600	\$5,030,168	\$5,032,098	\$20,758,794
MISC. INCOME-LOA	1,233	423	0	0	1,656
-COBRA	14,738	20,507	25,013	33,284	93,542
-HMO COPAY	35,600	30,300	23,959	32,947	122,806

TOTAL INCOME	\$5,384,499	\$5,414,830	\$5,079,140	\$5,098,329	\$20,976,798
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EXPENSES

MEDICAL	\$2,429,580	\$3,176,970	\$2,675,089	\$2,992,224	\$11,273,863
A & S	233,256	233,717	231,090	244,533	942,596
DENTAL	305,562	305,511	289,638	288,775	1,189,486
DRUG	1,063,536	869,632	1,060,506	680,898	3,674,572
PSYCHE	115,023	81,209	114,519	54,831	365,582
OPTICAL	57,821	57,870	54,926	54,649	225,266
LIFE & AD & D	12,800	8,888	10,575	10,262	42,525
UTILIZATION MANAGEMENT	28,279	28,654	26,902	26,065	109,900
DISEASE MANAGEMENT	25,126	24,868	24,960	25,217	100,171
E.A.P.	7,593	7,592	7,170	7,182	29,537
P.P.O.	77,327	78,395	74,187	72,551	302,460
OPERATING EXPENSES	204,374	222,035	219,101	177,202	822,712

TOTAL EXPENSE	\$4,560,277	\$5,095,341	\$4,788,663	\$4,634,389	\$19,078,670
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SURPLUS (DEFICIT)	\$824,222	\$319,489	\$290,477	\$463,940	\$1,898,128
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AVERAGE INCOME	\$444	\$444	\$439	\$441	\$442
AVERAGE EXPENSE	\$376	\$418	\$414	\$401	\$402
SURPLUS (DEFICIT)	\$68	\$26	\$25	\$40	\$40

TOTAL PARTICIPANTS	4,040	4,062	3,854	3,857	3,953
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PLAN X
PART TIME
THIRD QUARTER 2012

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$903	0	\$0
GIANT ^{1,2}	\$903	876	1,268,119
FRESH & GREEN	\$903	5	13,545
SAFEWAY ^{1,2}	\$903	213	382,909
SAFEWAY DELAWARE ¹	\$903	6	10,836
TOTAL		1,100	\$1,675,409

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$508

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2012

EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,588	\$5.03	1,117 PART
DENTAL	\$59.20	\$188,379	\$60.11	1,117 PART
DRUG	\$.80/SCRIPT	\$756,341	\$229.19	9,462 SCRIPTS
HMO KAISER	\$782.12	\$297,988		127 PART
MEDICAL		1,934,546		
MEDICAL ADMINISTRATION	\$11.06	33,766		983 PART
TOTAL MEDICAL		\$2,266,300	\$686.76	
PSYCHE	\$2.59	\$7,617	\$2.31	980 PART
PSYCHE		\$49,522	\$15.01	
E.A.P.	\$.67	\$1,970	\$0.60	980 PART
UTILIZATION MANAGEMENT	\$2.35	\$7,044	\$2.13	977 PART
DISEASE MANAGEMENT ¹	\$2.06	\$16,612	\$5.03	909 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$11,286	\$3.42	200 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$8,784	\$2.66	785 PART
P.P.O. AA, LLC		\$20	\$0.01	
P.P.O. A & G		\$1,526	\$0.46	
LIFE AD&D	\$.175/.018/1000	\$2,955	\$0.90	1,071 PART
A & S		\$80,201	\$24.30	
SUB TOTAL		\$3,425,145	\$1,037.92	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$38,057	\$11.53	1,133 PART
MISCELLANEOUS		\$15,858	\$4.81	
SUB TOTAL		\$53,925	\$16.34	

TOTAL	\$3,479,070	\$1,054.26
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¹RATE CHANGE EFFECTIVE JULY 2012

