

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,658	373	\$1,081,026
SAFEWAY	\$1,668	270	921,608
TOTAL		643	\$2,002,634

AVG. MONTHLY CONTRIBUTIONS¹ \$1,038

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$5,534		373 PART
OPTICAL BENEFIT 12	\$6.95	5,859		281 PART
TOTAL OPTICAL		\$11,393	\$5.91	
DENTAL INDIVIDUAL	\$28.62	\$24,470		285 PART
DENTAL FAMILY	\$56.72	62,562		368 PART
DENTAL 27	\$139.48	0		0 PART
TOTAL DENTAL		\$87,032	\$45.12	
DRUG	\$.80/SCRIPT	\$841,839	\$436.41	5,048 SCRIPTS
HMO KAISER ¹	\$1,927.32	\$17,346		3 PART
HOSPITAL		15,651		
SURGICAL		29,223		
DIAGNOSTIC		14,263		
MAJOR MEDICAL		1,450,481		
MEDICAL ADMINISTRATION	\$13.75	26,785		649 PART
TOTAL MEDICAL		\$1,553,749	\$805.47	
BEHAVIORAL HEALTH	\$2.59	\$5,050	\$2.62	650 PART
BEHAVIORAL HEALTH		\$19,795	\$10.26	
E A P	\$.67	\$1,306	\$0.68	650 PART
UTILIZATION MANAGEMENT	\$2.35	\$5,410	\$2.80	647 PART
DISEASE MANAGEMENT	\$2.06	\$7,491	\$3.88	658 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$9,201	\$4.77	155 PART
P P O CAREFIRST NETWORK	\$3.88	\$5,847	\$3.03	502 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$326	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$6,398	\$3.32	657 PART
A & S		\$178,711	\$92.64	
SUB TOTAL		\$2,733,548	\$1,417.08	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$26,706	\$13.84	661 PART
MISCELLANEOUS		\$9,894	\$5.13	
SUB TOTAL		\$36,600	\$18.97	

TOTAL	\$2,770,148	\$1,436.05
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

**PLAN I
FULL TIME
2018**

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554	\$1,198,980	\$1,203,404	\$5,329,012
MISC. INCOME-DENTAL	239	0	0	0	239
-LOA	0	0	0	0	0
-COBRA	20,531	18,312	13,795	8,743	61,381
-HMO COPAY	8,751	6,373	6,372	8,287	29,783

TOTAL	\$1,687,595	\$1,293,239	\$1,219,147	\$1,220,434	\$5,420,415
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647	\$1,903,528	\$1,553,749	\$7,432,622
A & S	240,908	231,284	221,591	178,711	872,494
DENTAL	99,157	93,441	88,630	87,032	368,260
DRUG	1,165,693	752,051	839,658	841,839	3,599,241
BEHAVIORAL HEALTH	216,203	176,525	158,221	24,845	575,794
OPTICAL	12,911	12,097	11,580	11,393	47,981
LIFE & AD & D	8,453	8,309	6,495	6,398	29,655
UTILIZATION MANAGEMENT	5,199	4,925	4,895	5,410	20,429
DISEASE MANAGEMENT	8,472	8,351	7,674	7,491	31,988
E.A.P.	1,476	1,389	1,335	1,306	5,506
P.P.O.	17,121	16,685	15,373	15,374	64,553
OPERATING EXPENSE	39,779	43,155	38,817	36,600	158,351

TOTAL EXPENSE	\$3,564,070	\$3,574,859	\$3,297,797	\$2,770,148	\$13,206,874
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SURPLUS (DEFICIT)	(\$1,876,475)	(\$2,281,620)	(\$2,078,650)	(\$1,549,714)	(\$7,786,459)
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AVERAGE INCOME	\$776	\$628	\$625	\$633	\$666
AVERAGE EXPENSE	\$1,639	\$1,737	\$1,691	\$1,436	\$1,626
SURPLUS (DEFICIT)	(\$863)	(\$1,109)	(\$1,066)	(\$803)	(\$960)

TOTAL PARTICIPANTS	725	686	650	643	676
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PLAN I
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554	\$1,198,980	\$1,203,404	\$5,329,012
EMPLOYER CONTR - RETIREE	1,467,532	855,623	756,053	799,230	3,878,438
MISC. INCOME-DENTAL	239	0	0	0	239
-RETIREE	923,488	928,042	928,280	929,907	3,709,717
-LOA	0	0	0	0	0
-COBRA	20,531	18,312	13,795	8,743	61,381
-HMO COPAY	8,751	6,373	6,372	8,287	29,783

TOTAL	\$4,078,615	\$3,076,904	\$2,903,480	\$2,949,571	\$13,008,570
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647	\$1,903,528	\$1,553,749	\$7,432,622
RETIREE	4,053,556	3,554,593	3,127,061	3,528,207	14,263,417
A & S	240,908	231,284	221,591	178,711	872,494
DENTAL	99,157	93,441	88,630	87,032	368,260
DRUG	1,165,693	752,051	839,658	841,839	3,599,241
BEHAVIORAL HEALTH	216,203	176,525	158,221	24,845	575,794
OPTICAL	12,911	12,097	11,580	11,393	47,981
LIFE & AD & D	8,453	8,309	6,495	6,398	29,655
UTILIZATION MANAGEMENT	5,199	4,925	4,895	5,410	20,429
DISEASE MANAGEMENT	8,472	8,351	7,674	7,491	31,988
E.A.P.	1,476	1,389	1,335	1,306	5,506
P.P.O.	17,121	16,685	15,373	15,374	64,553
OPERATING EXPENSE	39,779	43,155	38,817	36,600	158,351

TOTAL EXPENSE	\$7,617,626	\$7,129,452	\$6,424,858	\$6,298,355	\$27,470,291
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SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	(\$3,521,378)	(\$3,348,784)	(\$14,461,721)
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AVERAGE INCOME	\$1,875	\$1,495	\$1,489	\$1,529	\$1,597
AVERAGE EXPENSE	\$3,502	\$3,464	\$3,295	\$3,265	\$3,382
SURPLUS (DEFICIT)	(\$1,627)	(\$1,969)	(\$1,806)	(\$1,736)	(\$1,785)

TOTAL PARTICIPANTS	725	686	650	643	676
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PLAN I
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$737,098	\$2,467,046	\$2,473,572	\$2,382,600	\$8,060,316
EMPLOYER CONTR - RETIREE	30,872	2,902,735	2,723,505	2,626,735	8,283,847
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	938,404	939,558	938,783	931,487	3,748,232
-LOA	0	0	0	0	0
-COBRA	2,550	6,356	20,638	24,139	53,683
-HMO COPAY	11,046	10,257	11,835	17,578	50,716

