FELRA & UFCW VEBA FUND

AGENDA

JANUARY 10, 2018

I. CALL TO ORDER
   A. TRUSTEE VACANCY

II. MINUTES (pg. 1 - 13)
   A. REGULAR MEETING – JULY 12, 2017
   B. SPECIAL MEETING – JULY 13, 2017
   C. APPEALS COMMITTEE MEETING – JULY 18, 2017

III. FINANCIAL REPORT (pg. 14)
   A. PNC REPORT
   B. INVESTMENT PERFORMANCE SERVICES
   C. AUDITOR'S REPORT

IV. CONSULTANTS' REPORTS (pg. 15 - 26)
   A. SEGAL COMPANY
      1. PREVENTIVE SERVICES LIST
      2. PLAN XX & PLAN XXX PART TIME DEPENDENT COSTS
      3. OTHER

V. ATTORNEYS' REPORT
   A. REGULAR
   B. DELINQUENCY REPORT
   C. SUBROGATION

VI. ADMINISTRATIVE MANAGER'S REPORT – (2Q17 & 3Q17) (pg. 27 - 156)

VII. INVOICES (pg. 157 - 160)

VIII. OTHER FUND BUSINESS (pg. 161 - 166)
   A. GIANT AND SAFEWAY MOA
      1. SAFEWAY OVERPAYMENT
   B. MAINTENANCE OF BENEFITS – REVISED
   C. COURTESY CLERK COVERAGE – SAFEWAY
   D. ASSOCIATED ADMINISTRATORS RATIFIED CBA
   E. KAISER MEDICARE HMO RENEWAL
   F. 2018 MEDICARE SUPPLEMENTAL COINSURANCE RATES
   G. MISCELLANEOUS CORRESPONDENCE

IX. NEXT MEETING DATE AND LOCATION

X. ADJOURNMENT

MINUTES

FELRA & UFCW Health & Welfare Plan

A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE FELRA AND UFCW VEBA FUND JULY 12, 2017 LANDOVER, MARYLAND

The following Trustees were present:

Union Trustees
M. Federici - Secretary
J. Chorpenning
A. Hanson

Employer Trustees
J. Paradis - Chairman
W. Meisen

Also present were:

R. Anderson – Giant Food, LLC
Y. Anwar - UFCW Local 400
M. Bramstaedt - The Segal Company
H. Burton - Morgan, Lewis & Bockius, LLP
L. DuVall - Associated Administrators, LLC
J. Hack – UFCW Local 27
N. Hill - UFCW Local 27
C. Hoffmann - UFCW Local 400
N. Jacobs - UFCW Local 400
W. Jensen - Associated Administrators, LLC
G. Murphy - UFCW Local 27
S. Ridore - Safeway, Inc.
S. Sanchez – Slevin & Hart, P.C.
J. Timm - The Segal Company
L. Walsh – Associated Administrators, LLC

I. CALL TO ORDER

The Chairman called the meeting to order. Mr. Jensen noted the absence of a quorum.

Mr. Jensen noted that Trustee Dosenbach was unable to attend the meeting. The Chairman advised that all actions taken at the meeting will be reviewed and ratified as needed at a subsequent meeting.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on April 12, 2017 and the Appeals Committee meeting held on May 25, 2017, which were pre-circulated.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the minutes of the regular meeting held on April 12, 2017, and the Appeals Committee meeting held on May 25, 2017 are approved as presented.**

III. FINANCIAL REPORT

A. PNC Bank

Mr. Jensen presented the Summary of Activity report for the ERISA account for the period January 1, 2017 through May 31, 2017. Such report indicated a beginning market value of $64,366,170, earnings of $1,490,522.94, receipts of $27,657,568.83, and disbursements of $57,535,040.51, producing an ending market value of $35,979,221 as of May 31, 2017.

Mr. Jensen presented the Summary of Activity report for the Non-ERISA account for the period January 1, 2017 through May 31, 2017. Such report indicated a beginning market value of $1,306,176.43, receipts of $28,359,061.66, and disbursements of $24,631,799.40, producing an ending market value of $5,033.439 as of May 31, 2017.

IV. CONSULTANT'S REPORT

A. The Segal Company

1. Vendor Analysis

The Trustees welcomed Josh Timm, Mitch Bramstaedt and Chris Heppner of the Segal Company to the meeting. Mr. Timm reviewed a Vendor Analysis report in detail. He noted that the Vendor Analysis report was designed to identify the responsibilities of each of the Fund's health care vendors, and to review how these vendors interacted with each other. Finally, the report outlined potential areas of change based on the Board's goal of providing the best quality of care for participants and a high level of accuracy of reporting to the Fund.

Mr. Bramstaedt identified some concerns with respect to the efficacy of the service provided by Health Dialog as a disease management vendor. In addition, he cited low utilization of the dental benefit managed by Group Dental Service ("GDS"). He recommended that the Trustees consider further discussions regarding the care management programs provided by the Fund to align them with the goals identified by the Trustees. He also recommended consideration of a request for proposal for a disease management provider and a dental benefit provider.

The Trustees discussed performing an RFP for disease management services prior to making the decision to maintain the disease management program. They also discussed concerns regarding the network of dentists utilized by GDS.

Mr. Bramstaedt outlined the services provided by Beacon Health Options, including managed behavioral health and Employee Assistance Program ("EAP") benefit. The EAP benefit is provided to Plan I and Plan X participants and is an insured benefit with a maximum number of visits per lifetime. Mr. Bramstaedt said that there was no need to make a change in the EAP program at this time. Likewise, Mr. Bramstaedt said that the utilization management program managed by Carewise Health did not require any changes in the near future.

Mr. Bramstaedt proposed using a data warehouse service with the Segal Company being one of the data warehouse firm options. He said the advantage would be to provide the Trustees and bargaining parties with projections of expenses in a more rapid fashion. Mr. Jensen said that the Fund office currently retains medical claims and prescription drug claims information in its systems.

The Trustees thanked the representatives from Segal for their report and they were excused from the meeting.

V. ATTORNEY'S REPORT

A. DOL Fiduciary Rule

Ms. Sanchez discussed the DOL Fiduciary Rule which went into effect on June 9, 2017.

B. Meridian Class Action

Ms. Sanchez reported on the status of the Meridian class action liquidation.

C. Madoff Victim Fund

Ms. Sanchez reported that the Fund's petition to the Madoff Victim Fund was approved based on a loss of $396,329.02. The actual proceeds to be disbursed by the Victim Fund on a pro rata basis are likely be substantially less than the Fund's approved loss given the large number of claims submitted to the Victim Fund.

D. Beacon Amendments

Ms. Sanchez presented Amendments No. 3 and 4 to the Beacon Health Solutions Administrative Services Agreement for the Trustees review and signature.

The Amendments were executed by the Trustees.

E. Subrogation

Mr. Jensen stated that Slevin & Hart has reported subrogation recoveries of $62,640.82 in the first quarter 2017.

F. Carefirst PPO

Ms. Sanchez said that Fund Counsel was working on Amendments to the Carefirst PPO contract to reflect the rates approved by the Trustees.

G. <u>Life Insurance Conversion Procedures</u>

Ms. Sanchez reported on recent case law regarding life insurance conversion rights.

H. <u>Active and Retiree Plan Separation</u>

Ms. Sanchez reported on the Form 5500 requirements relating to the Active and Retiree Plans.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. <u>1Q17 – Combined Fund Recap</u>

Mr. Jensen presented the Administrative Manager's Report for the First Quarter 2017. For the combined VEBA Fund, Active and Retiree Plans, total income was $12,389,805. Expenses totaled $29,873,134, producing a net deficit of $17,483,329 for the First Quarter 2017. Mr. Jensen noted that contributions were made on behalf of 16,346 active Plan participants.

VII. INVOICES

The Trustees reviewed the list of invoices for the Active Plan, Retiree Plan, and Non-ERISA Retiree Assistance Program, dated July 12, 2017. It was noted there were no additions, deletions or changes to the lists.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the invoices on the lists dated July 12, 2017 for the Active Plan, Retiree Plan and Non-ERISA Retiree Assistance Program are approved for payment.**

VIII. OTHER FUND BUSINESS

A. <u>Giant and Safeway Memorandum of Understanding ("MOA")</u>

Mr. Jensen reported that the Safeway continues to overpay Plan XXX and XL contributions at the Plan XX rates. Safeway has not yet provided a report on the scope or amount of the overpayment, as requested by the Fund office. Mr. Jensen said he had frequently offered to assist Safeway in preparing such a report.

B. Maintenance of Benefit Projections ("MOB")

Mr. Jensen said that the revised MOB projection had been sent to Counsel immediately after the April 2017 Board of Trustee meeting. Mr. Paradis asked Mr. Jensen to review those projections in light of Heritage Rx's trend rates for prescription benefits. Mr. Paradis noted that the allocation of the retiree expenses to Plan I and X contribution rates needed further discussion among the Trustees. Mr. Jensen said he would review the projected drug trend with Ms. Eid and revise the draft MOB report as needed.

C. Courtesy Clerk Contributions – Safeway

Mr. Jensen reported that Safeway has not been remitting contributions for Courtesy Clerks working at least an average of 30 hours per week. At the April 2017 Board of Trustees meeting, Mr. Dosenbach reported that Safeway immediately would begin to remit contributions on this group prospectively. The Trustees agreed that this matter would be discussed with Mr. Dosenbach at the Trustees meeting scheduled for the following day. Mr. Dosenbach subsequently confirmed that Safeway would remit contributions on Courtesy Clerks working at least an average of 30 hours per week, retroactive to April 2017.

D. Miscellaneous Correspondence

1. Advantica Contract Renewal

Mr. Jensen noted that Advantica has proposed a two year contract extension with no increase in fees through July 31, 2019.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to approve the two year contract proposed by Advantica with no increase in fees through July 31, 2019.**

2. Beacon Health Options

Mr. Jensen reported that Beacon Health Options has proposed a contract extension with no increase in fees.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to approve the contract extension proposed by Beacon Health Options with no increase in fees.**

3. Safeway Data Request

Mr. Jensen said that Safeway had submitted a data request to the VEBA Fund for financial cash flow and claims experience data to be provided to their consultant, Deloitte. Mr. Burton said that this matter would be discussed with Mr. Dosenbach.

4. Cheiron Data Request

Mr. Jensen said that the Fund Office is working to collect data for submission to the Fund Actuary for the ASC-95 report for retiree health liability, as used by the Fund Auditor for the preparation of the Form 5500.

5. Fiduciary Liability Policy

Mr. Jensen said that the fiduciary liability individual recourse premiums had been sent to the Trustees on May 4, 2017.

6. Patient Center Outcome Research Institute Fee ("PCORI")

Mr. Jensen reported that IRS Form 720 had been prepared by the Fund Auditor for filing of the 2017 PCORI fees. He said he would obtain Trustee signature on the form and the premium would be filed immediately thereafter.

IX. ADOPTION OF COMMITTEE RECOMMENDATIONS

After review of the recommendations made by the Severance, Legal and Scholarship Committees during their meetings, On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the recommendations made by the Severance, Legal and Scholarship Committees are adopted.**

X. NEXT MEETING DATE AND LOCATION

The Trustees noted that November 15, 2017 had been selected as their next meeting date to be held at the offices of UFCW Local 400.

XI. ADJOURNMENT

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

Respectfully submitted,

Mark Federici, Secretary

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FELRA & UFCW Health & Welfare Plan

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MINUTES OF THE SPECIAL MEETING OF THE BOARD OF TRUSTEES OF THE FELRA and UFCW HEALTH & WELFARE PLAN

JULY 13, 2017

LANDOVER, MARYLAND

The following Trustees were present:

UNION TRUSTEES
M. Federici - Secretary
J. Chorpenning
A. Hanson

EMPLOYER TRUSTEES
J. Paradis - Chairman
D. Dosenbach
W. Meisen

Also present were:

R. Anderson - Giant Food, LLC
Y. Anwar - UFCW Local 400
H. Burton - Morgan, Lewis & Bockius, LLP
L. DuVall - Associated Administrators, LLC
J. Hack - UFCW Local 27
J. Harrison - UFCW Local27
T. Hipkins - UFCW Local 27
N. Hill - UFCW Local 27
N. Jacobs - UFCW Local 400
W. Jensen - Associated Administrators, LLC
G. Murphy, Jr. - UFCW Local 27
K. Murphy – AFL-CIO Housing Investment Trust
S. Ridore - Safeway
D. Russell - Investment Performance Services
S. Sanchez - Slevin & Hart, P.C.
R. Sichel – Investment Performance Services
C. Suh – AFL-CIO Housing Investment Trust
L. Walsh - Associated Administrators, LLC

I. CALL TO ORDER

A quorum being present, the Chairman called the meeting to order.

II. RATIFICATION OF JULY 12, 2017 DECISIONS

On a Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the motions approved at the July 12, 2017 Board meeting are ratified by a quorum of the Board of Trustees.**

III. INVESTMENT PERFORMANCE SERVICES

The Trustees welcomed Mr. Richard Sichel and Mr. David Russell of IPS to the meeting. Mr. Sichel noted the purpose of the meeting was to review a proposed investment manager for the Fund, in the fixed income class of investments.

A. AFL-CIO Housing Investment Trust

The Trustees welcomed Mr. Chang Suh and Mr. Kevin Murphy of AFL-CIO Housing Investment Trust to the meeting. Mr. Murphy noted that the firm currently has $4.35 billion in assets. He said that the firm's investment objective is to generate competitive risk-adjusted fixed-income returns versus the Bloomberg Barclay's U.S. Aggregate Bond Index while financing housing -- including affordable and workforce housing -- and creating union construction jobs. Their strategy is to construct and manage a portfolio with superior credit quality, higher yield, and similar interest rate risk relative to the Barclays Aggregate. He said their national office is located in Washington, D.C. They have 388 investors, 376 of which are Taft-Hartley pension plans/labor organizations.

Performance returns for the one year period ending May 31, 2017 was 1.17%.

The Trustees thanked the representatives from AFL-CIO Housing Investment Trust for their presentation and they were excused from the meeting.