PLAN X
PART TIME
THIRD QUARTER 2012

DEPENDENT
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,143,360	\$1,080,060	\$1,675,409	\$0	\$5,898,829
MISC. INCOME -LOA	0	0	897	0	897
-COBRA	1,963	0	3,791	0	5,754
-HMO COPAY	38,789	35,694	28,037	0	102,520
-DEP. COPAY	2,068	564	188	0	2,820

TOTAL INCOME	\$3,186,180	\$1,116,318	\$1,708,322	\$0	\$6,010,820
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EXPENSES

MEDICAL	\$1,808,901	\$2,317,672	\$2,266,300	\$0	\$6,392,873
A & S	89,323	94,941	80,201	0	264,465
DENTAL	186,999	193,697	198,379	0	579,075
DRUG	767,961	583,572	756,341	0	2,107,874
PSYCHE	41,129	43,679	57,139	0	141,947
OPTICAL	16,686	16,527	16,588	0	49,801
LIFE & AD & D	2,977	2,999	2,955	0	8,931
UTILIZATION MANAGEMENT	7,322	7,406	7,044	0	21,772
DISEASE MANAGEMENT	21,014	21,336	16,612	0	58,962
E.A.P.	1,989	1,965	1,970	0	5,924
P.P.O.	20,737	21,575	21,616	0	63,928
OPERATING EXPENSE	51,784	67,005	53,925	0	172,714

TOTAL EXPENSE	\$3,016,822	\$3,372,374	\$3,479,070	\$0	\$9,868,266
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SURPLUS (DEFICIT)	\$169,358	(\$2,256,056)	(\$1,770,748)	\$0	(\$3,857,446)
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AVERAGE INCOME	\$952	\$333	\$518	\$0	\$601
AVERAGE EXPENSE	\$901	\$1,006	\$1,054	\$0	\$987
SURPLUS (DEFICIT)	\$51	(\$673)	(\$536)	\$0	(\$386)

TOTAL PARTICIPANTS	1,116	1,117	1,100	0	1,111
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PLAN X
PART TIME
2011

DEPENDENT
QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,618,607	\$3,629,032	\$3,232,325	\$3,160,788	\$13,640,752
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	9,274	7,174	8,831	6,835	32,114
-HMO COPAY	45,100	35,700	30,751	46,220	157,771
-DEP. COPAY	1,376	769	405	2,806	5,356

TOTAL INCOME	\$3,674,357	\$3,672,675	\$3,272,312	\$3,216,649	\$13,835,993
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EXPENSES

MEDICAL	\$1,540,663	\$1,950,380	\$1,960,897	\$1,760,356	\$7,212,296
A & S	107,135	99,160	102,623	76,921	385,839
DENTAL	195,404	195,080	185,713	182,914	759,111
DRUG	831,638	636,732	772,569	505,035	2,745,974
PSYCHE	42,817	50,958	34,316	26,516	154,607
OPTICAL	18,008	17,949	17,087	16,815	69,859
LIFE & AD & D	3,971	2,695	3,193	2,967	12,826
UTILIZATION MANAGEMENT	8,086	8,174	7,616	7,436	31,312
DISEASE MANAGEMENT	21,170	21,164	18,789	21,180	82,303
E.A.P. ,	2,155	2,148	2,043	2,004	8,350
P.P.O.	23,124	23,177	21,634	20,990	88,925
OPERATING EXPENSE	61,094	65,508	64,737	52,309	243,648

TOTAL EXPENSE	\$2,855,265	\$3,073,125	\$3,191,217	\$2,675,443	\$11,795,050
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SURPLUS (DEFICIT)	\$819,092	\$599,550	\$81,095	\$541,206	\$2,040,943
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AVERAGE INCOME	\$1,028	\$1,024	\$951	\$956	\$990
AVERAGE EXPENSE	\$798	\$857	\$927	\$796	\$845
SURPLUS (DEFICIT)	\$230	\$167	\$24	\$160	\$145