TOTAL	\$1,720,209	\$6,326,191	\$6,168,572	\$5,982,778	\$20,197,750
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EXPENSES

MEDICAL	\$2,049,429	\$2,076,563	\$1,961,754	\$2,668,069	\$8,755,815
RETIREE	2,915,447	4,019,712	4,038,413	3,316,237	14,289,809
A & S	268,892	269,136	224,135	276,793	1,038,956
DENTAL	108,369	96,335	103,276	101,008	408,988
DRUG	520,802	906,996	1,077,137	903,102	3,408,037
BEHAVIORAL HEALTH	39,840	93,642	50,374	136,257	320,113
OPTICAL	13,794	13,659	13,438	13,172	54,063
LIFE & AD & D	7,450	7,315	7,219	7,058	29,042
UTILIZATION MANAGEMENT	5,546	5,970	5,781	5,426	22,723
DISEASE MANAGEMENT	8,175	9,197	9,051	8,799	35,222
E.A.P.	1,574	1,559	1,533	1,506	6,172
P.P.O.	18,354	18,320	17,765	17,055	71,494
OPERATING EXPENSE	64,317	48,567	41,764	45,644	200,292

TOTAL EXPENSE	\$6,021,989	\$7,566,971	\$7,551,640	\$7,500,126	\$28,640,726
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SURPLUS (DEFICIT)	(\$4,301,780)	(\$1,240,780)	(\$1,383,068)	(\$1,517,348)	(\$8,442,976)
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AVERAGE INCOME	\$735	\$2,739	\$2,702	\$2,721	\$2,224
AVERAGE EXPENSE	\$2,573	\$3,276	\$3,308	\$3,411	\$3,142
SURPLUS (DEFICIT)	(\$1,838)	(\$537)	(\$606)	(\$690)	(\$918)

TOTAL PARTICIPANTS	780	770	761	733	761
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PLAN I
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,551	84	\$228,870
SAFEWAY	\$1,561	28	41,348
TOTAL		112	\$270,218

AVG. MONTHLY CONTRIBUTIONS¹ \$804

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$876		59 PART
OPTICAL BENEFIT 12	\$6.95	953		46 PART
TOTAL OPTICAL		\$1,829	\$5.44	
DENTAL INDIVIDUAL	\$28.62	\$4,693		55 PART
DENTAL FAMILY	\$56.72	8,565		50 PART
TOTAL DENTAL		\$13,258	\$39.46	
DRUG	\$.80/SCRIPT	\$51,018	\$151.84	674 SCRIPTS
HMO KAISER ¹	\$1,840.48	\$3,201		1 PART
HOSPITAL		1,152		
SURGICAL		4,346		
DIAGNOSTIC		2,822		
MAJOR MEDICAL		95,523		
MEDICAL ADMINISTRATION	\$13.75	4,360		106 PART
TOTAL MEDICAL		\$111,404	\$331.56	
BEHAVIORAL HEALTH	\$2.59	\$816	\$2.43	105 PART
BEHAVIORAL HEALTH		\$2,707	\$8.06	
E.A.P.	\$.67	\$212	\$0.63	105 PART
UTILIZATION MANAGEMENT	\$2.35	\$787	\$2.34	105 PART
DISEASE MANAGEMENT	\$2.06	\$1,066	\$3.17	105 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$1,520	\$4.52	26 PART
P P O CAREFIRST NETWORK	\$3.88	\$920	\$2.74	79 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$56	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$440	\$1.31	104 PART
A & S		\$14,804	\$44.06	
SUB TOTAL		\$200,837	\$597.73	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$4,577	\$13.62	113 PART
MISCELLANEOUS		\$1,724	\$5.13	
SUB TOTAL		\$6,301	\$18.75	

TOTAL	\$207,138	\$616.48
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN I
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286	\$194,838	\$196,395	\$885,034
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	0	0	2,526	632	3,158
-HMO COPAY	2,611	1,741	2,611	0	6,963

TOTAL	\$294,126	\$204,027	\$199,975	\$197,027	\$895,155
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EXPENSES

MEDICAL	\$310,023	\$183,692	\$79,027	\$111,404	\$684,146
A & S	30,075	10,414	184	14,804	55,477
DENTAL	14,879	13,968	13,316	13,258	55,421
DRUG	90,639	32,800	45,621	51,018	220,078
BEHAVIORAL HEALTH	12,186	1,761	12,855	3,523	30,325
OPTICAL	2,054	1,926	1,839	1,829	7,648
LIFE & AD & D	573	575	443	440	2,031
UTILIZATION MANAGEMENT	820	771	736	787	3,114
DISEASE MANAGEMENT	1,254	1,251	1,099	1,066	4,670
E.A.P.	233	220	210	212	875
P.P.O.	2,719	2,676	2,454	2,496	10,345
OPERATING EXPENSE	7,192	7,544	6,540	6,301	27,577

TOTAL EXPENSE	\$472,647	\$257,598	\$164,324	\$207,138	\$1,101,707
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SURPLUS (DEFICIT)	(\$178,521)	(\$53,571)	\$35,651	(\$10,111)	(\$206,552)
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AVERAGE INCOME	\$754	\$581	\$590	\$586	\$628
AVERAGE EXPENSE	\$1,212	\$734	\$485	\$616	\$762
SURPLUS (DEFICIT)	(\$458)	(\$153)	\$105	(\$30)	(\$134)

TOTAL PARTICIPANTS	130	117	113	112	118
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PLAN I
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286	\$194,838	\$196,395	\$885,034
EMPLOYER CONTR - RETIREE	210,746	70,104	64,428	73,823	419,101
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	196,904	195,572	195,347	196,255	784,078
-LOA	0	0	0	0	0
-COBRA	0	0	2,526	632	3,158
-HMO COPAY	2,611	1,741	2,611	0	6,963

TOTAL	\$701,776	\$469,703	\$459,750	\$467,105	\$2,098,334
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EXPENSES

MEDICAL	\$310,023	\$183,692	\$79,027	\$111,404	\$684,146
RETIREE	749,354	672,865	622,800	675,912	2,720,931
A & S	30,075	10,414	184	14,804	55,477
DENTAL	14,879	13,968	13,316	13,258	55,421
DRUG	90,639	32,800	45,621	51,018	220,078
BEHAVIORAL HEALTH	12,186	1,761	12,855	3,523	30,325
OPTICAL	2,054	1,926	1,839	1,829	7,648
LIFE & AD & D	573	575	443	440	2,031
UTILIZATION MANAGEMENT	820	771	736	787	3,114
DISEASE MANAGEMENT	1,254	1,251	1,099	1,066	4,670
E.A.P.	233	220	210	212	875
P.P.O.	2,719	2,676	2,454	2,496	10,345
OPERATING EXPENSE	7,192	7,544	6,540	6,301	27,577