IV. ADJOURNMENT

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

Respectfully submitted,

Mark Federici, Secretary

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FELRA & UFCW Health & Welfare Plan

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APPEALS EMAILED AND RESOLVED BY THE APPEALS SUBCOMMITTEE OF THE FELRA & UFCW VEBA FUND ON JULY 18, 2017

The following committee members made determinations on the appeals:

UNION
Y. Anwar
T. Hipkins

EMPLOYER
W. Meisen

Also present was:
E. Novak – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 May/June 2017

Code	Issue	Decision
E17/119-2146	Initial Enrollment	Tabled
Rx17/137-3546	Quantity Limits (Nuvigil)	Approved
Rx17/129-4359	Brand Name Drug (Vivelle-Dot)	Approved
M17/250-9721	Laboratory Services	Denied
M17/259-3734	Laboratory Services	Denied
M17/263-6018	Laboratory Services, Nonparticipating Provider	Denied
M17/276-5767	Routine Services, Nonparticipating Provider (Cologuard)	Denied
M17/273-1808	Routine Services, Nonparticipating Provider (Cologuard)	Denied
M17/275-0966	Routine Services, Nonparticipating Provider (Cologuard)	Denied
A17/109-3578	Work-Related	Tabled

Local 400 – May/June 2017

Code	Issue	Decision
M17/258-1791	Preauthorization (Surgical Services)	Approved
Rx17/135-8819	Quantity Limits (Zolpidem)	Approved
E17/127-1917	Kaiser - Copayments	Denied
E17/134-4068	Kaiser Service Area	Denied
Rx17/132-5364	Brand Name (Synthroid)	Approved
Rx17/131-1765	Brand Name (Synthroid)	Approved
Rx17/121-1627	Brand Name (Diovan)	Approved
M17/222-9377	Late Filing	Denied
M17/225-5989	Late Filing, Late Appeal	Denied
M17/255-8472	Routine Services, Nonparticipating Provider (Cologuard)	Denied
M17/274-7611	Routine Services, Nonparticipating Provider (Cologuard)	Denied
M17/251-5568	Laboratory Services (Genetic Testing)	Denied
M16/525-4416	Subrogation	Denied
M17/296-0698	Coordination of Benefits	Approved
A17/107-8288	Successive Periods of Disability	Denied
A17/105-8260	Work-Related	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBA WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 to OCTOBER 31, 2017

Item	Amount
Market Value 01/01/2017	$64,366,170
Earnings	2,274,843.00
Receipts	74,046,898.00
Disbursements	(115,522,021.00)
Market Value 10/31/2017	$25,165,890

PNC BANK, NA

CONSULTANTS' REPORT

FELRA AND UFCW ACTIVE HEALTH AND WELFARE PLAN

PREVENTIVE SERVICES BENEFITS

AS OF JANUARY 1, 2018 (except where otherwise noted)

The following does not apply to participants enrolled in Kaiser Permanente HMO. Contact Kaiser directly for questions about Kaiser coverage.

PREVENTIVE SERVICES

Preventive Services Benefit Overview

This Plan provides coverage for certain preventive services as required by the Patient Protection and Affordable Care Act of 2010 (ACA). Coverage is provided on an in-network basis only, with no cost sharing (for example, no deductibles, coinsurance, or copayments), for the following services:

- Services described in the United States Preventive Services Task Force (USPSTF) A and B recommendations,

- Services described in guidelines issued by the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control (CDC), and

- Health Resources and Services Administration (HRSA) guidelines including the American Academy of Pediatrics *Bright Futures* guidelines and HRSA guidelines relating to services for women.

In-network preventive services that are identified by the Plan as part of the ACA guidelines will be covered with no cost sharing. This means that the service will be covered at 100% of the Plan's allowable charge, with no coinsurance, copayment, or deductible.

If preventive services are received from a non-network provider, they will not be eligible for coverage under this preventive services benefit.

In some cases, federal guidelines are unclear about which preventive benefits must be covered under the ACA. In that case, the Plan will determine whether a particular benefit is covered under this preventive services benefit.

Dependent children will be provided the full range of covered preventive services applicable to them (e.g., for their age group) without cost sharing and subject to reasonable medical management techniques.

The following services/supplies are covered under the Plan's preventive services benefit with no cost sharing.

Covered Preventive Services for Adults

- One-time screening for abdominal aortic aneurysm by ultrasonography in men ages 65 to 75 years who have ever smoked.

- Alcohol misuse screening and counseling: Screening and behavioral counseling interventions to reduce alcohol misuse by adults ages 18 and older, including pregnant women, in primary care settings.

- Blood pressure screening for all adults age 18 and older. Blood pressure screening is not payable as a separate claim, as it is included in the payment for a physician visit.

- Cholesterol screening (lipid disorders screening) for men aged 35 and older and women aged 45 and older; men aged 20 to 35 if they are at increased risk for coronary heart disease; and women aged 20 to 45 if they are at increased risk for coronary heart disease.

- Colorectal cancer screenings using stool-based methods (such as, fecal occult blood testing), sigmoidoscopy, and colonoscopy for adults age 50 to 75, including bowel preparatory medications as required. The Plan will not impose cost sharing with respect to a polyp removal during a colonoscopy performed as a screening procedure. In addition, the Plan will not impose cost sharing with respect to anesthesia services, a pre-procedure specialist consultation, or a pathology examination on a polyp biopsy, performed in connection with a preventive colonoscopy when the attending provider determines such services to be medically appropriate for the individual.

- Depression screening for adults.

- Type 2 diabetes screening for asymptomatic adults with sustained blood pressure (either treated or untreated) greater than 135/80 mm Hg.

- Behavioral counseling for adults who are overweight or obese and are at higher risk for cardiovascular disease.

- Exercise or physical therapy for community-dwelling adults age 65 or older who are at increased risk for falls.

- HIV screening for all adolescents and adults ages 15 to 65 and for younger and older individuals at increased risk.

- Obesity screening and intensive counseling and behavioral interventions to promote sustained weight loss for obese adults (BMI of 30 kg/m^2 or higher). Screening includes measurement of BMI by the clinician with the purpose of assessing and addressing body weight in the clinical setting.

- Sexually transmitted infection (STI) prevention counseling for adults at higher risk.

- Syphilis screening for all adults at increased risk of infection.

- Tobacco use screening for all adults and cessation interventions for tobacco users. Cessation interventions are limited to two tobacco cessation attempts per year. A cessation attempt includes coverage for: (i) four tobacco cessation counseling sessions of at least ten minutes each (including telephone counseling, group counseling and individual counseling) without prior authorization; and (ii) all FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90-day treatment regimen without prior authorization when prescribed by a health care provider, without prior authorization.

- Counseling for young adults to age 24 who have fair skin about minimizing their exposure to ultraviolet radiation to reduce risk for skin cancer.

- Screening for hepatitis C virus (HCV) infection in persons at high risk for infection and a one-time screening for HCV infection in adults born between 1945 and 1965.

- Annual screening for lung cancer with low-dose computed tomography in adults ages 55 to 80 years who have a 30 pack/year smoking history and currently smoke or have quit within the past 15 years.

- Screening for hepatitis B virus infection in persons at high risk for infection.

- Intensive behavioral counseling interventions to promote a healthy diet and physical activity for adults who are overweight or obese and have additional cardiovascular disease risk factors.

- Screening for latent tuberculosis infection in populations at increased risk.

Covered Preventive Services for Women, Including Pregnant Women

- Well-woman visit annually for adult women to obtain the covered preventive services that are age- and developmentally-appropriate, including preconception care and many services necessary for prenatal care. The Plan will cover additional well-woman visits if the physician determines that the patient requires additional visits to obtain all necessary covered preventive services, subject to reasonable medical management techniques. In addition, the Plan will cover without cost sharing these preventive services for dependent children where an attending provider determines that well-woman preventive services are age- and developmentally-appropriate for the dependent.

- Bacteriuria urinary tract or other infection screening for pregnant women. Screening for asymptomatic bacteriuria with urine culture for pregnant women is payable at 12 to 16 weeks' gestation or at the first prenatal visit, if later.

- Screening for women who have family members with breast, ovarian, tubal or peritoneal cancer with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes (BRCA1 or BRCA2). For women with positive screening results, the Plan will cover, without cost sharing, genetic counseling and, if indicated after counseling, BRCA testing. Only women who have not been diagnosed with BRCA-related cancer are eligible for this benefit.

- Breast cancer screening mammography for women with or without clinical breast examination and with or without diagnosis, every 1 to 2 years for women aged 40 and older.

- Breast cancer preventive medication counseling for women at higher risk. The Plan will pay for counseling by physicians with women at high risk for breast cancer to discuss medications to reduce their risk.

- Lactation consultation and breast pumps:

- In conjunction with birth, the Plan pays for comprehensive lactation support and counseling (including breastfeeding classes) by a Breastfeeding/Lactation Educator during pregnancy and/or in the postpartum period. A Breastfeeding/Lactation Educator is defined as a provider who is currently certified as a lactation consultant by the International Board of Lactation Consultant Examiners (IBLCE). If not IBLCE certified, the provider must be a licensed, registered, or certified health care professional with referenced experience and training in lactation management. Breastfeeding/Lactation Educators help mothers initiate or maintain lactation and provide assessment, planning, intervention, and evaluation for optimal breastfeeding, working in conjunction with the mother's physician, midwife and/or baby's pediatrician.

- For the first 12 months following the birth of a child, coverage is provided for rental or purchase of one standard manual or one standard electric breast pump (purchase price up to $400) plus necessary breast pump supplies. The Plan does not cover hospital grade breast pumps (heavy-duty breast pumps designed for multiple users), or any other lactation supplies, such as ointments, wipes, cleaning and storage supplies, nursing bras, or lactation pillows.

• Cervical cancer screening for women who have a cervix. Provided to women ages 21 to 29 with cytology (Pap smear) once every three years; provided to women ages 30 to 65 with HPV testing and Pap smear once every five years or with Pap smear only (without HPV testing) once every three years.

• Chlamydia infection screening for all sexually active non-pregnant young women aged 24 and younger, and for older non-pregnant women who are at increased risk, as part of a well woman visit.. For all pregnant women aged 24 and younger, and for older pregnant women at increased risk, Chlamydia infection screening is covered as part of the prenatal visit.

• FDA-approved contraceptives methods, sterilization procedures, and patient education and counseling for women of reproductive capacity. FDA-approved contraceptive methods, including barrier methods, hormonal methods, and implanted devices, as well as patient education and counseling, as prescribed by a health care provider. The Plan may cover a generic drug without cost sharing and charge cost sharing for an equivalent branded drug. The Plan will accommodate any individual for whom the generic would be medically inappropriate, as determined by the individual's health care provider. Services related to follow-up and management of side effects, counseling for continued adherence, and device removal are also covered without cost sharing.

  The Plan will cover at least one form of contraception in each of the following FDA-approved contraceptive methods with no cost sharing. This coverage includes the clinical services, including patient education and counseling, needed for provision of the contraceptive method:

  - Sterilization surgery for women
  - Surgical sterilization implant for women
  - Implantable rod
  - Intrauterine device (IUD) copper
  - IUD with progestin

- Shot/injection
- Oral contraceptives (combined pill)
- Oral contraceptives (progestin only)
- Oral contraceptives extended/continuous use
- Patch
- Vaginal contraceptive ring
- Diaphragm
- Sponge
- Cervical cap
- Female condom
- Spermicide
- Emergency contraception (Plan B®/Plan B One Step®/Next Choice One Dose®)
- Emergency contraception (Ella®)

The Plan will utilize reasonable medical management techniques to control costs of this benefit, such as imposing cost sharing, including full cost sharing, on some items and services within each contraceptive method listed above. However, if an individual's attending provider recommends a particular contraceptive service or FDA-approved item based on a determination of medical necessity with respect to that individual, the Plan will cover that contraceptive service or item without cost sharing.

- Gonorrhea screening for all sexually active women ages 24 and younger and in older women who are at increased risk for infection, as part of a well woman visit or prenatal visit.
- Counseling for sexually active adolescents and adults who are at increased risk for sexually transmitted infections, once per year as part of a well woman visit.
- Counseling and screening for HIV, once per year as part of a well woman visit, and for pregnant women, including those who present in labor who are untested and whose HIV status is not known.
- Hepatitis B screening for pregnant women at their first prenatal visit.
- Osteoporosis screening for women. Women age 65 and older and younger women whose risk of fracture is equal to or greater than that of a 65-year old white woman who has no additional risk factors will be eligible for routine screening for osteoporosis.

- Rh incompatibility screening for all pregnant women during their first visit for pregnancy related care, and follow-up testing for all unsensitized Rh (D) negative women at 24 to 28 weeks' gestation, unless the biological father is known to be Rh (D) negative.

- Screening for gestational diabetes in asymptomatic pregnant women after 24 weeks of gestation and at the first prenatal visit for pregnant women identified to be at risk for diabetes.

- Tobacco use screening and cessation interventions for all women, as part of a well woman visit, and expanded counseling for pregnant tobacco users. For those who use tobacco products, interventions are limited to two tobacco cessation attempts per year. A cessation attempt includes coverage for: (i) four tobacco cessation counseling sessions of at least ten minutes each (including telephone counseling, group counseling and individual counseling) without prior authorization; and (ii) all FDA-approved tobacco cessation medications (including both prescription and over-the-counter medications) for a 90-day treatment regimen without prior authorization when prescribed by a health care provider, without prior authorization.

- Syphilis screening for all pregnant women or other women at increased risk, as part of a well woman visit.

- Screening and counseling for interpersonal and domestic violence, as part of a well woman visit.

- Depression screening for pregnant and postpartum women.

Covered Preventive Services for Children

- Well baby and well child visits from birth through 21 years as recommended for pediatric preventive health care by "Bright Futures/American Academy of Pediatrics." Visits will include the following age-appropriate screenings and assessments:

  - Developmental screening for children under age 3, and surveillance throughout childhood

  - Behavioral assessments for children of all ages

  - Medical history

  - Blood pressure screening

  - Vision screening

  - Hearing screening

  - Height, weight and body mass index measurements for children

  - Autism screening for children at 18 and 24 months

  - Alcohol and drug use assessments for adolescents

- Critical congenital heart defect screening in newborns
- Hematocrit or hemoglobin screening for children
- Lead screening for children at risk of exposure
- Tuberculin testing for children at higher risk of tuberculosis
- Dyslipidemia screening for children at higher risk of lipid disorders
- Sexually transmitted infection (STI) screening for sexually active adolescents
- Cervical dysplasia screening at age 21
- Oral health risk assessment
- Depression screening for adolescents ages 11 and older

* Intensive behavioral counseling to prevent STIs for all sexually active adolescents.
* Newborn screening tests recommended by the Advisory Committee on Heritable Disorders in Newborns and Children (such as hypothyroidism screening for newborns and sickle cell screening for newborns).
* Counseling for children, adolescents, and young adults ages 10 to 24 years who have fair skin about minimizing their exposure to ultraviolet radiation to reduce the risk for skin cancer.
* Obesity screening for children aged 6 years and older, and counseling or referral to comprehensive, intensive behavioral interventions to promote improvement in weight status.
* Screening for hepatitis B virus infection in adolescents at high risk for infection.
* HIV screening for adolescents ages 15 and older and for younger adolescents at increased risk of infection.
* Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged children and adolescents.
* Application of fluoride varnish to the primary teeth of all infants and children starting at the age of primary tooth eruption.
* Syphilis screening for adolescents who are at increased risk for infection.
* For adolescents, screening and counseling for interpersonal and domestic violence.