TOTAL PARTICIPANTS	1,192	1,195	1,147	1,121	1,164
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PLAN XX
FULL TIME
THIRD QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$471	44	\$33,366
GIANT ^{1,2}	\$471	253	189,752
FRESH & GREEN	\$471	1	1,413
LOCAL 27 STAFF TEMPS	\$471	0	0
LOCAL 400 STAFF TEMPS	\$471	0	0
SAFEWAY ^{1,2}	\$471	283	263,876
SAFEWAY DELAWARE ^{1,2}	\$471	14	11,775

TOTAL		595	\$500,182
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¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$280

PLAN XX
FULL TIME
THIRD QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,629	\$4.27	514 PART
DENTAL FAMILY	\$34.90	\$23,208		222 PART
DENTAL INDIVIDUAL	\$16.95	14,848		292 PART
TOTAL DENTAL		\$38,056	\$21.32	
DRUG	\$.80/SCRIPT	\$92,379	\$51.75	1,917 SCRIPTS
HMO KAISER	\$333.12	\$43,972		44 PART
MEDICAL INDIVIDUAL		272,992		
MEDICAL FAMILY		330,818		
MEDICAL ADMINISTRATION	\$11.06	16,179		471 PART
TOTAL MEDICAL		\$668,951	\$371.97	
PSYCHE	\$2.59	\$3,660	\$2.05	471 PART
PSYCHE		\$8,271	\$4.63	
UTILIZATION MANAGEMENT	\$2.35	\$3,327	\$1.86	472 PART
DISEASE MANAGEMENT ¹	\$2.06	\$5,352	\$3.00	471 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$7,805	\$4.37	138 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$3,805	\$2.13	340 PART
LIFE AD&D	\$.175/.018/1000	\$1,540	\$0.86	532 PART
A & S		\$43,842	\$24.56	
SUB TOTAL		\$879,627	\$492.77	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$20,772	\$11.64	618 PART
MISCELLANEOUS		\$8,583	\$4.81	
SUB TOTAL		\$29,355	\$16.45	

TOTAL	\$908,982	\$509.22
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¹RATE CHANGE EFFECTIVE JULY 2012

PLAN XX
FULL TIME
THIRD QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$682,147	\$216,720	\$500,182	\$0	\$1,399,049
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	961	2,564	1,487	0	5,012

TOTAL INCOME	\$683,108	\$219,284	\$501,669	\$0	\$1,404,061
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EXPENSES

MEDICAL	\$545,662	\$511,426	\$663,961	\$0	\$1,721,049
A & S	54,120	50,671	43,842	0	148,633
DENTAL	45,719	40,632	38,056	0	124,407
DRUG	123,285	80,893	92,379	0	296,557
PSYCHE	22,116	24,447	11,931	0	58,494
OPTICAL	9,063	8,103	7,629	0	24,795
LIFE & AD & D	1,858	1,634	1,540	0	5,032
UTILIZATION MANAGEMENT	4,284	3,753	3,327	0	11,364
DISEASE MANAGEMENT	8,205	7,227	5,352	0	20,784
P.P.O.	14,134	12,415	11,610	0	38,159
OPERATING EXPENSE	31,738	38,576	29,355	0	99,669

TOTAL EXPENSE	\$860,184	\$779,777	\$908,982	\$0	\$2,548,943
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SURPLUS (DEFICIT)	(\$177,076)	(\$560,493)	(\$407,313)	\$0	(\$1,144,882)
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AVERAGE INCOME	\$343	\$118	\$281	\$0	\$247
AVERAGE EXPENSE	\$432	\$421	\$509	\$0	\$454
SURPLUS (DEFICIT)	(\$89)	(\$303)	(\$228)	\$0	(\$207)

TOTAL PARTICIPANTS	663	618	595	0	625
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PLAN XX
FULL TIME
2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$830,232	\$790,324	\$785,856	\$722,272	\$3,128,684
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,123	3,601	4,889	4,459	16,072