TOTAL EXPENSE	\$1,222,001	\$930,463	\$787,124	\$883,050	\$3,822,638
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SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	(\$327,374)	(\$415,945)	(\$1,724,304)
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AVERAGE INCOME	\$1,799	\$1,338	\$1,356	\$1,390	\$1,471
AVERAGE EXPENSE	\$3,133	\$2,651	\$2,322	\$2,628	\$2,684
SURPLUS (DEFICIT)	(\$1,334)	(\$1,313)	(\$966)	(\$1,238)	(\$1,213)

TOTAL PARTICIPANTS	130	117	113	112	118
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**PLAN I
PART TIME
2017**

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$460,917	\$464,170	\$457,664	\$440,311	\$1,823,062
EMPLOYER CONTR - RETIREE	527,767	517,487	466,145	448,685	1,960,084
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	199,542	199,965	199,932	198,508	797,947
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	3,831	1,916	2,874	3,491	12,112

TOTAL	\$1,192,057	\$1,183,538	\$1,126,615	\$1,090,995	\$4,593,205
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EXPENSES

MEDICAL	\$181,939	\$227,215	\$141,040	\$210,769	\$760,963
RETIREE	507,427	687,363	716,680	608,697	2,520,167
A & S	6,893	7,705	12,028	9,329	35,955
DENTAL	16,316	14,066	15,592	15,164	61,138
DRUG	70,433	109,765	90,297	61,549	332,044
BEHAVIORAL HEALTH	7,952	3,480	5,720	4,382	21,534
OPTICAL	2,211	2,165	2,158	2,092	8,626
LIFE & AD & D	510	496	495	485	1,986
UTILIZATION MANAGEMENT	886	873	863	865	3,487
DISEASE MANAGEMENT	1,225	1,347	1,301	1,275	5,148
E.A.P.	252	245	246	237	980
P.P.O.	3,031	2,953	2,903	2,775	11,662
OPERATING EXPENSE	10,348	8,155	7,606	8,371	34,480

TOTAL EXPENSE	\$809,423	\$1,065,828	\$996,929	\$925,990	\$3,798,170
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SURPLUS (DEFICIT)	\$382,634	\$117,710	\$129,686	\$165,005	\$795,035
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AVERAGE INCOME	\$3,129	\$2,759	\$2,663	\$2,694	\$2,811
AVERAGE EXPENSE	\$2,124	\$2,484	\$2,357	\$2,286	\$2,313
SURPLUS (DEFICIT)	\$1,005	\$275	\$306	\$408	\$498

TOTAL PARTICIPANTS	127	143	141	135	137
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PLAN X
FULL TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894	65	\$173,144
GIANT	\$1,114	2,697	8,926,302
LOCAL 400 STAFF TEMPS	\$1,114	0	0
LOCAL 400 STAFF TEMPS	\$1,124	0	0
SAFEWAY	\$1,124	1,726	5,763,070
SAFEWAY DELAWARE	\$1,124	59	195,808
TOTAL		4,547	\$15,058,324

AVG. MONTHLY CONTRIBUTIONS \$1,104

PLAN X = TIER II

PLAN X FULL TIME FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$66,608	\$4.88	4,485 PART
DENTAL FAMILY	\$59.76	\$427,942		2,387 PART
DENTAL INDIVIDUAL	\$29.04	182,865		2,099 PART
TOTAL DENTAL		\$610,807	\$44.78	
DRUG	\$.80/SCRIPT	\$2,416,090	\$177.12	25,164 SCRIPTS
HMO KAISER ¹	\$1,227.07	\$212,283		58 PART
MEDICAL INDIVIDUAL		3,464,593		
MEDICAL FAMILY		4,034,743		
MEDICAL ADMINISTRATION	\$13.75	182,875		4,433 PART
TOTAL MEDICAL		\$7,894,494	\$578.73	
BEHAVIORAL HEALTH	\$2.59	\$34,444	\$2.53	4,433 PART
BEHAVIORAL HEALTH		\$97,107	\$7.12	
E A P	\$0.67	\$8,911	\$0.65	4,433 PART
UTILIZATION MANAGEMENT	\$2.35	\$33,535	\$2.46	4,422 PART
DISEASE MANAGEMENT	\$2.06	\$55,136	\$4.04	4,460 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$60,907	\$4.46	1,023 PART
P P O CAREFIRST NETWORK	\$3.88	\$39,906	\$2.93	3,428 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$2,301	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$19,798	\$1.45	4,512 PART
A & S		\$870,088	\$63.78	
SUB TOTAL		\$12,210,132	\$895.10	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$187,383	\$13.74	4,635 PART
MISCELLANEOUS		\$69,967	\$5.13	
SUB TOTAL		\$257,350	\$18.87	

TOTAL

\$12,467,482

\$913.97

¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428	\$14,917,347	\$15,058,324	\$58,851,131
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	32,708	31,926	27,838	39,871	132,343
-HMO COPAY	141,257	110,377	121,951	111,106	484,691

TOTAL INCOME	\$13,949,997	\$15,241,731	\$15,067,136	\$15,209,301	\$59,468,165
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989	\$7,689,782	\$7,894,494	\$33,073,441
A & S	968,381	825,122	800,332	870,088	3,463,923
DENTAL	625,317	624,729	617,747	610,807	2,478,600
DRUG	3,365,562	1,855,685	2,269,306	2,416,090	9,906,643
BEHAVIORAL HEALTH	247,206	265,421	234,125	131,551	878,303
OPTICAL	68,255	68,142	67,240	66,608	270,245
LIFE & AD & D	23,520	23,476	19,990	19,798	86,784
UTILIZATION MANAGEMENT	33,228	32,214	32,121	33,535	131,098
DISEASE MANAGEMENT	55,648	55,965	55,789	55,136	222,538
E.A.P.	9,086	9,071	8,966	8,911	36,034
P.P.O.	103,797	104,257	101,511	103,114	412,679
OPERATING EXPENSE	247,676	279,249	261,902	257,350	1,046,177

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$12,158,811	\$12,467,482	\$52,006,465
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
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AVERAGE INCOME	\$1,001	\$1,093	\$1,094	\$1,115	\$1,076
AVERAGE EXPENSE	\$1,063	\$902	\$883	\$914	\$941
SURPLUS (DEFICIT)	(\$62)	\$191	\$211	\$201	\$135