Immunizations

Routine adult immunizations are covered for you and your covered eligible dependents who meet the age and gender requirements and who meet the CDC medical criteria for recommendation.

- Immunization vaccines for adults—doses, recommended ages, and recommended populations must be satisfied:
  - Diphtheria/tetanus/pertussis
  - Measles/mumps/rubella (MMR)
  - Influenza
  - Human papillomavirus (HPV)
  - Pneumococcal (polysaccharide)
  - Zoster
  - Hepatitis A
  - Hepatitis B
  - Meningococcal
  - Varicella
- Immunization vaccines for children from birth to age 18—doses, recommended ages, and recommended populations must be satisfied:
  - Hepatitis B
  - Rotavirus
  - Diphtheria, Tetanus, Pertussis
  - Haemophilus influenzae type b
  - Pneumococcal
  - Inactivated Poliovirus
  - Influenza
  - Measles, Mumps, Rubella
  - Varicella

- Hepatitis A
- Meningococcal
- Human papillomavirus (HPV)

Preventive Medications

- Oral fluoride supplements for preschool children older than 6 months whose primary water source is deficient in fluoride.
- Folic acid supplements containing 0.4 to 0.8 mg for women planning or capable of pregnancy.
- Prophylactic ocular topical medication for all newborns for the prevention of gonorrhea.
- Vitamin D supplements for community-dwelling adults age 65 and over who are at increased risk for falls.
- For women at increased risk for breast cancer and at low risk for adverse medication effects, risk-reducing medications such as tamoxifene or raloxifene.
- Aspirin (low dose) as a preventive medication after 12 weeks of gestation in women who are at high risk of preeclampsia.
- Low-dose aspirin for the primary prevention of cardiovascular disease and colorectal cancer in adults ages 50 to 59 years who have a 10% or greater 10-year cardiovascular disease (CVD) risk, are not at increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years.
- Low- to moderate-dose statin preventive medications for the prevention of cardiovascular disease events and mortality in adults ages 40 to 75 without a history of cardiovascular disease (i.e., symptomatic coronary artery disease or ischemic stroke) who have 1 or more cardiovascular disease risk factors (i.e., dyslipidemia, diabetes, hypertension, or smoking) and a calculated 10-year risk of a cardiovascular event of 10% or greater.

Over-the-counter preventive medications require a written prescription from your physician.

Office Visit Coverage

Preventive services are paid for based on the Plan's payment schedules for the individual services. However, there may be limited situations in which an office visit is payable under the preventive services benefit. The following conditions apply to payment for in- network office visits under the preventive services benefit. Non-network office visits are not covered under the preventive services benefit under any condition.

- If a preventive item or service is billed separately from an office visit, then the Plan will impose cost sharing with respect to the office visit.

- If the preventive item or service is not billed separately from the office visit, and the primary purpose of the office visit is the delivery of such preventive item or service, then the Plan will pay 100 percent for the office visit.

- If the preventive item or service is not billed separately from the office visit, and the primary purpose of the office visit is not the delivery of such preventive item or service, then the Plan will impose cost sharing with respect to the office visit.

For example, if a person has a cholesterol-screening test during an office visit, and the doctor bills for the office visit and separately for the lab work associated with the cholesterol-screening test, the Plan will require a copayment for the office visit but not for the lab work. If a person sees a doctor to discuss recurring abdominal pain and has a blood pressure screening during that visit, the Plan will charge a copayment for the office visit because the blood pressure check was not the primary purpose of the office visit.

Well child annual physical exams recommended in the Bright Futures Recommendations are treated as preventive services and paid at 100%. Well woman visits for women beginning in adolescence are also treated as preventive services and paid at 100%.

Preventive Services Coverage Limitations and Exclusions

- Preventive services are covered when performed for preventive screening reasons and billed under the appropriate preventive services codes. Services covered for diagnostic reasons are covered under the applicable benefit, not the preventive services benefit.

- Services covered under the preventive services benefit are not also payable under other portions of the Plan.

- The Plan will use reasonable medical management techniques to control costs of the preventive services benefit. Specifically, the Plan will only cover the most cost-effective test methodology that is medically appropriate for the patient for all preventive tests and services on this list. The Plan will also establish treatment, setting, frequency, and medical management standards for specific preventive services, which must be satisfied in order to obtain payment under the preventive services benefit.

- Immunizations are not covered, even if recommended by the CDC, if the recommendation is based on the fact that some other risk factor is present (e.g., on the basis of occupational, lifestyle, or other indications). Travel immunizations, e.g., typhoid, yellow fever, cholera, plague, and Japanese encephalitis virus) are not covered.

- Examinations, screenings, tests, items or services are not covered when they are investigational or experimental, as determined by the Plan.

- Examinations, screenings, tests, items, or services are not covered when they are provided for the following purposes:

  - When required for education, sports, camp, travel, insurance, marriage, adoption, or other non-medical purposes;

  - When related to judicial or administrative proceedings;

- When related to medical research or trials, except to the extent the Plan is required by law to cover the examination, screening, test, item, or service; or

- When required to maintain employment or a license of any kind.

* Services related to male reproductive capacity, such as vasectomies and condoms, are not covered.

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MEMORANDUM

Via E-Mail

To: Bill Jensen
Associated Administrators LLC

From: Josh Timm
Christopher Heppner

Date: November 17, 2017

Re: **Food Employers Labor Relations Association (FELRA) and United Food & Commercial Workers' (UFCW) VEBA Fund**
Plans XX and XXX Costs Per Enrolled Dependent Child Effective January 1, 2018

The chart below illustrates projected monthly expenses for Plans XX and XXX for an enrolled dependent child effective January 1, 2018. Costs include medical claims, prescription drug claims, and fees associated with the Affordable Care Act (ACA). Projections are based on the final Memorandum of Agreement (MOA) dated November 15, 2016.

Plans XX and XXX Costs Per Enrolled Dependent Child Effective January 1, 2018		
Plan	**Per Child Rate***	**3 or More Children Rate**
Plan XX – Part Time	$117.05	$351.15
Plan XXX – Part Time	$115.34	$346.02

** Based on budget projections with data through June 30, 2016.*

If these costs are adopted as rates for an individual child, the Trustees may consider continuing to use a maximum rate of three times the cost of a single dependent child, which is common in the insurance industry.

Based on the most recent Administrative Manager's Report, there are currently about 14 participants in Plan XX and about 11 participants in Plan XXX.

If you have any questions, please do not hesitate to ask.

The projections in this report are estimates of future costs and are based on information available to Segal Consulting at the time the projections were made. Segal Consulting has not audited the information provided. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, health trend rates and claims volatility. The accuracy and reliability of health projections decrease as the projection period increases. Unless otherwise noted, these projections do not include any cost or savings impact resulting from the new health care reform legislation or other recently passed state or federal regulations.

jt/ch/baa
cc: Mitch Bramstaedt
John Priester

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ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW

ACTIVE HEALTH PLAN

SECOND QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$2,867	451	$3,249,092
SAFEWAY[1]	$2,867	319	2,120,689
TOTAL		770	$5,369,781

AVG. MONTHLY CONTRIBUTIONS[2] $2,325

PLAN I = TIER I

[1]CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN
[2]CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
FULL TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$6,381		430 PART
OPTICAL BENEFIT 12	$6.95	7,278		349 PART
TOTAL OPTICAL		$13,659	$5.91	
DENTAL INDIVIDUAL[1]	$28.62	$24,542		329 PART
DENTAL FAMILY[1]	$56.72	71,387		449 PART
DENTAL 27[1]	$139.48	406		1 PART
TOTAL DENTAL		$96,335	$41.70	
DRUG	$.80/SCRIPT	$906,996	$392.64	5,779 SCRIPTS
HMO KAISER	$1,457.33	$18,945		4 PART
HOSPITAL		6,602		
SURGICAL		26,502		
DIAGNOSTIC		15,224		
MAJOR MEDICAL		1,978,304		
MEDICAL ADMINISTRATION[2]	$13.35	30,986		774 PART
TOTAL MEDICAL		$2,076,563	$898.95	
BEHAVIORAL HEALTH	$2.59	$6,024	$2.61	775 PART
BEHAVIORAL HEALTH		$87,618	$37.93	
E.A.P.	$.67	$1,559	$0.67	775 PART
UTILIZATION MANAGEMENT	$2.35	$5,970	$2.58	776 PART
DISEASE MANAGEMENT	$2.06	$9,197	$3.98	785 PART
P.P.O. CAREFIRST FLEXLINK	$19.61	$10,107	$4.38	170 PART
P.P.O. CAREFIRST NETWORK	$3.88	$7,097	$3.07	610 PART
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$1,116	$0.48	
LIFE-AD&D	$.175/.018/1000	$7,315	$3.17	785 PART
A & S		$269,136	$116.51	
SUB TOTAL		$3,498,692	$1,514.58	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$31,671	$13.71	808 PART
MISCELLANEOUS		$16,896	$7.31	
SUB TOTAL		$48,567	$21.02	
TOTAL		**$3,547,259**	**$1,535.60**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN I
FULL TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$737,098	$2,467,046			$3,204,144
EMPLOYER CONTR - RETIREE	30,872	2,902,735			2,933,607
MISC. INCOME-DENTAL	239	239			478
-RETIREE	938,404	939,558			1,877,962
-LOA	0	0			0
-COBRA	2,550	6,356			8,906
-HMO COPAY	11,046	10,257			21,303
TOTAL	$1,720,209	$6,326,191	$0	$0	$8,046,400
EXPENSES					
MEDICAL	$2,049,429	$2,076,563			$4,125,992
RETIREE	2,915,447	4,019,712			6,935,159
A & S	268,892	269,136			538,028
DENTAL	108,369	96,335			204,704
DRUG	520,802	906,996			1,427,798
BEHAVIORAL HEALTH	39,840	93,642			133,482
OPTICAL	13,794	13,659			27,453
LIFE & AD & D	7,450	7,315			14,765
UTILIZATION MANAGEMENT	5,546	5,970			11,516
DISEASE MANAGEMENT	8,175	9,197			17,372
E.A.P.	1,574	1,559			3,133
P.P.O.	18,354	18,320			36,674
OPERATING EXPENSE	64,317	48,567			112,884
TOTAL EXPENSE	$6,021,989	$7,566,971	$0	$0	$13,588,960
SURPLUS (DEFICIT)	($4,301,780)	($1,240,780)	$0	$0	($5,542,560)
AVERAGE INCOME	$735	$2,739			$1,737
AVERAGE EXPENSE	$2,573	$3,276			$2,925
SURPLUS (DEFICIT)	($1,838)	($537)	$0	$0	($1,188)
TOTAL PARTICIPANTS	780	770			775

PLAN I
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$737,098	$2,467,046			$3,204,144
MISC. INCOME-DENTAL	239	239			478
-LOA	0	0			0
-COBRA	2,550	6,356			8,906
-HMO COPAY	11,046	10,257			21,303
TOTAL	$750,933	$2,483,898	$0	$0	$3,234,831
EXPENSES					
MEDICAL	$2,049,429	$2,076,563			$4,125,992
A & S	268,892	269,136			538,028
DENTAL	108,369	96,335			204,704
DRUG	520,802	906,996			1,427,798
BEHAVIORAL HEALTH	39,840	93,642			133,482
OPTICAL	13,794	13,659			27,453
LIFE & AD & D	7,450	7,315			14,765
UTILIZATION MANAGEMENT	5,546	5,970			11,516
DISEASE MANAGEMENT	8,175	9,197			17,372
E.A.P.	1,574	1,559			3,133
P.P.O.	18,354	18,320			36,674
OPERATING EXPENSE	64,317	48,567			112,884
TOTAL EXPENSE	$3,106,542	$3,547,259	$0	$0	$6,653,801
SURPLUS (DEFICIT)	**($2,355,609)**	**($1,063,361)**	**$0**	**$0**	**($3,418,970)**
AVERAGE INCOME	$321	$1,075			$698
AVERAGE EXPENSE	$1,328	$1,536			$1,432
SURPLUS (DEFICIT)	($1,007)	($461)	$0	$0	($734)
TOTAL PARTICIPANTS	780	770			775

PLAN I
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	$2,739,990	$2,710,749	$2,654,434	$2,564,544	$10,669,717
EMPLOYER CONTR - RETIREE	2,967,037	2,948,729	2,912,045	2,794,221	11,622,032
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	940,844	935,716	943,490	945,111	3,765,161
-LOA	0	0	0	0	0
-COBRA	1,878	0	3,310	1,698	6,886
-HMO COPAY	24,742	19,046	15,034	16,698	75,520
TOTAL	$6,674,730	$6,614,479	$6,528,552	$6,322,511	$26.140,272
EXPENSES					
MEDICAL	$1,481,268	$2,078,949	$1,919,660	$2,252,109	$7,731,986
RETIREE	4,891,069	4,373,130	3,070,507	4,097,019	16,431,725
A & S	211,284	249,303	220,942	256,919	938,448
DENTAL	116,407	115,331	113,183	110,893	455,814
DRUG	709,786	879,608	743,847	912,033	3,245,274
BEHAVIORAL HEALTH	47,208	32,284	48,777	22,308	150,577
OPTICAL	14,824	14,651	14,408	14,111	57,994
LIFE & AD & D	7,911	7,856	7,766	7,604	31,137
UTILIZATION MANAGEMENT	6,153	6,554	6,591	6,002	25,300
DISEASE MANAGEMENT	9,984	9,914	9,810	9,510	39,218
E.A.P.	1,681	1,662	1,634	1,608	6,585
P.P.O.	19,278	19,421	18,883	18,060	75,642
OPERATING EXPENSE	88,746	53,012	45,186	64,351	251,295
TOTAL EXPENSE	$7,605,599	$7,841,675	$6,221,194	$7,772,527	$29,440,995
SURPLUS (DEFICIT)	**($930,869)**	**($1,227,196)**	**$307,358**	**($1,450,016)**	**($3,300,723)**
AVERAGE INCOME	$2,633	$2,644	$2,664	$2,671	$2,653
AVERAGE EXPENSE	$3,000	$3,134	$2,538	$3,284	$2,989
SURPLUS (DEFICIT)	($367)	($490)	$126	($613)	($336)
TOTAL PARTICIPANTS	845	834	817	789	821