TOTAL INCOME	\$833,355	\$793,925	\$790,745	\$726,731	\$3,144,756
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EXPENSES

MEDICAL	\$644,954	\$971,090	\$597,183	\$654,095	\$2,867,322
A & S	48,995	71,589	69,445	35,584	225,613
DENTAL	57,793	56,793	53,549	49,005	217,140
DRUG	141,995	107,132	137,241	64,953	451,321
PSYCHE	18,432	31,333	44,398	23,210	117,373
OPTICAL	11,865	11,528	10,919	9,895	44,207
LIFE & AD & D	2,883	1,801	2,218	2,022	8,924
UTILIZATION MANAGEMENT	5,495	5,428	5,047	4,598	20,568
DISEASE MANAGEMENT	9,638	9,376	11,410	8,598	39,022
P.P.O.	16,909	16,343	15,392	14,643	63,287
OPERATING EXPENSE	46,468	47,450	44,536	34,056	172,510

TOTAL EXPENSE	\$1,005,427	\$1,329,863	\$991,338	\$900,659	\$4,227,287
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SURPLUS (DEFICIT)	(\$172,072)	(\$535,938)	(\$200,593)	(\$173,928)	(\$1,082,531)
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AVERAGE INCOME	\$313	\$314	\$346	\$345	\$330
AVERAGE EXPENSE	\$378	\$525	\$434	\$428	\$441
SURPLUS (DEFICIT)	(\$65)	(\$211)	(\$88)	(\$83)	(\$111)

TOTAL PARTICIPANTS	887	844	761	702	799
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PLAN XX
PART TIME
THIRD QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$119	3	\$575
GIANT ^{1,2}	\$119	4,114	785,798
FRESH & GREEN	\$119	10	3,451
LOCAL 400 STAFF TEMPS ^{1,2}	\$119	1	238
SAFEWAY ^{1,2}	\$119	2,227	519,104
SAFEWAY DELAWARE ^{1,2}	\$119	78	18,207
TOTAL		6,433	\$1,327,373

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

AVG. MONTHLY CONTRIBUTIONS \$69

PLAN XX
PART TIME
THIRD QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$34,631	\$1.79	2,332 PART
DENTAL	\$16.95	\$118,430	\$6.14	2,329 PART
DRUG	\$.80/SCRIPT	\$234,786	\$12.17	4,483 SCRIPTS
HMO KAISER MEDICAL	\$77.69	\$24,861 1,305,205		107 PART
MEDICAL ADMINISTRATION	\$11.06	90,146		2,624 PART
TOTAL MEDICAL		\$1,420,212	\$73.59	
PSYCHE	\$2.59	\$20,745	\$1.07	2,670 PART
PSYCHE		\$58,080	\$3.01	
UTILIZATION MANAGEMENT	\$2.35	\$19,473	\$1.01	2,701 PART
DISEASE MANAGEMENT	\$2.06	\$16,274	\$0.84	2,633 PART
P.P.O. CAREFIRST FLEXLINK	\$18.85	\$30,491	\$1.58	539 PART
P.P.O. CAREFIRST NETWORK	\$3.73	\$24,174	\$1.25	2,160 PART
LIFE AD&D	\$.175/.018/1000	\$4,089	\$0.21	2,824 PART
A & S		\$44,860	\$2.32	
SUB TOTAL		\$2,026,245	\$104.98	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$227,345	\$11.78	6,757 PART
MISCELLANEOUS		\$92,797	\$4.81	
SUB TOTAL		\$320,142	\$16.59	

TOTAL

\$2,346,387 \$121.57

¹RATE CHANGE EFFECTIVE JULY 2012

PLAN XX
PART TIME
THIRD QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,047,932	\$673,227	\$1,327,373	\$0	\$4,048,532
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,769	7,434	7,162	0	21,365

TOTAL INCOME	\$2,054,701	\$680,661	\$1,334,535	\$0	\$4,069,897
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EXPENSES