TOTAL PARTICIPANTS	4,644	4,648	4,590	4,547	4,607
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PLAN X FULL TIME FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428	\$14,917,347	\$15,058,324	\$58,851,131
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	32,708	31,926	27,838	39,871	132,343
-HMO COPAY	141,257	110,377	121,951	111,106	484,691

TOTAL INCOME	\$13,949,997	\$15,241,731	\$15,067,136	\$15,209,301	\$59,468,165
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989	\$7,689,782	\$7,894,494	\$33,073,441
A & S	968,381	825,122	800,332	870,088	3,463,923
DENTAL	625,317	624,729	617,747	610,807	2,478,600
DRUG	3,365,562	1,855,685	2,269,306	2,416,090	9,906,643
BEHAVIORAL HEALTH	247,206	265,421	234,125	131,551	878,303
OPTICAL	68,255	68,142	67,240	66,608	270,245
LIFE & AD & D	23,520	23,476	19,990	19,798	86,784
UTILIZATION MANAGEMENT	33,228	32,214	32,121	33,535	131,098
DISEASE MANAGEMENT	55,648	55,965	55,789	55,136	222,538
E.A.P.	9,086	9,071	8,966	8,911	36,034
P.P.O.	103,797	104,257	101,511	103,114	412,679
OPERATING EXPENSE	247,676	279,249	261,902	257,350	1,046,177

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$12,158,811	\$12,467,482	\$52,006,465
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
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AVERAGE INCOME	\$1,001	\$1,093	\$1,094	\$1,115	\$1,076
AVERAGE EXPENSE	\$1,063	\$902	\$883	\$914	\$941
SURPLUS (DEFICIT)	(\$62)	\$191	\$211	\$201	\$135

TOTAL PARTICIPANTS	4,644	4,648	4,590	4,547	4,607
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PLAN X
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,332,300	\$11,777,027	\$11,730,390	\$11,561,900	\$37,401,617
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	21,711	41,341	24,885	23,386	111,323
-HMO COPAY	168,570	139,213	139,537	148,108	595,428

TOTAL INCOME	\$2,522,581	\$11,957,581	\$11,894,812	\$11,733,394	\$38,108,368
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EXPENSES

MEDICAL	\$7,490,383	\$7,701,581	\$7,474,999	\$7,079,665	\$29,746,628
A & S	928,635	863,717	764,609	824,818	3,381,779
DENTAL	652,032	582,545	630,093	627,744	2,492,414
DRUG	857,270	2,869,291	3,321,790	2,950,774	9,999,125
BEHAVIORAL HEALTH	355,381	284,246	296,354	415,452	1,351,433
OPTICAL	69,994	69,542	69,004	68,661	277,201
LIFE & AD & D	19,888	19,811	19,690	19,512	78,901
UTILIZATION MANAGEMENT	32,379	33,526	33,682	32,387	131,974
DISEASE MANAGEMENT	49,323	56,276	55,894	55,505	216,998
E.A.P.	9,236	9,185	9,114	9,132	36,667
P.P.O.	108,641	109,067	106,211	103,282	427,201
OPERATING EXPENSE	390,492	294,872	254,092	283,338	1,222,794

TOTAL EXPENSE	\$10,963,654	\$12,893,659	\$13,035,532	\$12,470,270	\$49,363,115
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SURPLUS (DEFICIT)	(\$8,441,073)	(\$936,078)	(\$1,140,720)	(\$736,876)	(\$11,254,747)
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AVERAGE INCOME	\$176	\$841	\$842	\$842	\$675
AVERAGE EXPENSE	\$764	\$907	\$922	\$895	\$872
SURPLUS (DEFICIT)	(\$588)	(\$66)	(\$80)	(\$53)	(\$197)

TOTAL PARTICIPANTS	4,786	4,738	4,711	4,643	4,720
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PLAN X
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$560	1	\$1,648
GIANT	\$780	2,190	5,054,456
SAFEWAY	\$790	865	2,023,502
SAFEWAY DELAWARE	\$790	44	102,018
LOCAL 400 STAFF TEMPS	\$780	0	0
TOTAL		3,100	\$7,181,624

AVG. MONTHLY CONTRIBUTIONS \$772

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,199	\$4.65	2,909 PART
DENTAL	\$29.04	\$252,852	\$27.19	2,902 PART
DRUG	\$.80/SCRIPT	\$927,991	\$99.78	10,199 SCRIPTS
HMO KAISER ¹	\$883.80	\$26,091		10 PART
MEDICAL		2,637,823		
MEDICAL ADMINISTRATION	\$13.75	119,488		2,897 PART
TOTAL MEDICAL		\$2,783,402	\$299.29	
BEHAVIORAL HEALTH	\$2.59	\$22,605	\$2.43	2,909 PART
BEHAVIORAL HEALTH		\$21,952	\$2.36	
E A P	\$0.67	\$5,847	\$0.63	2,909 PART
UTILIZATION MANAGEMENT	\$2.35	\$22,042	\$2.37	2,904 PART
DISEASE MANAGEMENT	\$2.06	\$18,149	\$1.95	2,927 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$34,524	\$3.71	580 PART
P P O CAREFIRST NETWORK	\$3.88	\$27,381	\$2.94	2,352 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$1,616	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$8,411	\$0.90	2,921 PART
A & S		\$206,417	\$22.20	
SUB TOTAL		\$4,376,388	\$470.57	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$131,919	\$14.18	3,266 PART
MISCELLANEOUS		\$47,703	\$5.13	
SUB TOTAL		\$179,622	\$19.31	

TOTAL

\$4,556,010 \$489.88

¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
PART TIME
2018

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856	\$7,255,206	\$7,181,624	\$28,957,612
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	17,415	21,270	15,506	15,137	69,328
-HMO COPAY	26,217	18,088	23,545	15,029	82,879

TOTAL INCOME	\$6,799,558	\$7,804,214	\$7,294,257	\$7,211,790	\$29,109,819
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911	\$3,346,019	\$2,783,402	\$14,249,016
A & S	221,766	249,074	262,742	206,417	939,999
DENTAL	275,154	268,127	259,676	252,852	1,055,809
DRUG	1,461,307	768,406	884,119	927,991	4,041,823
BEHAVIORAL HEALTH	124,569	33,878	40,701	44,557	243,705
OPTICAL	46,911	45,718	44,277	43,199	180,105
LIFE & AD & D	10,831	10,402	8,655	8,411	38,299
UTILIZATION MANAGEMENT	22,448	21,887	21,042	22,042	87,419
DISEASE MANAGEMENT	19,437	19,212	18,745	18,149	75,543
E.A.P.	6,320	6,171	5,972	5,847	24,310
P.P.O.	68,323	67,293	63,846	63,521	262,983
OPERATING EXPENSES	184,046	205,021	191,062	179,622	759,751