PLAN I
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$2,871	100	$726,616
SAFEWAY	$2,871	43	255,041
TOTAL		143	$981,657

AVG. MONTHLY CONTRIBUTIONS[1] $2,288

PLAN I = TIER I

[1]CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$1,026		69 PART
OPTICAL BENEFIT 12	$6.95	1,139		55 PART
TOTAL OPTICAL		$2,165	$5.05	
DENTAL INDIVIDUAL[1]	$28.62	$4,901		66 PART
DENTAL FAMILY[1]	$56.72	9,165		58 PART
TOTAL DENTAL		$14,066	$32.79	
DRUG	$.80/SCRIPT	$109,765	$255.86	788 SCRIPTS
HMO KAISER	$1,391.67	$4,175		1 PART
HOSPITAL		2,543		
SURGICAL		4,423		
DIAGNOSTIC		2,773		
MAJOR MEDICAL		208,375		
MEDICAL ADMINISTRATION[2]	$13.35	4,926		123 PART
TOTAL MEDICAL		$227,215	$529.64	
BEHAVIORAL HEALTH	$2.59	$954	$2.22	123 PART
BEHAVIORAL HEALTH		$2,526	$5.89	
E.A.P.	$.67	$245	$0.57	123 PART
UTILIZATION MANAGEMENT	$2.35	$873	$2.03	122 PART
DISEASE MANAGEMENT	$2.06	$1,347	$3.14	125 PART
P.P.O. CAREFIRST FLEXLINK	$19.61	$1,665	$3.88	28 PART
P.P.O. CAREFIRST NETWORK	$3.88	$1,106	$2.58	95 PART
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$182	$0.42	
LIFE-AD&D	$.175/.018/1000	$496	$1.16	124 PART
A & S		$7,705	$17.96	
SUB TOTAL		**$370,310**	$863.19	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$5,017	$11.69	128 PART
MISCELLANEOUS		$3,138	$7.31	
SUB TOTAL		$8,155	$19.00	
TOTAL		**$378,465**	**$882.19**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN I
PART TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$460,917	$464,170			$925,087
EMPLOYER CONTR - RETIREE	527,767	517,487			1,045,254
MISC. INCOME-DENTAL	0	0			0
-RETIREE	199,542	199,965			399,507
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	3,831	1,916			5,747
TOTAL	$1,192,057	$1,183,538	$0	$0	$2,375,595
EXPENSES					
MEDICAL	$181,939	$227,215			$409,154
RETIREE	507,427	687,363			1,194,790
A & S	6,893	7,705			14,598
DENTAL	16,316	14,066			30,382
DRUG	70,433	109,765			180,198
BEHAVIORAL HEALTH	7,952	3,480			11,432
OPTICAL	2,211	2,165			4,376
LIFE & AD & D	510	496			1,006
UTILIZATION MANAGEMENT	886	873			1,759
DISEASE MANAGEMENT	1,225	1,347			2,572
E.A.P.	252	245			497
P.P.O.	3,031	2,953			5,984
OPERATING EXPENSE	10,348	8,155			18,503
TOTAL EXPENSE	$809,423	$1,065,828	$0	$0	$1,875,251
SURPLUS (DEFICIT)	**$382,634**	**$117,710**	**$0**	**$0**	**$500,344**
AVERAGE INCOME	$3,129	$2,759			$2,944
AVERAGE EXPENSE	$2,124	$2,484			$2,304
SURPLUS (DEFICIT)	$1,005	$275	$0	$0	$640
TOTAL PARTICIPANTS	127	143			135

PLAN I
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$460,917	$464,170			$925,087
MISC. INCOME-DENTAL	0	0			0
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	3,831	1,916			5,747
TOTAL	$464,748	$466,086	$0	$0	$930,834
EXPENSES					
MEDICAL	$181,939	$227,215			$409,154
A & S	6,893	7,705			14,598
DENTAL	16,316	14,066			30,382
DRUG	70,433	109,765			180,198
BEHAVIORAL HEALTH	7,952	3,480			11,432
OPTICAL	2,211	2,165			4,376
LIFE & AD & D	510	496			1,006
UTILIZATION MANAGEMENT	886	873			1,759
DISEASE MANAGEMENT	1,225	1,347			2,572
E.A.P.	252	245			497
P.P.O.	3,031	2,953			5,984
OPERATING EXPENSE	10,348	8,155			18,503
TOTAL EXPENSE	$301,996	$378,465	$0	$0	$680,461
SURPLUS (DEFICIT)	**$162,752**	**$87,621**	**$0**	**$0**	**$250,373**
AVERAGE INCOME	$1,220	$1,086			$1,153
AVERAGE EXPENSE	$793	$882			$838
SURPLUS (DEFICIT)	$427	$204	$0	$0	$315
TOTAL PARTICIPANTS	127	143			135

PLAN I
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	$456,579	$440,311	$429,465	$419,706	$1,746,061
EMPLOYER CONTR - RETIREE	426,831	405,056	399,237	386,455	1,617,579
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	197,893	197,591	199,102	201,483	796,069
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	1,766	1,764	2,150	1,916	7,596
TOTAL	$1,083,069	$1,044,722	$1,029,954	$1,009,560	$4,167,305
EXPENSES					
MEDICAL	$293,980	$187,771	$326,310	$226,194	$1,034,255
RETIREE	816,906	740,499	553,151	637,741	2,748,297
A & S	9,404	8,173	13,930	6,688	38,195
DENTAL	18,806	17,907	17,241	16,923	70,877
DRUG	222,815	232,178	79,943	168,176	703,112
BEHAVIORAL HEALTH	4,717	9,923	3,422	4,429	22,491
OPTICAL	2,584	2,378	2,307	2,276	9,545
LIFE & AD & D	579	552	534	526	2,191
UTILIZATION MANAGEMENT	1,179	958	924	907	3,968
DISEASE MANAGEMENT	1,669	1,603	1,517	1,453	6,242
E.A.P.	283	271	264	259	1,077
P.P.O.	3,357	3,268	3,116	3,086	12,827
OPERATING EXPENSE	14,633	8,660	7,254	10,408	40,955
TOTAL EXPENSE	$1,390,912	$1,214,141	$1,009,913	$1,079,066	$4,694,032
SURPLUS (DEFICIT)	**($307,843)**	**($169,419)**	**$20,041**	**($69,506)**	**($526,727)**
AVERAGE INCOME	$2,560	$2,561	$2,601	$2,609	$2,583
AVERAGE EXPENSE	$3,288	$2,976	$2,550	$2,788	$2,901
SURPLUS (DEFICIT)	($728)	($415)	$51	($179)	($318)
TOTAL PARTICIPANTS	141	136	132	129	135

PLAN X
FULL TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS[1]	$830	64	$139,597
GIANT	$830	2,768	6,892,320
LOCAL 400 STAFF TEMPS	$830	0	0
SAFEWAY	$830	1,832	4,560,850
SAFEWAY DELAWARE	$830	74	184,260
TOTAL		4,738	$11,777,027

AVG. MONTHLY CONTRIBUTIONS $829

PLAN X = TIER II

[1]CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

PLAN X
FULL TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$69,542	$4.89	4,683 PART
DENTAL FAMILY[1]	$59.76	$413,992		2,463 PART
DENTAL INDIVIDUAL[1]	$29.04	168,553		2,219 PART
TOTAL DENTAL		$582,545	$40.98	
DRUG	$.80/SCRIPT	$2,869,291	$201.86	25,212 SCRIPTS
HMO KAISER	$927.84	$308,971		111 PART
MEDICAL INDIVIDUAL		3,844,662		
MEDICAL FAMILY		3,364,519		
MEDICAL ADMINISTRATION[2]	$13.35	183,429		4,580 PART
TOTAL MEDICAL		$7,701,581	$541.83	
BEHAVIORAL HEALTH	$2.59	$35,507	$2.50	4,570 PART
BEHAVIORAL HEALTH		$248,739	$17.50	
E.A.P.	$0.67	$9,185	$0.65	4,570 PART
UTILIZATION MANAGEMENT	$2.35	$33,526	$2.36	4,564 PART
DISEASE MANAGEMENT	$2.06	$56,276	$3.96	4,608 PART
P.P.O. CAREFIRST FLEXLINK	$19.61	$60,861	$4.28	1,022 PART
P.P.O. CAREFIRST NETWORK	$3.88	$41,361	$2.91	3,553 PART
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$6,845	$0.48	
LIFE-AD&D	$.175/.018/1000	$19,811	$1.39	4,709 PART
A & S		$863,717	$60.77	
SUB TOTAL		**$12,598,787**	$886.36	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$190,909	$13.43	4,868 PART
MISCELLANEOUS		$103,963	$7.31	
SUB TOTAL		$294,872	$20.74	
TOTAL		**$12,893,659**	**$907.10**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN X
FULL TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$2,332,300	$11,777,027			$14,109,327
MISC. INCOME-LOA	0	0			0
-COBRA	21,711	41,341			63,052
-HMO COPAY	168,570	139,213			307,783
TOTAL INCOME	$2,522,581	$11,957,581	$0	$0	$14,480,162
EXPENSES					
MEDICAL	$7,490,383	$7,701,581			$15,191,964
A & S	928,635	863,717			1,792,352
DENTAL	652,032	582,545			1,234,577
DRUG	857,270	2,869,291			3,726,561
BEHAVIORAL HEALTH	355,381	284,246			639,627
OPTICAL	69,994	69,542			139,536
LIFE & AD & D	19,888	19,811			39,699
UTILIZATION MANAGEMENT	32,379	33,526			65,905
DISEASE MANAGEMENT	49,323	56,276			105,599
E.A.P.	9,236	9,185			18,421
P.P.O.	108,641	109,067			217,708
OPERATING EXPENSE	390,492	294,872			685,364
TOTAL EXPENSE	$10,963,654	$12,893,659	$0	$0	$23,857,313
SURPLUS (DEFICIT)	($8,441,073)	($936,078)	$0	$0	($9,377,151)
AVERAGE INCOME	$176	$841			$509
AVERAGE EXPENSE	$764	$907			$836
SURPLUS (DEFICIT)	($588)	($66)	$0	$0	($327)
TOTAL PARTICIPANTS	4,786	4,738			4,762

PLAN X
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$2,332,300	$11,777,027			$14,109,327
MISC. INCOME-LOA	0	0			0
-COBRA	21,711	41,341			63,052
-HMO COPAY	168,570	139,213			307,783
TOTAL INCOME	$2,522,581	$11,957,581	$0	$0	$14,480,162
EXPENSES					
MEDICAL	$7,490,383	$7,701,581			$15,191,964
A & S	928,635	863,717			1,792,352
DENTAL	652,032	582,545			1,234,577
DRUG	857,270	2,869,291			3,726,561
BEHAVIORAL HEALTH	355,381	284,246			639,627
OPTICAL	69,994	69,542			139,536
LIFE & AD & D	19,888	19,811			39,699
UTILIZATION MANAGEMENT	32,379	33,526			65,905
DISEASE MANAGEMENT	49,323	56,276			105,599
E.A.P.	9,236	9,185			18,421
P.P.O.	108,641	109,067			217,708
OPERATING EXPENSE	390,492	294,872			685,364
TOTAL EXPENSE	$10,963,654	$12,893,659	$0	$0	$23,857,313
SURPLUS (DEFICIT)	**($8,441,073)**	**($936,078)**	**$0**	**$0**	**($9,377,151)**
AVERAGE INCOME	$176	$841			$509
AVERAGE EXPENSE	$764	$907			$836
SURPLUS (DEFICIT)	($588)	($66)	$0	$0	($327)
TOTAL PARTICIPANTS	4,786	4,738			4,762

PLAN X
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$12,283,230	$12,181,910	$12,086,460	$11,940,380	$48,491,980
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	27,704	30,548	25,059	18,455	101,766
-HMO COPAY	174,048	163,207	145,182	150,837	633,274
TOTAL INCOME	$12,484,982	$12,375,665	$12,256,701	$12,109,672	$49,227,020
EXPENSES					
MEDICAL	$6,003,837	$6,112,263	$6,257,758	$6,845,797	$25,219,655
A & S	863,722	910,486	926,825	946,219	3,647,252
DENTAL	659,775	662,081	660,179	654,429	2,636,464
DRUG	2,743,329	3,398,306	2,789,546	3,225,584	12,156,765
BEHAVIORAL HEALTH	234,215	306,949	269,012	245,891	1,056,067
OPTICAL	70,508	71,003	70,973	70,275	282,759
LIFE & AD & D	19,930	20,121	20,176	20,041	80,268
UTILIZATION MANAGEMENT	32,836	32,704	33,255	32,641	131,436
DISEASE MANAGEMENT	55,710	57,771	56,317	56,055	225,853
E.A.P.	9,225	9,305	9,285	9,267	37,082
P.P.O.	103,405	105,980	105,127	104,458	418,970
OPERATING EXPENSE	504,565	308,392	264,804	386,184	1,463,945
TOTAL EXPENSE	$11,301,057	$11,995,361	$11,463,257	$12,596,841	$47,356,516
SURPLUS (DEFICIT)	**$1,183,925**	**$380,304**	**$793,444**	**($487,169)**	**$1,870,504**
AVERAGE INCOME	$849	$843	$842	$842	$844
AVERAGE EXPENSE	$769	$817	$787	$876	$812
SURPLUS (DEFICIT)	$80	$26	$55	($34)	$32
TOTAL PARTICIPANTS	4,899	4,892	4,854	4,795	4,860

PLAN X
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS
INDIVIDUAL

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$479	1	$958
GIANT	$479	2,486	3,559,141
SAFEWAY	$479	1,087	1,560,019
SAFEWAY DELAWARE	$479	57	81,909
TOTAL		3,631	$5,202,027