MEDICAL	\$1,159,843	\$1,141,478	\$1,420,212	\$0	\$3,721,533
A & S	49,947	48,949	44,860	0	143,756
DENTAL	126,227	123,955	118,430	0	368,612
DRUG	290,796	179,355	234,786	0	704,937
PSYCHE	59,834	81,073	78,825	0	219,732
OPTICAL	36,783	36,110	34,631	0	107,524
LIFE & AD & D	4,293	4,225	4,089	0	12,607
UTILIZATION MANAGEMENT	22,390	19,960	19,473	0	61,823
DISEASE MANAGEMENT	21,432	21,344	16,274	0	59,050
P.P.O.	59,053	57,340	54,665	0	171,058
OPERATING EXPENSE	317,224	410,122	320,142	0	1,047,488

TOTAL EXPENSE	\$2,147,822	\$2,123,911	\$2,346,387	\$0	\$6,618,120
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SURPLUS (DEFICIT)	(\$93,121)	(\$1,443,250)	(\$1,011,852)	\$0	(\$2,548,223)
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AVERAGE INCOME	\$99	\$34	\$69	\$0	\$67
AVERAGE EXPENSE	\$104	\$105	\$122	\$0	\$110
SURPLUS (DEFICIT)	(\$5)	(\$71)	(\$53)	\$0	(\$43)

TOTAL PARTICIPANTS	6,894	6,756	6,433	0	6,694
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PLAN XX
PART TIME
2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,259,817	\$2,209,173	\$2,042,898	\$2,048,352	\$8,560,240
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	4,490	4,209	6,283	9,330	24,312

TOTAL INCOME	\$2,264,307	\$2,213,382	\$2,049,181	\$2,057,682	\$8,584,552
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EXPENSES

MEDICAL	\$952,371	\$1,883,128	\$1,585,064	\$1,070,647	\$5,491,210
A & S	38,801	64,720	60,312	62,886	226,719
DENTAL	121,508	126,726	124,141	122,413	494,788
DRUG	277,305	224,139	290,815	157,539	949,798
PSYCHE	107,773	97,999	86,286	51,138	343,196
OPTICAL	37,289	38,342	37,348	36,793	149,772
LIFE & AD & D	5,590	3,666	4,708	4,306	18,270
UTILIZATION MANAGEMENT	24,552	25,971	23,971	22,202	96,696
DISEASE MANAGEMENT	21,417	21,958	22,155	21,075	86,605
P.P.O.	59,887	62,369	61,255	57,565	241,076
OPERATING EXPENSE	366,964	401,849	390,561	314,275	1,473,649

TOTAL EXPENSE	\$2,013,457	\$2,950,867	\$2,686,616	\$1,920,839	\$9,571,779
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SURPLUS (DEFICIT)	\$250,850	(\$737,485)	(\$637,435)	\$136,843	(\$987,227)
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AVERAGE INCOME	\$101	\$101	\$99	\$99	\$100
AVERAGE EXPENSE	\$90	\$135	\$130	\$93	\$112
SURPLUS (DEFICIT)	\$11	(\$34)	(\$31)	\$6	(\$12)

TOTAL PARTICIPANTS	7,460	7,292	6,877	6,898	7,132
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**COMBINED FUND
THIRD QUARTER 2012**

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$35,314,778	\$12,057,037	\$20,660,297	\$0	\$68,032,112
EMPLOYEE CONTRIBUTIONS	2,377,266	1,606,904	236,435	0	4,220,605
INTEREST & DIVIDENDS	285,315	315,563	305,868		906,746
MISCELLANEOUS ²	2,593	2,272	5,235		10,100

TOTAL INCOME	\$37,979,952	\$13,981,776	\$21,207,835	\$0	\$73,169,563
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EXPENSES