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$5,146,856	\$4,556,010	\$21,958,762
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
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AVERAGE INCOME	\$664	\$755	\$755	\$775	\$737
AVERAGE EXPENSE	\$539	\$651	\$533	\$490	\$553
SURPLUS (DEFICIT)	\$125	\$104	\$222	\$285	\$184

TOTAL PARTICIPANTS	3,414	3,446	3,221	3,100	3,295
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PLAN X
PART TIME
FOURTH QUARTER 2018

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856	\$7,255,206	\$7,181,624	\$28,957,612
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	17,415	21,270	15,506	15,137	69,328
-HMO COPAY	26,217	18,088	23,545	15,029	82,879

TOTAL INCOME	\$6,799,558	\$7,804,214	\$7,294,257	\$7,211,790	\$29,109,819
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911	\$3,346,019	\$2,783,402	\$14,249,016
A & S	221,766	249,074	262,742	206,417	939,999
DENTAL	275,154	268,127	259,676	252,852	1,055,809
DRUG	1,461,307	768,406	884,119	927,991	4,041,823
BEHAVIORAL HEALTH	124,569	33,878	40,701	44,557	243,705
OPTICAL	46,911	45,718	44,277	43,199	180,105
LIFE & AD & D	10,831	10,402	8,655	8,411	38,299
UTILIZATION MANAGEMENT	22,448	21,887	21,042	22,042	87,419
DISEASE MANAGEMENT	19,437	19,212	18,745	18,149	75,543
E.A.P.	6,320	6,171	5,972	5,847	24,310
P.P.O.	68,323	67,293	63,846	63,521	262,983
OPERATING EXPENSES	184,046	205,021	191,062	179,622	759,751

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$5,146,856	\$4,556,010	\$21,958,762
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
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AVERAGE INCOME	\$664	\$755	\$755	\$775	\$737
AVERAGE EXPENSE	\$539	\$651	\$533	\$490	\$553
SURPLUS (DEFICIT)	\$125	\$104	\$222	\$285	\$184

TOTAL PARTICIPANTS	3,414	3,446	3,221	3,100	3,295
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PLAN X
PART TIME
2017

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,212,379	\$5,202,027	\$5,101,829	\$5,016,567	\$16,532,802
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	11,019	11,311	13,288	8,238	43,856
-HMO COPAY	26,060	23,368	24,905	29,957	104,290

TOTAL INCOME	\$1,249,458	\$5,236,706	\$5,140,022	\$5,054,762	\$16,680,948
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EXPENSES

MEDICAL	\$3,594,341	\$5,138,749	\$3,104,415	\$3,231,934	\$15,069,439
A & S	271,735	270,397	242,614	193,747	978,493
DENTAL	302,789	251,730	285,666	279,423	1,119,608
DRUG	303,538	1,034,582	1,248,434	1,248,718	3,835,272
BEHAVIORAL HEALTH	128,475	114,014	122,287	80,149	444,925
OPTICAL	50,589	49,213	48,703	47,619	196,124
LIFE & AD & D	9,689	9,372	9,245	9,040	37,346
UTILIZATION MANAGEMENT	24,419	23,947	23,562	23,732	95,660
DISEASE MANAGEMENT	18,565	20,870	20,285	19,915	79,635
E.A.P.	6,816	6,635	6,561	6,414	26,426
P.P.O.	75,943	74,330	71,987	68,957	291,217
OPERATING EXPENSES	305,870	227,194	193,635	213,333	940,032

TOTAL EXPENSE	\$5,092,769	\$7,221,033	\$5,377,394	\$5,422,981	\$23,114,177
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SURPLUS (DEFICIT)	(\$3,843,311)	(\$1,984,327)	(\$237,372)	(\$368,219)	(\$6,433,229)
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AVERAGE INCOME	\$112	\$481	\$483	\$483	\$390
AVERAGE EXPENSE	\$457	\$663	\$505	\$518	\$536
SURPLUS (DEFICIT)	(\$345)	(\$182)	(\$22)	(\$35)	(\$146)

TOTAL PARTICIPANTS	3,713	3,631	3,549	3,492	3,596
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PLAN X
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236	1	\$3,676
GIANT	\$1,456	696	3,016,832
SAFEWAY	\$1,466	203	889,134
SAFEWAY DELAWARE	\$1,466	11	46,464
TOTAL		911	\$3,956,106

AVG. MONTHLY CONTRIBUTIONS \$1,448

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$13,603	\$4.98	916 PART
DENTAL	\$59.76	\$163,982	\$60.00	915 PART
DRUG	\$.80/SCRIPT	\$793,264	\$290.25	7,694 SCRIPTS
HMO KAISER ¹	\$1,540.55	\$102,279		22 PART
MEDICAL		3,038,576		
MEDICAL ADMINISTRATION	\$13.75	36,877		894 PART
TOTAL MEDICAL		\$3,177,732	\$1,162.73	
BEHAVIORAL HEALTH	\$2.59	\$6,939	\$2.54	893 PART
BEHAVIORAL HEALTH		\$39,668	\$14.51	
E.A.P.	\$.67	\$1,795	\$0.66	893 PART
UTILIZATION MANAGEMENT	\$2.35	\$6,936	\$2.54	893 PART
DISEASE MANAGEMENT	\$2.06	\$15,377	\$5.63	896 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$12,401	\$4.54	208 PART
P P O CAREFIRST NETWORK	\$3.88	\$8,024	\$2.94	689 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$460	\$0.17	
LIFE-AD&D	\$.215/.018/1000	\$2,736	\$1.00	950 PART
A & S		\$74,554	\$27.28	
SUB TOTAL		\$4,317,471	\$1,579.77	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$36,396	\$13.32	903 PART
MISCELLANEOUS		\$14,019	\$5.13	
SUB TOTAL		\$50,415	\$18.45	

TOTAL	\$4,367,886	\$1,598.22
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN X
PART TIME
2018