AVG. MONTHLY CONTRIBUTIONS $478

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES
INDIVIDUAL

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$49,213	$4.52	3,314 PART
DENTAL[1]	$29.04	$251,730	$23.11	3,315 PART
DRUG	$.80/SCRIPT	$1,034,582	$94.98	11,099 SCRIPTS
HMO KAISER	$668.28	$54,799		27 PART
MEDICAL		4,951,999		
MEDICAL ADMINISTRATION[2]	$13.35	131,951		3,295 PART
TOTAL MEDICAL		$5,138,749	$471.75	
BEHAVIORAL HEALTH	$2.59	$25,651	$2.35	3,301 PART
BEHAVIORAL HEALTH		$88,363	$8.11	
E.A.P.	$0.67	$6,635	$0.61	3,301 PART
UTILIZATION MANAGEMENT	$2.35	$23,947	$2.20	3,300 PART
DISEASE MANAGEMENT	$2.06	$20,870	$1.92	3,384 PART
P.P.O. CAREFIRST FLEXLINK	$19.61	$37,715	$3.46	633 PART
P.P.O. CAREFIRST NETWORK	$3.88	$31,304	$2.87	2,689 PART
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$5,311	$0.49	
LIFE-AD&D	$.175/.018/1000	$9,372	$0.86	3,396 PART
A & S		$270,397	$24.82	
SUB TOTAL		**$6,993,839**	$642.05	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$147,521	$13.54	3,766 PART
MISCELLANEOUS		$79,673	$7.31	
SUB TOTAL		$227,194	$20.85	
TOTAL		**$7,221,033**	**$662.90**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN X
PART TIME
SECOND QUARTER 2017

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$1,212,379	$5,202,027			$6,414,406
MISC. INCOME-LOA	0	0			0
-COBRA	11,019	11,311			22,330
-HMO COPAY	26,060	23,368			49,428
TOTAL INCOME	$1,249,458	$5,236,706	$0	$0	$6,486,164
EXPENSES					
MEDICAL	$3,594,341	$5,138,749			$8,733,090
A & S	271,735	270,397			542,132
DENTAL	302,789	251,730			554,519
DRUG	303,538	1,034,582			1,338,120
BEHAVIORAL HEALTH	128,475	114,014			242,489
OPTICAL	50,589	49,213			99,802
LIFE & AD & D	9,689	9,372			19,061
UTILIZATION MANAGEMENT	24,419	23,947			48,366
DISEASE MANAGEMENT	18,565	20,870			39,435
E.A.P.	6,816	6,635			13,451
P.P.O.	75,943	74,330			150,273
OPERATING EXPENSES	305,870	227,194			533,064
TOTAL EXPENSE	$5,092,769	$7,221,033	$0	$0	$12,313,802
SURPLUS (DEFICIT)	**($3,843,311)**	**($1,984,327)**	**$0**	**$0**	**($5,827,638)**
AVERAGE INCOME	$112	$481			$297
AVERAGE EXPENSE	$457	$663			$560
SURPLUS (DEFICIT)	($345)	($182)	$0	$0	($263)
TOTAL PARTICIPANTS	3,713	3,631			3,672

PLAN X
PART TIME
2017

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$1,212,379	$5,202,027			$6,414,406
MISC. INCOME-LOA	0	0			0
-COBRA	11,019	11,311			22,330
-HMO COPAY	26,060	23,368			49,428
TOTAL INCOME	**$1,249,458**	**$5,236,706**	**$0**	**$0**	**$6,486,164**
EXPENSES					
MEDICAL	$3,594,341	$5,138,749			$8,733,090
A & S	271,735	270,397			542,132
DENTAL	302,789	251,730			554,519
DRUG	303,538	1,034,582			1,338,120
BEHAVIORAL HEALTH	128,475	114,014			242,489
OPTICAL	50,589	49,213			99,802
LIFE & AD & D	9,689	9,372			19,061
UTILIZATION MANAGEMENT	24,419	23,947			48,366
DISEASE MANAGEMENT	18,565	20,870			39,435
E.A.P.	6,816	6,635			13,451
P.P.O.	75,943	74,330			150,273
OPERATING EXPENSES	305,870	227,194			533,064
TOTAL EXPENSE	**$5,092,769**	**$7,221,033**	**$0**	**$0**	**$12,313,802**
SURPLUS (DEFICIT)	**($3,843,311)**	**($1,984,327)**	**$0**	**$0**	**($5,827,638)**
AVERAGE INCOME	$112	$481			$297
AVERAGE EXPENSE	$457	$663			$560
SURPLUS (DEFICIT)	($345)	($182)	$0	$0	($263)
TOTAL PARTICIPANTS	**3,713**	**3,631**			**3,672**

PLAN X
PART TIME
2016

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$5,771,950	$5,721,658	$5,476,886	$5,504,189	$22,474,683
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	21,013	22,954	16,075	12,389	72,431
-HMO COPAY	31,138	29,194	27,921	27,252	115,505
TOTAL INCOME	$5,824,101	$5,773,806	$5,520,882	$5,543,830	$22,662,619
EXPENSES					
MEDICAL	$3,541,912	$3,044,367	$3,671,273	$2,846,396	$13,103,948
A & S	226,678	227,860	235,273	216,490	906,301
DENTAL	327,056	318,463	314,464	309,693	1,269,676
DRUG	1,409,949	1,463,914	1,311,043	1,469,707	5,654,613
BEHAVIORAL HEALTH	112,198	172,288	68,468	71,194	424,148
OPTICAL	54,742	53,247	52,564	51,748	212,301
LIFE & AD & D	10,380	10,062	9,934	9,818	40,194
UTILIZATION MANAGEMENT	25,954	25,731	25,812	24,816	102,313
DISEASE MANAGEMENT	22,815	21,046	21,887	21,632	87,380
E.A.P.	7,360	7,164	7,078	6,979	28,581
P.P.O.	78,931	77,813	75,595	73,662	306,001
OPERATING EXPENSES	419,530	251,288	212,437	305,743	1,188,998
TOTAL EXPENSE	$6,237,505	$5,673,243	$6,005,828	$5,407,878	$23,324,454
SURPLUS (DEFICIT)	**($413,404)**	**$100,563**	**($484,946)**	**$135,952**	**($661,835)**
AVERAGE INCOME	$483	$483	$483	$482	$483
AVERAGE EXPENSE	$518	$475	$525	$471	$497
SURPLUS (DEFICIT)	($35)	$8	($42)	$11	($14)
TOTAL PARTICIPANTS	4,017	3,983	3,811	3,831	3,911

PLAN X
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$1,096	1	$2,192
GIANT	$1,096	759	2,493,400
SAFEWAY	$1,096	262	862,552
SAFEWAY DELAWARE	$1,096	13	44,724
TOTAL		1,035	$3,402.868

AVG. MONTHLY CONTRIBUTIONS $1,096

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES
DEPENDENT

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$15,098	$4.86	1,017 PART
DENTAL[1]	$59.76	$170,738	$54.99	1,016 PART
DRUG	$.80/SCRIPT	$790,638	$254.63	7,859 SCRIPTS
HMO KAISER	$1,164.88	$157,259		45 PART
MEDICAL		2,047,156		
MEDICAL ADMINISTRATION[2]	$13.35	38,647		965 PART
TOTAL MEDICAL		$2,243,062	$722.40	
BEHAVIORAL HEALTH	$2.59	$7,511	$2.42	967 PART
BEHAVIORAL HEALTH		$119,344	$38.44	
E.A.P.	$.67	$1,944	$0.63	967 PART
UTILIZATION MANAGEMENT	$2.35	$7,697	$2.48	966 PART
DISEASE MANAGEMENT	$2.06	$16,551	$5.33	955 PART
P.P.O. CAREFIRST FLEXLINK	$19.61	$13,576	$4.37	228 PART
P.P.O. CAREFIRST NETWORK	$3.88	$8,645	$2.78	743 PART
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$1,436	$0.46	
LIFE-AD&D	$.175/.018/1000	$2,720	$0.88	985 PART
A & S		$73,111	$23.55	
SUB TOTAL		**$3,472,071**	$1,118.22	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$39,795	$12.82	1,018 PART
MISCELLANEOUS		$22,710	$7.31	
SUB TOTAL		$62,505	$20.13	
TOTAL		**$3,534,576**	**$1,138.35**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN X
PART TIME
SECOND QUARTER 2017

DEPENDENT
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$843,920	$3,402,868			$4,246,788
MISC. INCOME -LOA	0	0			0
-COBRA	3,315	1,105			4,420
-HMO COPAY	68,558	48,073			116,631
-DEP. COPAY	0	0			0
TOTAL INCOME	**$915,793**	**$3,452,046**	**$0**	**$0**	**$4,367,839**
EXPENSES					
MEDICAL	$2,053,026	$2,243,062			$4,296,088
A & S	89,860	73,111			162,971
DENTAL	185,196	170,738			355,934
DRUG	316,635	790,638			1,107,273
BEHAVIORAL HEALTH	71,342	126,855			198,197
OPTICAL	15,023	15,098			30,121
LIFE & AD & D	2,669	2,720			5,389
UTILIZATION MANAGEMENT	7,081	7,697			14,778
DISEASE MANAGEMENT	14,812	16,551			31,363
E.A.P.	1,933	1,944			3,877
P.P.O.	23,140	23,657			46,797
OPERATING EXPENSE	81,685	62,505			144,190
TOTAL EXPENSE	**$2,862,402**	**$3,534,576**	**$0**	**$0**	**$6,396,978**
SURPLUS (DEFICIT)	**($1,946,609)**	**($82,530)**	**$0**	**$0**	**($2,029,139)**
AVERAGE INCOME	$304	$1,112			$708
AVERAGE EXPENSE	$949	$1,138			$1,044
SURPLUS (DEFICIT)	($645)	($26)	$0	$0	($336)
TOTAL PARTICIPANTS	1,005	1,035			1,020

PLAN X
PART TIME
2017

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$843,920	$3,402,868			$4,246,788
MISC. INCOME -LOA	0	0			0
-COBRA	3,315	1,105			4,420
-HMO COPAY	68,558	48,073			116,631
-DEP. COPAY	0	0			0
TOTAL INCOME	$915,793	$3,452,046	$0	$0	$4,367,839
EXPENSES					
MEDICAL	$2,053,026	$2,243,062			$4,296,088
A & S	89,860	73,111			162,971
DENTAL	185,196	170,738			355,934
DRUG	316,635	790,638			1,107,273
BEHAVIORAL HEALTH	71,342	126,855			198,197
OPTICAL	15,023	15,098			30,121
LIFE & AD & D	2,669	2,720			5,389
UTILIZATION MANAGEMENT	7,081	7,697			14,778
DISEASE MANAGEMENT	14,812	16,551			31,363
E.A.P.	1,933	1,944			3,877
P.P.O.	23,140	23,657			46,797
OPERATING EXPENSE	81,685	62,505			144,190
TOTAL EXPENSE	$2,862,402	$3,534,576	$0	$0	$6,396,978
SURPLUS (DEFICIT)	**($1,946,609)**	**($82,530)**	**$0**	**$0**	**($2,029,139)**
AVERAGE INCOME	$304	$1,112			$708
AVERAGE EXPENSE	$949	$1,138			$1,044
SURPLUS (DEFICIT)	($645)	($26)	$0	$0	($336)
TOTAL PARTICIPANTS	1,005	1,035			1,020

PLAN X
PART TIME
2016

DEPENDENT
QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$3,324,168	$3,239,776	$3,616,800	$3,317,592	$13,498,336
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,541	7,633	6,629	7,734	32,537
-HMO COPAY	73,576	64,404	62,937	59,472	260,389
-DEP. COPAY	0	0	0	0	0
TOTAL INCOME	$3,408,285	$3,311,813	$3,686,366	$3,384,798	$13,791,262
EXPENSES					
MEDICAL	$2,240,997	$1,873,258	$1,980,918	$2,107,965	$8,203,138
A & S	86,320	66,624	77,777	42,515	273,236
DENTAL	191,294	193,734	192,209	191,477	768,714
DRUG	814,816	1,001,810	856,396	1,048,742	3,721,764
BEHAVIORAL HEALTH	44,901	94,660	70,590	162,598	372,749
OPTICAL	15,499	15,741	15,608	15,543	62,391
LIFE & AD & D	2,766	2,861	2,814	2,816	11,257
UTILIZATION MANAGEMENT	7,305	7,578	7,510	7,382	29,775
DISEASE MANAGEMENT	17,045	16,987	17,324	17,094	68,450
E.A.P.	1,965	1,998	1,981	1,995	7,939
P.P.O.	22,020	23,019	22,470	22,752	90,261
OPERATING EXPENSE	104,340	62,826	54,996	84,135	306,297
TOTAL EXPENSE	$3,549,268	$3,361,096	$3,300,593	$3,705,014	$13,915,971
SURPLUS (DEFICIT)	**($140,983)**	**($49,283)**	**$385,773**	**($320,216)**	**($124,709)**
AVERAGE INCOME	$1,124	$1,120	$1,117	$1,117	$1,120
AVERAGE EXPENSE	$1,170	$1,136	$1,000	$1,223	$1,132
SURPLUS (DEFICIT)	($46)	($16)	$117	($106)	($12)
TOTAL PARTICIPANTS	1,011	986	1,100	1,010	1,027

PLAN XX
FULL TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$267	17	$13,884
GIANT	$267	319	254,985
SAFEWAY	$267	306	244,557
SAFEWAY DELAWARE	$267	9	7,476
TOTAL		651	$520,902