MEDICAL	\$16,922,034	\$17,144,377	\$21,145,373	\$0	\$55,211,784
RETIREEES	9,273,386	5,693,684	0	0	14,967,070
A & S	2,006,419	2,066,919	2,160,183	0	6,233,521
DENTAL	1,612,462	1,649,088	1,662,027	0	4,923,577
DRUG	6,288,186	4,546,899	5,979,339	0	16,814,424
PSYCHE	437,195	463,171	491,957	0	1,392,323
OPTICAL	226,918	224,589	222,389	0	673,896
LIFE & AD & D	56,937	56,600	55,804	0	169,341
UTILIZATION REVIEW	108,046	106,254	105,018	0	319,318
DISEASE MANAGEMENT	179,312	179,417	139,576	0	498,305
E.A.P.	22,243	22,115	22,135	0	66,493
P.P.O.	312,124	319,107	314,694	0	945,925
OPERATING EXPENSE	906,888	1,169,411	935,454	0	3,011,753

TOTAL EXPENSE	\$38,352,150	\$33,641,631	\$33,233,949	\$0	\$105,227,730
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URPLUS (DEFICIT)	(\$372,198)	(\$19,659,855)	(\$12,026,114)	\$0	(\$32,058,167)
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TOTAL PARTICIPANTS	19,392	19,469	18,952	0	19,271
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FUND RESERVE	\$77,687,906	\$70,103,810	\$46,341,810	
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¹INCLUDES LITIGATION SETTLEMENT FOR 3rd QTR:

\$94 BEXTRA & CELEBREX
3,519 HEALTHSOUTH CORP
121 GLOBAL CROSSING
500 UNITED AUTO GROUP
1,000 UNIVERSAL HOSPITAL
1 WORLDCOM INC
\$5,235

COMBINED FUND

2011

QUARTERLY RECAPS

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
EMPLOYER CONTRIBUTIONS	\$39,904,389	\$38,314,044	\$36,826,653	\$36,056,016	\$151,101,102
EMPLOYEE CONTRIBUTIONS	2,632,064	2,617,306	2,316,558	2,397,960	9,963,888
INTEREST & DIVIDENDS	252,591	337,588	268,564	338,226	1,196,969
MISCELLANEOUS ¹	67,874	135,308	3,941	23,026	230,149

TOTAL INCOME	\$42,856,918	\$41,404,246	\$39,415,716	\$38,815,228	\$162,492,108
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EXPENSES

MEDICAL	\$14,817,928	\$19,852,133	\$17,431,535	\$17,792,189	\$69,893,785
RETIREES	11,823,905	11,210,028	10,193,294	8,108,533	41,335,760
A & S	1,825,095	1,982,076	2,086,315	1,876,882	7,770,368
DENTAL	1,676,391	1,672,342	1,601,999	1,575,115	6,525,847
DRUG	6,305,406	5,070,833	6,222,505	4,001,713	21,600,457
PSYCHE	606,331	529,044	527,541	359,609	2,022,525
OPTICAL	242,289	242,015	232,178	228,036	944,518
LIFE & AD & D	73,514	50,444	60,291	57,494	241,743
UTILIZATION REVIEW	118,678	120,757	113,073	108,361	460,869
DISEASE MANAGEMENT	179,305	179,299	179,348	179,350	717,302
E.A.P.	23,769	23,588	22,505	22,250	92,112
P.P.O.	336,398	339,292	323,833	311,899	1,311,422
OPERATING EXPENSE	1,062,626	1,149,634	1,124,261	906,869	4,243,390

TOTAL EXPENSE	\$39,091,635	\$42,421,485	\$40,118,678	\$35,528,300	\$157,160,098
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SURPLUS (DEFICIT)	\$3,765,283	(\$1,017,239)	(\$702,962)	\$3,286,928	\$5,332,010
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TOTAL PARTICIPANTS	21,100	20,856	19,796	19,623	20,344
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FUND RESERVE	\$79,636,461	\$77,788,528	\$74,867,066	\$78,245,006
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¹INCLUDES LITIGATION SETTLEMENT FOR 4th QTR:

\$2,796 INTECH

17,194 NWQ

3,036 SCHERING-PLOUGH

\$23,026

COMBINED FUND
THIRD QUARTER 2012

MISCELLANEOUS

ACTUARIAL & CONSULTING	23,449
BONDING AND INS	1,000
COMPUFACTS	6,110
CONFERENCE	1,585
HEALTH CARE REFORM	3,797
INVESTMENT MANAGEMENT	63,288
LEGAL	144,965
MEETING	653
POSTAGE	16,969
PRINTING	11,569

TOTAL \$273,385

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
THIRD QUARTER 2012**

QUARTERLY RECAPS

INCOME	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$37,979,952	\$13,981,776	\$21,207,835	\$0	\$73,169,563
Legal	1,190,952	1,205,489	1,176,946	0	3,573,387
Severance	153,029	5,333,313	178,360	0	5,664,702
Scholarship	3,219	7,729	3,862	0	14,810
Total Income	\$39,327,152	\$20,528,307	\$22,567,003	\$0	\$82,422,462

EXPENSES	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$38,352,150	\$33,641,631	\$33,233,949	\$0	\$105,227,730
Legal	1,158,453	1,164,490	1,147,401	0	3,470,344
Severance	4,842,692	1,811,458	1,903,295	0	8,557,445
Scholarship	9,120	17,048	29,640	0	55,808
Total Expenses	\$44,362,415	\$36,634,627	\$36,314,285	\$0	\$117,311,327

Surplus/(Deficit)	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	(\$372,198)	(\$19,659,855)	(\$12,026,114)	\$0	(\$32,058,167)
Legal	32,499	40,999	29,545	0	103,043
Severance	(4,689,663)	3,521,855	(1,724,935)	0	(2,892,743)
Scholarship	(5,901)	(9,319)	(25,778)	0	(40,998)
Total Surplus/(Deficit)	(\$5,035,263)	(\$16,106,320)	(\$13,747,282)	\$0	(\$34,888,865)

Fund Reserve	\$95,699,081	\$91,473,436	\$66,793,346	
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**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2011**

QUARTERLY RECAPS

INCOME	1Q2011	2Q2011	3Q2011	4Q2011	Total
Health	\$42,856,918	\$41,404,246	\$39,415,716	\$38,815,228	\$162,492,108
Legal	1,268,867	1,270,984	1,191,706	1,162,735	4,894,292
Severance	171,956	192,106	186,477	207,899	758,438
Scholarship	2,405	2,705	3,036	3,724	11,870
Total Income	\$44,300,146	\$42,870,041	\$40,796,935	\$40,189,586	\$168,156,708

EXPENSES	1Q2011	2Q2011	3Q2011	4Q2011	Total
Health	\$39,091,635	\$42,421,485	\$40,118,678	\$35,528,300	\$157,160,098
Legal	1,255,619	1,261,120	1,179,326	1,132,778	4,828,843
Severance	9,028,661	1,946,614	1,418,894	2,209,051	14,603,220
Scholarship	9,942	11,010	37,780	8,670	67,402
Total Expenses	\$49,385,857	\$45,640,229	\$42,754,678	\$38,878,799	\$176,659,563

Surplus/(Deficit)	1Q2011	2Q2011	3Q2011	4Q2011	Total
Health	\$3,765,283	(\$1,017,239)	(\$702,962)	\$3,286,928	\$5,332,010
Legal	13,248	9,864	12,380	29,957	65,449
Severance	(8,856,705)	(1,754,508)	(1,232,417)	(2,001,152)	(13,844,782)
Scholarship	(7,537)	(8,305)	(34,744)	(4,946)	(55,532)
Total Surplus/(Deficit)	(\$5,085,711)	(\$2,770,188)	(\$1,957,743)	\$1,310,787	(\$8,502,855)

Fund Reserve	\$107,745,844	\$104,459,278	\$97,852,845	\$100,160,931
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CONTRACT INFORMATION
THIRD QUARTER 2012

<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
THIRD QUARTER 2012

<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	
SUPERFRESH 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	
SUPERFRESH 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	