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998	\$3,927,296	\$3,956,106	\$15,713,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,734	6,629	6,629	4,420	25,412
-HMO COPAY	64,588	50,300	53,825	47,723	216,436
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$3,987,750	\$4,008,249	\$15,955,000
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430	\$2,152,843	\$3,177,732	\$8,648,947
A & S	66,184	56,549	85,095	74,554	282,382
DENTAL	175,873	171,391	167,686	163,982	678,932
DRUG	1,092,725	594,269	915,282	793,264	3,395,540
BEHAVIORAL HEALTH	96,789	20,041	66,664	46,607	230,101
OPTICAL	14,583	14,206	13,885	13,603	56,277
LIFE & AD & D	3,214	3,350	2,790	2,736	12,090
UTILIZATION MANAGEMENT	6,768	6,533	6,523	6,936	26,760
DISEASE MANAGEMENT	16,306	16,007	15,662	15,377	63,352
E.A.P.	1,895	1,847	1,805	1,795	7,342
P.P.O.	21,868	21,604	20,516	20,885	84,873
OPERATING EXPENSE	51,067	57,071	52,753	50,415	211,306

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$3,501,504	\$4,367,886	\$13,697,902
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
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AVERAGE INCOME	\$1,337	\$1,446	\$1,448	\$1,467	\$1,425
AVERAGE EXPENSE	\$1,097	\$939	\$1,271	\$1,598	\$1,226
SURPLUS (DEFICIT)	\$240	\$507	\$177	(\$131)	\$199

TOTAL PARTICIPANTS	964	943	918	911	934
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**PLAN X
PART TIME
FOURTH QUARTER 2018**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998	\$3,927,296	\$3,956,106	\$15,713,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,734	6,629	6,629	4,420	25,412
-HMO COPAY	64,588	50,300	53,825	47,723	216,436
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$3,987,750	\$4,008,249	\$15,955,000
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430	\$2,152,843	\$3,177,732	\$8,648,947
A & S	66,184	56,549	85,095	74,554	282,382
DENTAL	175,873	171,391	167,686	163,982	678,932
DRUG	1,092,725	594,269	915,282	793,264	3,395,540
BEHAVIORAL HEALTH	96,789	20,041	66,664	46,607	230,101
OPTICAL	14,583	14,206	13,885	13,603	56,277
LIFE & AD & D	3,214	3,350	2,790	2,736	12,090
UTILIZATION MANAGEMENT	6,768	6,533	6,523	6,936	26,760
DISEASE MANAGEMENT	16,306	16,007	15,662	15,377	63,352
E.A.P.	1,895	1,847	1,805	1,795	7,342
P.P.O.	21,868	21,604	20,516	20,885	84,873
OPERATING EXPENSE	51,067	57,071	52,753	50,415	211,306

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$3,501,504	\$4,367,886	\$13,697,902
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
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AVERAGE INCOME	\$1,337	\$1,446	\$1,448	\$1,467	\$1,425
AVERAGE EXPENSE	\$1,097	\$939	\$1,271	\$1,598	\$1,226
SURPLUS (DEFICIT)	\$240	\$507	\$177	(\$131)	\$199

TOTAL PARTICIPANTS	964	943	918	911	934
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**PLAN X
PART TIME
2017**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$843,920	\$3,402,868	\$3,248,544	\$3,161,960	\$10,657,292
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,315	1,105	4,420	9,944	18,784
-HMO COPAY	68,558	48,073	47,085	79,652	243,368
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$915,793	\$3,452,046	\$3,300,049	\$3,251,556	\$10,919,444
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EXPENSES

MEDICAL	\$2,053,026	\$2,243,062	\$2,057,349	\$1,899,905	\$8,253,342
A & S	89,860	73,111	76,550	81,999	321,520
DENTAL	185,196	170,738	179,042	178,144	713,120
DRUG	316,635	790,638	929,893	1,025,062	3,062,228
BEHAVIORAL HEALTH	71,342	126,855	88,059	64,002	350,258
OPTICAL	15,023	15,098	14,825	14,755	59,701
LIFE & AD & D	2,669	2,720	2,688	2,650	10,727
UTILIZATION MANAGEMENT	7,081	7,697	7,182	7,276	29,236
DISEASE MANAGEMENT	14,812	16,551	16,685	16,491	64,539
E.A.P.	1,933	1,944	1,910	1,917	7,704
P.P.O.	23,140	23,657	22,647	22,002	91,446
OPERATING EXPENSE	81,685	62,505	54,660	59,220	258,070

TOTAL EXPENSE	\$2,862,402	\$3,534,576	\$3,451,490	\$3,373,423	\$13,221,891
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SURPLUS (DEFICIT)	(\$1,946,609)	(\$82,530)	(\$151,441)	(\$121,867)	(\$2,302,447)
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AVERAGE INCOME	\$304	\$1,112	\$1,111	\$1,127	\$914
AVERAGE EXPENSE	\$949	\$1,138	\$1,162	\$1,169	\$1,105
SURPLUS (DEFICIT)	(\$645)	(\$26)	(\$51)	(\$42)	(\$191)

TOTAL PARTICIPANTS	1,005	1,035	990	962	998
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PLAN XX
FULL TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334	68	\$68,470
GIANT	\$334	278	278,890
SAFEWAY	\$334	177	178,022
SAFEWAY DELAWARE	\$334	1	668
TOTAL		524	\$526,050

AVG. MONTHLY CONTRIBUTIONS \$335

PLAN XX
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,811	\$3.70	391 PART
DENTAL FAMILY	\$35.23	\$12,613		119 PART
DENTAL INDIVIDUAL	\$17.11	13,962		272 PART
TOTAL DENTAL		\$26,575	\$16.91	
DRUG	\$.80/SCRIPT	\$51,257	\$32.61	1,092 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,800		3 PART
MEDICAL INDIVIDUAL		168,702		
MEDICAL FAMILY		199,221		
MEDICAL ADMINISTRATION	\$13.75	16,252		394 PART
TOTAL MEDICAL		\$385,975	\$245.53	
BEHAVIORAL HEALTH	\$2.59	\$3,047	\$1.94	392 PART
BEHAVIORAL HEALTH		\$48,974	\$31.15	
UTILIZATION MANAGEMENT	\$2.35	\$2,973	\$1.89	390 PART
DISEASE MANAGEMENT	\$2.06	\$3,858	\$2.45	401 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$5,321	\$3.38	89 PART
P P O CAREFIRST NETWORK	\$3.88	\$3,550	\$2.26	305 PART
LIFE-AD&D	\$.215/.018/1000	\$1,195	\$0.76	396 PART
A & S		\$13,554	\$8.62	
SUB TOTAL		\$552,090	\$351.20	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$21,337	\$13.57	528 PART
MISCELLANEOUS		\$8,062	\$5.13	
SUB TOTAL		\$29,399	\$18.70	