AVG. MONTHLY CONTRIBUTIONS $267

PLAN XX
FULL TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$5,979	$3.06	403 PART
DENTAL FAMILY[1]	$35.23	$11,153		118 PART
DENTAL INDIVIDUAL[1]	$17.11	11,421		284 PART
TOTAL DENTAL		$22,574	$11.56	
DRUG	$.80/SCRIPT	$125,410	$64.21	972 SCRIPTS
HMO KAISER	$582.05	$1,746		1 PART
MEDICAL INDIVIDUAL		125,825		
MEDICAL FAMILY		113,954		
MEDICAL ADMINISTRATION[2]	$13.35	16,127		403 PART
TOTAL MEDICAL		$257,652	$131.93	
BEHAVIORAL HEALTH	$2.59	$3,139	$1.61	404 PART
BEHAVIORAL HEALTH		$10,587	$5.42	
UTILIZATION MANAGEMENT	$2.35	$2,904	$1.49	402 PART
DISEASE MANAGEMENT	$2.06	$4,054	$2.08	415 PART
P.P.O CAREFIRST FLEXLINK	$19.61	$4,558	$2.33	77 PART
P P O CAREFIRST NETWORK	$3.88	$3,837	$1.96	330 PART
LIFE-AD&D	$.175/.018/1000	$1,183	$0.61	408 PART
A & S		$30,959	$15.85	
SUB TOTAL		**$472,836**	$242.11	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$24,416	$12.50	623 PART
MISCELLANEOUS		$14,284	$7.31	
SUB TOTAL		$38,700	$19.81	
TOTAL		**$511,536**	**$261.92**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN XX
FULL TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$72,357	$520,902			$593,259
MISC. INCOME -LOA	0	0			0
-COBRA	913	1,956			2,869
TOTAL INCOME	$73,270	$522,858	$0	$0	$596,128
EXPENSES					
MEDICAL	$282,495	$257,652			$540,147
A & S	16,170	30,959			47,129
DENTAL	28,212	22,574			50,786
DRUG	143,275	125,410			268,685
BEHAVIORAL HEALTH	18,819	13,726			32,545
OPTICAL	6,064	5,979			12,043
LIFE & AD & D	1,160	1,183			2,343
UTILIZATION MANAGEMENT	2,946	2,904			5,850
DISEASE MANAGEMENT	3,512	4,054			7,566
P.P.O.	8,208	8,395			16,603
OPERATING EXPENSE	50,543	38,700			89,243
TOTAL EXPENSE	$561,404	$511,536	$0	$0	$1,072,940
SURPLUS (DEFICIT)	**($488,134)**	**$11,322**	**$0**	**$0**	**($476,812)**
AVERAGE INCOME	$40	$268			$154
AVERAGE EXPENSE	$303	$262			$283
SURPLUS (DEFICIT)	($263)	$6	$0	$0	($129)
TOTAL PARTICIPANTS	617	651			634

PLAN XX
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$72,357	$520,902			$593,259
MISC. INCOME -LOA	0	0			0
-COBRA	913	1,956			2,869
TOTAL INCOME	$73,270	$522,858	$0	$0	$596.128
EXPENSES					
MEDICAL	$282,495	$257,652			$540,147
A & S	16,170	30,959			47,129
DENTAL	28,212	22,574			50,786
DRUG	143,275	125,410			268,685
BEHAVIORAL HEALTH	18,819	13,726			32,545
OPTICAL	6,064	5,979			12,043
LIFE & AD & D	1,160	1,183			2,343
UTILIZATION MANAGEMENT	2,946	2,904			5,850
DISEASE MANAGEMENT	3,512	4,054			7,566
P.P.O.	8,208	8,395			16,603
OPERATING EXPENSE	50,543	38,700			89,243
TOTAL EXPENSE	$561,404	$511,536	$0	$0	$1,072,940
SURPLUS (DEFICIT)	**($488,134)**	**$11,322**	**$0**	**$0**	**($476,812)**
AVERAGE INCOME	$40	$268			$154
AVERAGE EXPENSE	$303	$262			$283
SURPLUS (DEFICIT)	($263)	$6	$0	$0	($129)
TOTAL PARTICIPANTS	617	651			634

PLAN XX
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$504,897	$521,451	$518,514	$507,300	$2,052,162
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3	0	326	1,825	2,154
TOTAL INCOME	$504,900	$521,451	$518,840	$509,125	$2,054,316
EXPENSES					
MEDICAL	$290,121	$226,193	$365,927	$297,302	$1,179,543
A & S	18,852	40,551	26,309	21,783	107,495
DENTAL	29,971	30,044	29,700	27,855	117,570
DRUG	74,653	81,114	104,252	172,170	432,189
BEHAVIORAL HEALTH	36,110	100,056	71,268	86,302	293,736
OPTICAL	6,554	6,573	6,376	5,911	25,414
LIFE & AD & D	1,242	1,302	1,257	1,194	4,995
UTILIZATION MANAGEMENT	2,978	3,071	2,970	2,820	11,839
DISEASE MANAGEMENT	3,848	4,199	4,192	4,153	16,392
P.P.O.	8,728	9,088	8,829	8,233	34,878
OPERATING EXPENSE	66,308	39,928	34,919	51,133	192,288
TOTAL EXPENSE	$539,365	$542,119	$655,999	$678,856	$2,416,339
SURPLUS (DEFICIT)	**($34,465)**	**($20,668)**	**($137,159)**	**($169,731)**	**($362,023)**
AVERAGE INCOME	$267	$267	$267	$268	$267
AVERAGE EXPENSE	$285	$277	$338	$357	$314
SURPLUS (DEFICIT)	($18)	($10)	($71)	($89)	($47)
TOTAL PARTICIPANTS	630	652	647	633	641

PLAN XX
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$105.00	2	$630
GIANT	$105.00	1,387	436,590
GIANT[1]	$213.39	14	8,961
GIANT[2]	$321.78	2	1,932
SAFEWAY	$105.00	2,031	639,555
SAFEWAY DELAWARE	$105.00	74	23,415
TOTAL		3,510	$1,111,083

AVG. MONTHLY CONTRIBUTIONS $106

[1]PARTICIPANTS WITH ONE DEPENDENT CHILD
[2]PARTICIPANTS WITH TWO DEPENDENT CHILDREN

PLAN XX
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$15,201	$1.44	1,024 PART
DENTAL FAMILY[1]	$35.23	$1,761		19 PART
DENTAL INDIVIDUAL[1]	$17.11	40,342		1,005 PART
DENTAL		$42,103	$4.00	
DRUG	$.80/SCRIPT	$120,799	$11.47	1,856 SCRIPTS
HMO KAISER	$286.30	($286)		0 PART
MEDICAL		557,724		
MEDICAL ADMINISTRATION[2]	$13.35	40,184		1,003 PART
TOTAL MEDICAL		$597,622	$56.75	
BEHAVIORAL HEALTH	$2.59	$7,937	$0.75	1,021 PART
BEHAVIORAL HEALTH		$30,891	$2.93	
UTILIZATION MANAGEMENT	$2.35	$7,311	$0.69	1,023 PART
DISEASE MANAGEMENT	$2.06	$6,913	$0.66	1,110 PART
P P O CAREFIRST FLEXLINK	$19.61	$12,110	$1.15	203 PART
P P O CAREFIRST NETWORK	$3.88	$9,944	$0.94	854 PART
LIFE-AD&D	$.175/.018/1000	$1,536	$0.15	1,060 PART
A & S		$18,717	$1.78	
SUB TOTAL		**$871,084**	$82.71	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$137,909	$13.10	3,516 PART
MISCELLANEOUS		$77,018	$7.31	
SUB TOTAL		$214,927	$20.41	
TOTAL		**$1,086,011**	**$103.12**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN XX
PART TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$159,832	$1,111,083			$1,270,915
MISC. INCOME -LOA	0	0			0
-COBRA	3,550	3,646			7,196
TOTAL INCOME	$163,382	$1,114,729	$0	$0	$1,278,111
EXPENSES					
MEDICAL	$723,883	$597,622			$1,321,505
A & S	17,130	18,717			35,847
DENTAL	57,668	42,103			99,771
DRUG	(40,853)	120,799			79,946
BEHAVIORAL HEALTH	32,576	38,828			71,404
OPTICAL	16,092	15,201			31,293
LIFE & AD & D	1,570	1,536			3,106
UTILIZATION MANAGEMENT	7,720	7,311			15,031
DISEASE MANAGEMENT	6,105	6,913			13,018
P.P.O.	22,322	22,054			44,376
OPERATING EXPENSE	286,524	214,927			501,451
TOTAL EXPENSE	$1,130,737	$1,086,011	$0	$0	$2,216,748
SURPLUS (DEFICIT)	**($967,355)**	**$28,718**	**$0**	**$0**	**($938,637)**
AVERAGE INCOME	$15	$106			$61
AVERAGE EXPENSE	$107	$103			$105
SURPLUS (DEFICIT)	($92)	$3	$0	$0	($44)
TOTAL PARTICIPANTS	3,518	3,510			3,514

PLAN XX
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$159,832	$1,111,083			$1,270,915
MISC. INCOME -LOA	0	0			0
-COBRA	3,550	3,646			7,196
TOTAL INCOME	**$163,382**	**$1,114,729**	**$0**	**$0**	**$1,278,111**
EXPENSES					
MEDICAL	$723,883	$597,622			$1,321,505
A & S	17,130	18,717			35,847
DENTAL	57,668	42,103			99,771
DRUG	(40,853)	120,799			79,946
BEHAVIORAL HEALTH	32,576	38,828			71,404
OPTICAL	16,092	15,201			31,293
LIFE & AD & D	1,570	1,536			3,106
UTILIZATION MANAGEMENT	7,720	7,311			15,031
DISEASE MANAGEMENT	6,105	6,913			13,018
P.P.O.	22,322	22,054			44,376
OPERATING EXPENSE	286,524	214,927			501,451
TOTAL EXPENSE	**$1,130,737**	**$1,086,011**	**$0**	**$0**	**$2,216,748**
SURPLUS (DEFICIT)	**($967,355)**	**$28,718**	**$0**	**$0**	**($938,637)**
AVERAGE INCOME	$15	$106			$61
AVERAGE EXPENSE	$107	$103			$105
SURPLUS (DEFICIT)	($92)	$3	$0	$0	($44)
TOTAL PARTICIPANTS	**3,518**	**3,510**			**3,514**

PLAN XX
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$1,300,110	$1,249,395	$1,208,550	$1,134,073	$4,892,128
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	5,111	3,913	4,173	4,031	17,228
TOTAL INCOME	$1,305,221	$1,253,308	$1,212,723	$1,138,104	$4,909,356
EXPENSES					
MEDICAL	$811,095	$810,965	$608,856	$494,122	$2,725,038
A & S	29,864	22,009	18,822	20,398	91,093
DENTAL	76,079	73,106	67,195	59,479	275,859
DRUG	275,540	238,772	211,594	165,179	891,085
BEHAVIORAL HEALTH	23,390	110,557	23,608	25,376	182,931
OPTICAL	21,531	20,636	18,938	16,736	77,841
LIFE & AD & D	2,242	2,150	1,925	1,705	8,022
UTILIZATION MANAGEMENT	11,014	10,217	8,962	8,016	38,209
DISEASE MANAGEMENT	9,554	9,519	8,764	7,882	35,719
P.P.O.	31,775	30,283	27,795	24,529	114,382
OPERATING EXPENSE	430,629	253,831	211,275	295,555	1,191,290
TOTAL EXPENSE	$1,722,713	$1,582,045	$1,207,734	$1,118,977	$5,631,469
SURPLUS (DEFICIT)	($417,492)	($328,737)	$4,989	$19,127	($722,113)
AVERAGE INCOME	$105	$105	$105	$106	$105
AVERAGE EXPENSE	$139	$133	$105	$104	$120
SURPLUS (DEFICIT)	($34)	($28)	$0	$2	($15)
TOTAL PARTICIPANTS	4,126	3,966	3,836	3,573	3,875

PLAN XXX
FULL TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$262.00	56	$44,278
GIANT	$262.00	145	113,970
LOCAL 400 STAFF TEMPS	$262.00	0	0
SAFEWAY	$262.00	0	0
SAFEWAY DELAWARE	$262.00	0	0
TOTAL		201	$158,248

AVG. MONTHLY CONTRIBUTIONS $262

PLAN XXX
FULL TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$2,396	$3.97	161 PART
DENTAL FAMILY[1]	$35.23	$5,612		59 PART
DENTAL INDIVIDUAL[1]	$17.11	4,177		104 PART
TOTAL DENTAL		$9,789	$16.23	
DRUG	$.80/SCRIPT	$46,729	$77.49	533 SCRIPTS
MEDICAL INDIVIDUAL		$96,224		
MEDICAL FAMILY		24,107		
MEDICAL ADMINISTRATION[2]	$13.35	7,169		179 PART
TOTAL MEDICAL		$127,500	$211.44	
BEHAVIORAL HEALTH	$2.59	$1,380	$2.29	178 PART
BEHAVIORAL HEALTH		$1,511	$2.51	
UTILIZATION MANAGEMENT	$2.35	$1,286	$2.13	176 PART
DISEASE MANAGEMENT	$2.06	$1,665	$2.76	164 PART
P P O CAREFIRST FLEXLINK	$19.61	$3,129	$5.19	53 PART
P P O CAREFIRST NETWORK	$3.88	$1,385	$2.30	119 PART
LIFE-AD&D	$.175/.018/1000	$481	$0.80	166 PART
A & S		$8,307	$13.78	
SUB TOTAL		**$205,558**	$340.89	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$7,247	$12.02	175 PART
MISCELLANEOUS		$4,410	$7.31	
SUB TOTAL		$11,657	$19.33	
TOTAL		**$217,215**	**$360.22**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN XXX
FULL TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$34,584	$158,248			$192,832
MISC. INCOME -LOA	0	0			0
-COBRA	460	3,136			3,596
TOTAL INCOME	$35,044	$161,384	$0	$0	$196,428
EXPENSES					
MEDICAL	$211,445	$127,500			$338,945
A & S	9,250	8,307			17,557
DENTAL	10,105	9,789			19,894
DRUG	7,321	46,729			54,050
BEHAVIORAL HEALTH	1,567	2,891			4,458
OPTICAL	2,060	2,396			4,456
LIFE & AD & D	404	481			885
UTILIZATION MANAGEMENT	1,176	1,286			2,462
DISEASE MANAGEMENT	1,200	1,665			2,865
P.P.O.	3,961	4,514			8,475
OPERATING EXPENSE	13,426	11,657			25,083
TOTAL EXPENSE	$261,915	$217,215	$0	$0	$479,130
SURPLUS (DEFICIT)	**($226,871)**	**($55,831)**	**$0**	**$0**	**($282,702)**
AVERAGE INCOME	$66	$268			$167
AVERAGE EXPENSE	$493	$360			$427
SURPLUS (DEFICIT)	($427)	($92)	$0	$0	($260)
TOTAL PARTICIPANTS	177	201			189

PLAN XXX
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$34,584	$158,248			$192,832
MISC. INCOME -LOA	0	0			0
-COBRA	460	3,136			3,596
TOTAL INCOME	$35,044	$161,384	$0	$0	$196,428
EXPENSES					
MEDICAL	$211,445	$127,500			$338,945
A & S	9,250	8,307			17,557
DENTAL	10,105	9,789			19,894
DRUG	7,321	46,729			54,050
BEHAVIORAL HEALTH	1,567	2,891			4,458
OPTICAL	2,060	2,396			4,456
LIFE & AD & D	404	481			885
UTILIZATION MANAGEMENT	1,176	1,286			2,462
DISEASE MANAGEMENT	1,200	1,665			2,865
P.P.O.	3,961	4,514			8,475
OPERATING EXPENSE	13,426	11,657			25,083
TOTAL EXPENSE	$261,915	$217,215	$0	$0	$479,130
SURPLUS (DEFICIT)	**($226,871)**	**($55,831)**	**$0**	**$0**	**($282,702)**
AVERAGE INCOME	$66	$268			$167
AVERAGE EXPENSE	$493	$360			$427
SURPLUS (DEFICIT)	($427)	($92)	$0	$0	($260)
TOTAL PARTICIPANTS	177	201			189