TOTAL	\$581,489	\$369.90
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XX FULL TIME 2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381	\$529,056	\$526,050	\$2,080,584
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,304	978	1,956	1,010	5,248
-COBRA	0	0	1,364	227	1,591

TOTAL INCOME	\$502,401	\$525,359	\$532,376	\$527,287	\$2,087,423
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EXPENSES

MEDICAL	\$311,456	\$623,138	\$333,684	\$385,975	\$1,654,253
A & S	20,823	31,651	23,087	13,554	89,115
DENTAL	27,929	27,010	26,948	26,575	108,462
DRUG	150,551	42,220	108,452	51,257	352,480
BEHAVIORAL HEALTH	75,129	53,801	37,486	52,021	218,437
OPTICAL	6,103	5,980	5,930	5,811	23,824
LIFE & AD & D	1,466	1,438	1,228	1,195	5,327
UTILIZATION MANAGEMENT	3,125	2,865	2,850	2,973	11,813
DISEASE MANAGEMENT	3,992	4,003	3,925	3,858	15,778
P.P.O.	9,323	8,901	8,977	8,871	36,072
OPERATING EXPENSE	31,807	31,157	29,516	29,399	121,879

TOTAL EXPENSE	\$641,704	\$832,164	\$582,083	\$581,489	\$2,637,440
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
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AVERAGE INCOME	\$320	\$335	\$336	\$335	\$332
AVERAGE EXPENSE	\$408	\$531	\$367	\$370	\$419
SURPLUS (DEFICIT)	(\$88)	(\$196)	(\$31)	(\$35)	(\$87)

TOTAL PARTICIPANTS	524	522	528	524	525
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PLAN XX
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381	\$529,056	\$526,050	\$2,080,584
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,304	978	1,956	1,010	5,248
-HMO COPAY	0	0	1,364	227	1,591

TOTAL INCOME	\$502,401	\$525,359	\$532,376	\$527,287	\$2,087,423
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EXPENSES

MEDICAL	\$311,456	\$623,138	\$333,684	\$385,975	\$1,654,253
A & S	20,823	31,651	23,087	13,554	89,115
DENTAL	27,929	27,010	26,948	26,575	108,462
DRUG	150,551	42,220	108,452	51,257	352,480
BEHAVIORAL HEALTH	75,129	53,801	37,486	52,021	218,437
OPTICAL	6,103	5,980	5,930	5,811	23,824
LIFE & AD & D	1,466	1,438	1,228	1,195	5,327
UTILIZATION MANAGEMENT	3,125	2,865	2,850	2,973	11,813
DISEASE MANAGEMENT	3,992	4,003	3,925	3,858	15,778
P.P.O.	9,323	8,901	8,977	8,871	36,072
OPERATING EXPENSE	31,807	31,157	29,516	29,399	121,879

TOTAL EXPENSE	\$641,704	\$832,164	\$582,083	\$581,489	\$2,637,440
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
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AVERAGE INCOME	\$320	\$335	\$336	\$335	\$332
AVERAGE EXPENSE	\$408	\$531	\$367	\$370	\$419
SURPLUS (DEFICIT)	(\$88)	(\$196)	(\$31)	(\$35)	(\$87)

TOTAL PARTICIPANTS	524	522	528	524	525
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PLAN XX
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$72,357	\$520,902	\$493,683	\$505,431	\$1,592,373
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	913	1,956	652	978	4,499

TOTAL INCOME	\$73,270	\$522,858	\$494,335	\$506,409	\$1,596,872
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EXPENSES

MEDICAL	\$282,495	\$257,652	\$230,893	\$260,144	\$1,031,184
A & S	16,170	30,959	21,586	25,656	94,371
DENTAL	28,212	22,574	25,138	26,557	102,481
DRUG	143,275	125,410	61,967	150,027	480,679
BEHAVIORAL HEALTH	18,819	13,726	18,601	36,929	88,075
OPTICAL	6,064	5,979	5,574	5,807	23,424
LIFE & AD & D	1,160	1,183	1,118	1,103	4,564
UTILIZATION MANAGEMENT	2,946	2,904	2,679	2,781	11,310
DISEASE MANAGEMENT	3,512	4,054	3,941	3,638	15,145
P.P.O.	8,208	8,395	7,949	8,284	32,836
OPERATING EXPENSE	50,543	38,700	34,191	37,536	160,970

TOTAL EXPENSE	\$561,404	\$511,536	\$413,637	\$558,462	\$2,045,039
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SURPLUS (DEFICIT)	(\$488,134)	\$11,322	\$80,698	(\$52,053)	(\$448,167)
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AVERAGE INCOME	\$40	\$268	\$267	\$268	\$211
AVERAGE EXPENSE	\$303	\$262	\$224	\$295	\$271
SURPLUS (DEFICIT)	(\$263)	\$6	\$43	(\$27)	(\$60)

TOTAL PARTICIPANTS	617	651	616	630	629
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PLAN XX
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	2	\$768
GIANT	\$128.00	865	332,032
GIANT ¹	\$245.05	6	4,165
GIANT ²	\$362.10	1	1,086
GIANT ³	\$479.15	0	0
SAFEWAY	\$128.00	435	166,843
SAFEWAY ¹	\$245.05	2	1,590
SAFEWAY ²	\$362.10	1	1,448
SAFEWAY DELAWARE	\$128.00	14	5,248
TOTAL		1,326	\$513,180

AVG. MONTHLY CONTRIBUTIONS \$129

¹ PARTICIPANTS WITH ONE DEPENDENT CHILD

² PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³ PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,597	\$2.66	714 PART
DENTAL FAMILY	\$35.23	\$1,972		19 PART
DENTAL INDIVIDUAL	\$17.11	35,606		694 PART
DENTAL		\$37,578	\$9.45	
DRUG	\$.80/SCRIPT	\$137,300	\$34.51	1,537 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,200		2 PART
MEDICAL		264,932		
MEDICAL ADMINISTRATION	\$13.75	29,397		713 PART
TOTAL MEDICAL		\$295,529	\$74.29	
BEHAVIORAL HEALTH	\$2.59	\$5,558	\$1.40	715 PART
BEHAVIORAL HEALTH		\$2,425	\$0.61	
UTILIZATION MANAGEMENT	\$2.35	\$5,659	\$1.42	716 PART
DISEASE MANAGEMENT	\$2.06	\$4,594	\$1.15	718 PART
P P O CAREFIRST FLESLINK	\$19.61	\$7,301	\$1.84	123 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,930	\$1.74	595 PART
LIFE-AD&D	\$.215/.018/1000	\$1,083	\$0.27	719 PART
A & S		\$11,610	\$2.92	
SUB TOTAL		\$526,164	\$132.26	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$57,881	\$14.55	1,432 PART
MISCELLANEOUS		\$20,404	\$5.13	
SUB TOTAL		\$78,285	\$19.68	