PLAN XXX
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$64,190	$86,984	$98,250	$119,472	$368,896
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
TOTAL INCOME	$64,190	$86,984	$98,250	$119,472	$368,896
EXPENSES					
MEDICAL	$138,003	$83,203	$161,526	$136,963	$519,695
A & S	5,142	0	3,373	2,620	11,135
DENTAL	3,573	5,093	7,002	7,761	23,429
DRUG	42,089	56,942	41,156	28,985	169,172
BEHAVIORAL HEALTH	430	712	1,168	1,749	4,059
OPTICAL	678	1,020	1,421	1,594	4,713
LIFE & AD & D	145	216	289	323	973
UTILIZATION MANAGEMENT	327	555	687	903	2,472
DISEASE MANAGEMENT	561	664	950	1,088	3,263
P.P.O.	1,459	2,044	2,518	2,970	8,991
OPERATING EXPENSE	7,903	5,888	6,169	11,193	31,153
TOTAL EXPENSE	$200,310	$156,337	$226,259	$196,149	$779,055
SURPLUS (DEFICIT)	($136,120)	($69,353)	($128,009)	($76,677)	($410,159)
AVERAGE INCOME	$261	$264	$264	$262	$263
AVERAGE EXPENSE	$814	$474	$608	$430	$582
SURPLUS (DEFICIT)	($553)	($210)	($344)	($168)	($319)
TOTAL PARTICIPANTS	82	110	124	152	117

PLAN XXX
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$103.00	0	$0
GIANT	$103.00	882	272,744
GIANT[1,2]	$209.80	11	7,014
GIANT[3]	$316.60	3	3,166
GIANT[4]	$423.40	1	1,269
LOCAL 27 STAFF TEMPS	$103.00	0	0
LOCAL 400 STAFF TEMPS	$103.00	0	0
SAFEWAY	$103.00	0	0
SAFEWAY DELAWARE	$103.00	0	0
TOTAL		897	$284,193

AVG. MONTHLY CONTRIBUTIONS $106

[1]INCLUDES CONTRIBUTIONS FOR 07/2016-12/2016
[2]PARTICIPANTS WITH ONE DEPENDENT CHILD
[3]PARTICIPANTS WITH TWO DEPENDENT CHILDREN
[4]PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$2,821	$1.05	190 PART
DENTAL FAMILY[1]	$35.23	$1,041		11 PART
DENTAL INDIVIDUAL[1]	$17.11	7,211		180 PART
DENTAL		$8,252	$3.07	
DRUG	$.80/SCRIPT	$96,553	$35.88	782 SCRIPTS
MEDICAL		$242,082		
MEDICAL ADMINISTRATION[2]	$13.35	18,598		464 PART
TOTAL MEDICAL		$260,680	$96.87	
BEHAVIORAL HEALTH	$2.59	$3,615	$1.34	465 PART
BEHAVIORAL HEALTH		$1,800	$0.67	
UTILIZATION MANAGEMENT	$2.35	$3,378	$1.26	468 PART
DISEASE MANAGEMENT	$2.06	$3,069	$1.14	457 PART
P P O CAREFIRST FLEXLINK	$19.61	$6,777	$2.52	114 PART
P P O CAREFIRST NETWORK	$3.88	$4,020	$1.49	345 PART
LIFE-AD&D	$.175/.018/1000	$564	$0.21	390 PART
A & S		$1,747	$0.65	
SUB TOTAL		**$393,276**	$146.15	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$29,371	$10.91	726 PART
MISCELLANEOUS		$19,682	$7.31	
SUB TOTAL		$49,053	$18.22	
TOTAL		**$442,329**	**$164.37**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN XXX
PART TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$95,686	$284,193			$379,879
MISC. INCOME -LOA	0	0			0
-COBRA	247	989			1,236
TOTAL INCOME	$95,933	$285,182	$0	$0	$381,115
EXPENSES					
MEDICAL	$191,263	$260,680			$451,943
A & S	1,079	1,747			2,826
DENTAL	6,708	8,252			14,960
DRUG	44,498	96,553			141,051
BEHAVIORAL HEALTH	3,994	5,415			9,409
OPTICAL	1,793	2,821			4,614
LIFE & AD & D	449	564			1,013
UTILIZATION MANAGEMENT	3,011	3,378			6,389
DISEASE MANAGEMENT	2,083	3,069			5,152
P.P.O.	9,154	10,797			19,951
OPERATING EXPENSE	57,637	49,053			106,690
TOTAL EXPENSE	$321,669	$442,329	$0	$0	$763,998
SURPLUS (DEFICIT)	($225,736)	($157,147)	$0	$0	($382,883)
AVERAGE INCOME	$42	$106			$74
AVERAGE EXPENSE	$140	$164			$152
SURPLUS (DEFICIT)	($98)	($58)	$0	$0	($78)
TOTAL PARTICIPANTS	764	897			831

PLAN XXX
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$95,686	$284,193			$379,879
MISC. INCOME -LOA	0	0			0
-COBRA	247	989			1,236
TOTAL INCOME	$95,933	$285,182	$0	$0	$381,115
EXPENSES					
MEDICAL	$191,263	$260,680			$451,943
A & S	1,079	1,747			2,826
DENTAL	6,708	8,252			14,960
DRUG	44,498	96,553			141,051
BEHAVIORAL HEALTH	3,994	5,415			9,409
OPTICAL	1,793	2,821			4,614
LIFE & AD & D	449	564			1,013
UTILIZATION MANAGEMENT	3,011	3,378			6,389
DISEASE MANAGEMENT	2,083	3,069			5,152
P.P.O.	9,154	10,797			19,951
OPERATING EXPENSE	57,637	49,053			106,690
TOTAL EXPENSE	$321,669	$442,329	$0	$0	$763,998
SURPLUS (DEFICIT)	($225,736)	($157,147)	$0	$0	($382,883)
AVERAGE INCOME	$42	$106			$74
AVERAGE EXPENSE	$140	$164			$152
SURPLUS (DEFICIT)	($98)	($58)	$0	$0	($78)
TOTAL PARTICIPANTS	764	897			831

PLAN XXX
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$161,916	$134,003	$192,816	$195,628	$684,363
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	344	247	165	756
TOTAL INCOME	$161,916	$134,347	$193,063	$195,793	$685,119
EXPENSES					
MEDICAL	$29,435	$52,967	$106,483	$144,384	$333,269
A & S	0	0	517	0	517
DENTAL	366	509	1,438	3,289	5,602
DRUG	27,847	43,684	86,585	102,566	260,682
BEHAVIORAL HEALTH	8,856	2,139	2,058	4,092	17,145
OPTICAL	105	129	376	896	1,506
LIFE & AD & D	100	195	277	327	899
UTILIZATION MANAGEMENT	1,099	1,455	1,729	2,149	6,432
DISEASE MANAGEMENT	541	1,083	1,353	1,669	4,646
P.P.O.	3,724	4,761	5,867	7,092	21,444
OPERATING EXPENSE	36,917	31,800	27,020	51,033	146,770
TOTAL EXPENSE	$108,990	$138,722	$233,703	$317,497	$798,912
SURPLUS (DEFICIT)	**$52,926**	**($4,375)**	**($40,640)**	**($121,704)**	**($113,793)**
AVERAGE INCOME	$103	$103	$103	$104	$103
AVERAGE EXPENSE	$69	$107	$125	$169	$118
SURPLUS (DEFICIT)	$34	($4)	($22)	($65)	($15)
TOTAL PARTICIPANTS	524	433	623	625	551

PLAN XL
PART TIME
SECOND QUARTER 2017

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$18.40	2	$111
GIANT	$18.40	884	48,797
LOCAL 27 STAFF TEMPS	$18.40	0	0
LOCAL 400 STAFF TEMPS	$18.40	0	0
SAFEWAY	$18.40	0	0
SAFEWAY DELAWARE	$18.40	0	0
TOTAL		886	$48,908

AVG. MONTHLY CONTRIBUTIONS $18

PLAN XL
PART TIME
SECOND QUARTER 2017

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$1,129	$0.42	76 PART
DENTAL[1]	$17.11	$3,053	$1.15	76 PART
LIFE-AD&D	$.175/.018/1000	$207	$0.08	144 PART
A & S		$565	$0.21	
SUB TOTAL		**$4,954**	$1.86	

OPERATING EXPENSES

ADMINISTRATION[2]	$13.03	$34,046	$12.81	869 PART
MISCELLANEOUS		$19,441	$7.31	
SUB TOTAL		$53,487	$20.12	
TOTAL		**$58,441**	**$21.98**	

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PLAN XL
PART TIME
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$55,918	$48,908			$104,826
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0
TOTAL INCOME	$55,918	$48,908	$0	$0	$104,826
EXPENSES					
A & S	$0	$565			$565
DENTAL	2,532	3,053			5,585
OPTICAL	719	1,129			1,848
LIFE & AD & D	175	207			382
OPERATING EXPENSE	70,522	53,487			124,009
TOTAL EXPENSE	$73,948	$58,441	$0	$0	$132,389
SURPLUS (DEFICIT)	**($18,030)**	**($9,533)**	**$0**	**$0**	**($27,563)**
AVERAGE INCOME	$22	$18			$20
AVERAGE EXPENSE	$29	$22			$26
SURPLUS (DEFICIT)	($7)	($4)	$0	$0	($6)
TOTAL PARTICIPANTS	859	886			873

PLAN XL
PART TIME
2017
QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$55,918	$48,908			$104,826
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0
TOTAL INCOME	$55,918	$48,908	$0	$0	$104,826
EXPENSES					
A & S	$0	$565			565
DENTAL	2,532	3,053			5,585
OPTICAL	719	1,129			1,848
LIFE & AD & D	175	207			382
OPERATING EXPENSE	70,522	53,487			124,009
TOTAL EXPENSE	$73,948	$58,441	$0	$0	$132,389
SURPLUS (DEFICIT)	**($18,030)**	**($9,533)**	**$0**	**$0**	**($27,563)**
AVERAGE INCOME	$22	$18			$20
AVERAGE EXPENSE	$29	$22			$26
SURPLUS (DEFICIT)	($7)	($4)	$0	$0	($6)
TOTAL PARTICIPANTS	859	886			873

PLAN XL
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$23,014	$39,266	$31,793	$48,890	$142,963
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
TOTAL INCOME	$23,014	$39,266	$31,793	$48,890	$142,963
EXPENSES					
A & S	$0	$0	$0	$0	$0
DENTAL	175	210	576	1,309	2,270
OPTICAL	50	60	163	371	644
LIFE & AD & D	19	68	115	161	363
OPERATING EXPENSE	53,045	35,023	36,171	59,034	183,273
TOTAL EXPENSE	$53,289	$35,361	$37,025	$60,875	$186,550
SURPLUS (DEFICIT)	**($30,275)**	**$3,905**	**($5,232)**	**($11,985)**	**($43,587)**
AVERAGE INCOME	$17	$18	$18	$18	$18
AVERAGE EXPENSE	$38	$17	$21	$23	$25
SURPLUS (DEFICIT)	($21)	$1	($3)	($5)	($7)
TOTAL PARTICIPANTS	463	711	576	885	659

ACTIVE PLANS
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$6,004,991	$25,436,472	$0	$0	$31,441,463
EMPLOYEE CONTRIBUTIONS	322,069	292,906	0	0	614,975
INTEREST & DIVIDENDS - ACTIVE	337,792	316,103	0	0	653,895
MISCELLANEOUS[1]	2,179,866	984	0	0	2,180,850
TOTAL INCOME	$8,844,718	$26,046,465	$0	$0	$34,891,183
EXPENSES					
MEDICAL	$16,778,204	$18,630,624	$0	$0	$35,408,828
A & S	1,609,644	1,544,361	0	0	3,154,005
DENTAL	1,369,927	1,201,185	0	0	2,571,112
DRUG	2,222,919	6,100,763	0	0	8,323,682
BEHAVIORAL HEALTH	659,946	683,097	0	0	1,343,043
OPTICAL	178,339	177,203	0	0	355,542
LIFE & AD & D	43,964	43,685	0	0	87,649
UTILIZATION REVIEW	85,164	86,892	0	0	172,056
DISEASE MANAGEMENT	105,000	119,942	0	0	224,942
E.A.P.	19,811	19,568	0	0	39,379
P.P.O.	272,754	274,087	0	0	546,841
OPERATING EXPENSE	1,331,364	1,009,117	0	0	2,340,481
TOTAL EXPENSE	$24,677,036	$29,890,524	$0	$0	$54,567,560
SURPLUS (DEFICIT)	**($15,832,318)**	**($3,844,059)**	**$0**	**$0**	**($19,676,377)**
TOTAL PARTICIPANTS	16,346	16,462	0	0	16,404
FUND RESERVE	$38,631,615	$22,175,495			

[1]LITIGATION SETTLEMENTS 2ND QTR: Skelaxin - $984.00

FELRA & UFCW

RETIREE HEALTH PLAN

SECOND QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
SECOND QUARTER 2017

INCOME

EMPLOYER CONTRIBUTIONS	$2,902,735
RETIREE COPAYMENTS	$939,558
INTEREST AND DIVIDENDS	$58,374
TOTAL INCOME	**$3,900,667**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$43,619	$4.78	2,937 RET
DENTAL[1]	$28.80	$220,980		2,937 RET
TOTAL DENTAL		$220,980	$24.23	
DRUG	$.80/1.25/SCRIPT	$1,293,881		17,399 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	$0.21/CLAIM	3,582		
TOTAL DRUG		$1,297,463	$142.27	
HMO CIGNA		($27,585)		
HMO KAISER	$239.15	1,489,862		1,531 RET
HMO WELL CARE CHOICE	$40.60	122		1 RET
HOSPITAL		378,229		
SURGICAL		237,808		
DIAGNOSTIC		79,667		
MAJOR MEDICAL		170,504		
MEDICAL ADMINISTRATION[2]	$13.35	55,883		1,395 RET
TOTAL MEDICAL		$2,384,490	$261.46	
BEHAVIORAL HEALTH	$2.59	$10,836	$1.19	1,395 RET
BEHAVIORAL HEALTH		$730	$0.08	
UTILIZATION MANAGEMENT	$2.35	$389	$0.04	5 RET
DISEASE MANAGEMENT	$2.06	$109	$0.01	0 RET
P.P.O. CAREFIRST FLEXLINK	$19.61	$0	$0.00	
P.P.O. CAREFIRST NETWORK	$3.88	$31	$0.00	3 RET
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$4,345	$0.48	
ADMINISTRATION[2]	$6.22	$56,720	$6.22	3,040 RET
TOTAL EXPENSES		**$4,019,712**	**$440.76**	
SURPLUS (DEFICIT)		**($119,045)**		

RETIREES 3,040
AVERAGE COST PER RETIREE $440.76

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

PART TIME RETIREES
SECOND QUARTER 2017

INCOME

EMPLOYER CONTRIBUTIONS	$517,487
RETIREE COPAYMENTS	$199,965
INTEREST AND DIVIDENDS	$12,424
TOTAL INCOME	**$729,876**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$9,657	$4.98	650 RET
DENTAL[1]	$28.80	$48,928	$25.21	650 RET
DRUG	$.80/1.25/SCRIPT	$155,779		2,397 SCRIPTS
DRUG CLAIMS		$0		
DRUG FEES	$0.21/CLAIM	442		
DRUG		$156,221	$80.48	
HMO CIGNA		($1,305)		
HMO KAISER	$239.15	317,482		406 RET
WELL CARE CHOICE	$40.60	0		
HOSPITAL		49,454		
SURGICAL		37,223		
DIAGNOSTIC		13,183		
MAJOR MEDICAL		30,563		
MEDICAL ADMINISTRATION[2]	$13.35	10,466		261 RET
TOTAL MEDICAL		$457,066	$235.48	
BEHAVIORAL HEALTH	$2.59	$2,033	$1.05	262 RET
BEHAVIORAL HEALTH		$427	$0.22	
UTILIZATION MANAGEMENT	$2.35	$9	$0.00	1 RET
DISEASE MANAGEMENT	$2.06	$16	$0.01	0 RET
P.P.O. CAREFIRST FLEXLINK	$19.61	$0	$0.00	0 RET
P.P.O. CAREFIRST NETWORK	$3.88	$16	$0.01	1 RET
P.P.O. AA, LLC		$0	$0.00	
P.P.O. A & G, HRGI		$924	$0.48	
ADMINISTRATION[2]	$6.22	$12,066	$6.22	647 RET
TOTAL EXPENSES		**$687,363**	**$354.13**	
SURPLUS (DEFICIT)		**$42,513**		

RETIREES 647
AVERAGE COST PER RETIREE $354.13

[1]INCLUDES RATE DECREASE ADJUSTMENT FOR 01/2016-03/2017
[2]RATE CHANGE EFFECTIVE APRIL 2017

SECOND QUARTER 2017
STIPEND
INCOME & EXPENSES

INCOME

GIANT	$767,510
SAFEWAY	$946,290
TOTAL INCOME	**$1,713,800**

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	$1,699,150
SUBTOTAL	$1,699,150

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	$11,455
LEGAL	$2,934
PNC FEES	83
POSTAGE	178
SUBTOTAL	$14,650
TOTAL EXPENSES	**$1,713,800**

SURPLUS (DEFICIT)	**$0**

PARTICIPANTS 1,527

2017
RETIREES
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	$558,639	$3,420,222			$3,978,861
RETIREE COPAYMENTS	1,137,946	1,139,523			2,277,469
STIPEND INCOME	1,773,224	1,713,800			3,487,024
INTEREST & DIVIDENDS	76,014	70,798			146,812
TOTAL INCOME	$3,545,823	$6,344,343	$0	$0	$9,890,166

EXPENSES					
MEDICAL	$2,864,639	$2,841,556			$5,706,195
DENTAL	315,971	269,908			585,879
DRUG	104,394	1,453,684			1,558,078
BEHAVIORAL HEALTH	12,958	14,026			26,984
OPTICAL	53,218	53,276			106,494
UTILIZATION MANAGEMENT	53	398			451
DISEASE MANAGEMENT	113	125			238
P.P.O.	4,769	5,316			10,085
ADMINISTRATION	66,759	68,786			135,545
STIPEND	1,773,224	1,713,800			3,487,024
TOTAL EXPENSES	$5,196,098	$6,420,875	$0	$0	$11,616,973
SURPLUS (DEFICIT)	($1,650,275)	($76,532)	$0	$0	($1,726,807)
TOTAL PARTICIPANTS	3,684	3,687			3,686
FUND RESERVE	$6,002,247	$5,869,838			

2016
RETIREES
QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	$3,393,868	$3,353,785	$3,311,282	$3,180,676	$13,239,611
RETIREE COPAYMENTS	1,138,737	1,133,307	1,142,592	1,146,594	4,561,230
STIPEND INCOME	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
INTEREST & DIVIDENDS	89,870	87,262	75,031	90,644	342,807
TOTAL INCOME	$6,494,239	$6,411,236	$6,297,657	$6,153,121	$25,356,253

EXPENSES					
MEDICAL	$3,718,945	$2,692,686	$2,599,173	$2,600,734	$11,611,538
DENTAL	316,001	317,030	316,941	317,323	1,267,295
DRUG	1,520,591	1,966,080	570,683	1,681,607	5,738,961
BEHAVIORAL HEALTH	30,688	13,278	15,002	12,927	71,895
OPTICAL	53,217	53,388	53,377	53,450	213,432
UTILIZATION MANAGEMENT	390	1,113	328	502	2,333
DISEASE MANAGEMENT	639	157	134	140	1,070
P.P.O.	2,856	3,070	1,156	1,057	8,139
ADMINISTRATION	64,648	66,827	66,864	67,020	265,359
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
TOTAL EXPENSES	$7,579,739	$6,950,511	$5,392,410	$6,469,967	$26,392,627
SURPLUS (DEFICIT)	($1,085,500)	($539,275)	$905,247	($316,846)	($1,036,374)
TOTAL PARTICIPANTS	3,677	3,688	3,690	3,699	3,689
FUND RESERVE	$8,075,810	$7,778,362	$7,298,192	$6,598,157	

COMBINED FUND
SECOND QUARTER 2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	$6,004,991	$25,436,472	$0	$0	$31,441,463
EMPLOYER CONTR - RETIREE	558,639	3,420,222	0	0	3,978,861
EMPLOYEE CONTRIBUTIONS	1,460,015	1,432,429	0	0	2,892,444
INTEREST & DIVIDENDS - ACTIVE	337,792	316,103	0	0	653,895
INTEREST & DIVIDENDS - RETIREE	76,014	70,798	0	0	146,812
STIPEND	1,773,224	1,713,800	0	0	3,487,024
MISCELLANEOUS[1]	2,179,130	984	0	0	2,180,114
TOTAL INCOME	$12,389,805	$32,390,808	$0	$0	$44,780,613
EXPENSES					
MEDICAL	$16,778,204	$18,630,624	$0	$0	$35,408,828
RETIREES	3,422,874	4,707,075	0	0	8,129,949
STIPEND	1,773,224	1,713,800	0	0	3,487,024
A & S	1,609,644	1,544,361	0	0	3,154,005
DENTAL	1,369,927	1,201,185	0	0	2,571,112
DRUG	2,222,919	6,100,763	0	0	8,323,682
BEHAVIORAL HEALTH	659,946	683,097	0	0	1,343,043
OPTICAL	178,339	177,203	0	0	355,542
LIFE & AD & D	43,964	43,685	0	0	87,649
UTILIZATION REVIEW	85,164	86,892	0	0	172,056
DISEASE MANAGEMENT	105,000	119,942	0	0	224,942
E.A.P.	19,811	19,568	0	0	39,379
P.P.O.	272,754	274,087	0	0	546,841
OPERATING EXPENSE	1,331,364	1,009,117	0	0	2,340,481
TOTAL EXPENSE	$29,873,134	$36,311,399	$0	$0	$66,184,533
SURPLUS (DEFICIT)	**($17,483,329)**	**($3,920,591)**	**$0**	**$0**	**($21,403,920)**
TOTAL PARTICIPANTS	16,346	16,462	0	0	16,404
FUND RESERVE	$44,633,862	$28,045,333			

[1]LITIGATION SETTLEMENTS 2ND QTR: Skelaxin - $984.00

COMBINED FUND
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	$26,630,044	$26,325,503	$26,313,968	$25,751,774	$105,021,289
EMPLOYER CONTR - RETIREE	3,393,868	3,353,785	3,311,282	3,180,676	13,239,611
EMPLOYEE CONTRIBUTIONS	1,510,496	1,476,553	1,451,874	1,449,305	5,888,228
INTEREST & DIVIDENDS - ACTIVE	409,096	395,211	335,910	402,300	1,542,517
INTEREST & DIVIDENDS - RETIREE	89,870	87,262	75,031	90,644	342,807
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
MISCELLANEOUS[1]	2,761	1,567	8	22,660	26,996
TOTAL INCOME	$33,907,899	$33,476,763	$33,256,825	$32,632,566	$133,274,053
EXPENSES					
MEDICAL	$14,830,648	$14,469,936	$15,398,711	$15,351,232	$60,050,527
RETIREES	5,707,975	5,113,629	3,623,658	4,734,760	19,180,022
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
A & S	1,451,266	1,525,006	1,523,768	1,513,632	6,013,672
DENTAL	1,423,502	1,416,478	1,403,187	1,383,108	5,626,275
DRUG	6,320,824	7,396,328	6,224,362	7,293,142	27,234,656
BEHAVIORAL HEALTH	512,025	829,568	558,371	623,939	2,523,903
OPTICAL	187,075	185,438	183,134	179,461	735,108
LIFE & AD & D	45,314	45,383	45,087	44,515	180,299
UTILIZATION REVIEW	88,845	88,823	88,440	85,636	351,744
DISEASE MANAGEMENT	121,727	122,786	122,114	120,536	487,163
E.A.P.	20,514	20,400	20,242	20,108	81,264
P.P.O.	272,677	275,677	270,200	264,842	1,083,396
OPERATING EXPENSE	1,726,616	1,050,648	900,231	1,318,769	4,996,264
TOTAL EXPENSE	$34,580,772	$34,376,982	$32,130,257	$34,668,887	$135,756,898
SURPLUS (DEFICIT)	**($672,873)**	**($900,219)**	**$1,126,568**	**($2,036,321)**	**($2,482,845)**
TOTAL PARTICIPANTS	16,738	16,703	16,520	16,422	16,596
FUND RESERVE	$52,852,855	$64,810,884	$55,341,467	$55,118,478	

[1]LITIGATION SETTLEMENTS 4TH QTR:

$142	Lehman Brothers
22,518	Countrywide
$22,660	

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND UFCW VEBA FUND

COMBINED FUND
SECOND QUARTER 2017

MISCELLANEOUS

ACCOUNTING	$16,500
ACTUARIAL & CONSULTING	49,961
BONDING AND INS	32,828
EDUCATION FEES FOR RETIREE ASSISTANCE	15,718
INVESTMENT MANAGEMENT	36,036
IPS	20,000
LEGAL	96,138
MEETING	104
PCOREI FEES	50,864
POSTAGE	30,437
PRINTING	10,675
TELEPHONE	1,954

TOTAL $361,215

DELINQUENCIES

NONE

COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
SECOND QUARTER 2017

QUARTERLY RECAPS

INCOME	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	$12,389,805	$32,390,808			$44,780,613
Legal	951,103	928,548			1,879,651
Severance	3,379,799	49,449			3,429,248
Scholarship	1,922	3,071			4,993
Total Income	$16,722,629	$33,371,876	$0	$0	$50,094,505

EXPENSES	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	$29,873,134	$36,311,399			$66,184,533
Legal	923,720	916,241			1,839,961
Severance	1,657,779	1,050,641			2,708,420
Scholarship	10,367	10,517			20,884
Total Expenses	$32,465,000	$38,288,798	$0	$0	$70,753,798

Surplus/(Deficit)	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	($17,483,329)	($3,920,591)	$0	$0	($21,403,920)
Legal	27,383	12,307	0	0	39,690
Severance	1,722,020	(1,001,192)	0	0	720,828
Scholarship	(8,445)	(7,446)	0	0	(15,891)
Total Surplus/(Deficit)	($15,742,371)	($4,916,922)	$0	$0	($20,659,293)

Fund Reserve	$49,692,759	$31,694,250		

COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2016

QUARTERLY RECAPS

INCOME	1Q2016	2Q2016	3Q2016	4Q2016	Total
Health	$33,907,899	$33,476,763	$33,256,825	$32,632,566	$133,274,053
Legal	1,002,005	990,071	966,035	948,650	3,906,761
Severance	21,835	3,020,841	30,262	20,602	3,093,540
Scholarship	2,795	2,411	1,807	2,061	9,074
Total Income	$34,934,534	$37,490,086	$34,254,929	$33,603,879	$140,283,428

EXPENSES	1Q2016	2Q2016	3Q2016	4Q2016	Total
Health	$34,580,772	$34,376,982	$32,130,257	$34,668,887	$135,756,898
Legal	1,025,441	1,001,824	967,056	938,659	3,932,980
Severance	9,421,671	854,211	1,037,854	985,578	12,299,314
Scholarship	10,646	18,286	29,259	12,910	71,101
Total Expenses	$45,038,530	$36,251,303	$34,164,426	$36,606,034	$152,060,293

Surplus/(Deficit)	1Q2016	2Q2016	3Q2016	4Q2016	Total
Health	($672,873)	($900,219)	$1,126,568	($2,036,321)	($2,482,845)
Legal	(23,436)	(11,753)	(1,021)	9,991	(26,219)
Severance	(9,399,836)	2,166,630	(1,007,592)	(964,976)	(9,205,774)
Scholarship	(7,851)	(15,875)	(27,452)	(10,849)	(62,027)
Total Surplus/(Deficit)	($10,103,996)	$1,238,783	$90,503	($3,002,155)	($11,776,865)

Fund Reserve	$56,474,379	$70,175,670	$59,692,007	$58,280,086

CONTRACT INFORMATION
SECOND QUARTER 2017

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
ASSOCIATED ADMINISTRATORS	X	830.00	01-01-15	10-29-17
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT 27	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT DELAWARE	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT LEXINGTON PARK 400	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT VALLEY 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	

CONTRACT INFORMATION
SECOND QUARTER 2017

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
SAFEWAY 27	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY CULPEPER	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY DELAWARE	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY DOVER	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
STAFF 400	X	830.00	01-01-15	