TOTAL	\$604,449	\$151.94
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839	\$553,179	\$513,180	\$2,129,219
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,229	1,665	1,588	1,881	6,363
-COBRA	0	0	717	1,123	1,840

TOTAL INCOME	\$518,250	\$547,504	\$555,484	\$516,184	\$2,137,422
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EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$295,529	\$1,855,529
A & S	4,743	14,454	11,600	11,610	42,407
DENTAL	43,017	40,591	38,862	37,578	160,048
DRUG	140,430	76,734	110,467	137,300	464,931
BEHAVIORAL HEALTH	33,961	6,903	8,701	7,983	57,548
OPTICAL	12,167	11,459	10,945	10,597	45,168
LIFE & AD & D	1,415	1,381	1,135	1,083	5,014
UTILIZATION MANAGEMENT	5,743	5,445	5,240	5,659	22,087
DISEASE MANAGEMENT	4,968	5,031	4,813	4,594	19,406
P.P.O.	16,363	15,843	14,945	14,231	61,382
OPERATING EXPENSE	124,451	84,633	79,241	78,285	366,610

TOTAL EXPENSE	\$815,864	\$901,865	\$777,952	\$604,449	\$3,100,130
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
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AVERAGE INCOME	\$121	\$130	\$130	\$130	\$128
AVERAGE EXPENSE	\$190	\$214	\$182	\$152	\$185
SURPLUS (DEFICIT)	(\$69)	(\$84)	(\$52)	(\$22)	(\$57)

TOTAL PARTICIPANTS	1,430	1,405	1,428	1,326	1,397
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PLAN XX
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839	\$553,179	\$513,180	\$2,129,219
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,229	1,665	1,588	1,881	6,363
-HMO COPAY	0	0	717	1,123	1,840

TOTAL INCOME	\$518,250	\$547,504	\$555,484	\$516,184	\$2,137,422
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EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$295,529	\$1,855,529
A & S	4,743	14,454	11,600	11,610	42,407
DENTAL	43,017	40,591	38,862	37,578	160,048
DRUG	140,430	76,734	110,467	137,300	464,931
BEHAVIORAL HEALTH	33,961	6,903	8,701	7,983	57,548
OPTICAL	12,167	11,459	10,945	10,597	45,168
LIFE & AD & D	1,415	1,381	1,135	1,083	5,014
UTILIZATION MANAGEMENT	5,743	5,445	5,240	5,659	22,087
DISEASE MANAGEMENT	4,968	5,031	4,813	4,594	19,406
P.P.O.	16,363	15,843	14,945	14,231	61,382
OPERATING EXPENSE	124,451	84,633	79,241	78,285	366,610

TOTAL EXPENSE	\$815,864	\$901,865	\$777,952	\$604,449	\$3,100,130
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
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AVERAGE INCOME	\$121	\$130	\$130	\$130	\$128
AVERAGE EXPENSE	\$190	\$214	\$182	\$152	\$185
SURPLUS (DEFICIT)	(\$69)	(\$84)	(\$52)	(\$22)	(\$57)

TOTAL PARTICIPANTS	1,430	1,405	1,428	1,326	1,397
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PLAN XX
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$159,832	\$1,111,083	\$1,051,434	\$851,490	\$3,173,839
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,550	3,646	3,463	2,710	13,369

TOTAL INCOME	\$163,382	\$1,114,729	\$1,054,897	\$854,200	\$3,187,208
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EXPENSES

MEDICAL	\$723,883	\$597,622	\$312,533	\$509,118	\$2,143,156
A & S	17,130	18,717	4,059	12,479	52,385
DENTAL	57,668	42,103	47,050	41,848	188,669
DRUG	(40,853)	120,799	197,737	169,430	447,113
BEHAVIORAL HEALTH	32,576	38,828	(6,535)	16,332	81,201
OPTICAL	16,092	15,201	13,359	11,950	56,602
LIFE & AD & D	1,570	1,536	1,351	1,206	5,663
UTILIZATION MANAGEMENT	7,720	7,311	6,448	5,647	27,126
DISEASE MANAGEMENT	6,105	6,913	6,278	5,479	24,775
P.P.O.	22,322	22,054	19,026	16,629	80,031
OPERATING EXPENSE	286,524	214,927	183,978	187,366	872,795

TOTAL EXPENSE	\$1,130,737	\$1,086,011	\$785,284	\$977,484	\$3,979,516
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SURPLUS (DEFICIT)	(\$967,355)	\$28,718	\$269,613	(\$123,284)	(\$792,308)
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AVERAGE INCOME	\$15	\$106	\$106	\$106	\$83
AVERAGE EXPENSE	\$107	\$103	\$79	\$121	\$103
SURPLUS (DEFICIT)	(\$92)	\$3	\$27	(\$15)	(\$20)

TOTAL PARTICIPANTS	3,518	3,510	3,320	2,688	3,259
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PLAN XXX
FULL TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$593.00	324	\$567,113
LOCAL 400 STAFF TEMPS	\$593.00	0	0
SAFEWAY	\$593.00	195	347,498
SAFEWAY DELAWARE	\$593.00	10	17,197
TOTAL		529	\$931,808

AVG. MONTHLY CONTRIBUTIONS \$587

PLAN XXX
FULL TIME
FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,851	\$2.43	259 PART
DENTAL FAMILY	\$35.23	\$9,688		92 PART
DENTAL INDIVIDUAL	\$17.11	8,743		170 PART
TOTAL DENTAL		\$18,431	\$11.61	
DRUG	\$.80/SCRIPT	\$54,464	\$34.32	746 SCRIPTS
HMO KAISER ¹	\$319.47	\$0		0 PART
MEDICAL INDIVIDUAL		\$160,042		
MEDICAL FAMILY		43,849		
MEDICAL ADMINISTRATION	\$13.75	11,220		272 PART
TOTAL MEDICAL		\$215,111	\$135.55	
BEHAVIORAL HEALTH	\$2.59	\$2,109	\$1.33	271 PART
BEHAVIORAL HEALTH		\$1,417	\$0.89	
UTILIZATION MANAGEMENT	\$2.35	\$2,352	\$1.48	271 PART
DISEASE MANAGEMENT	\$2.06	\$2,740	\$1.73	271 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$3,640	\$2.29	61 PART
P P O CAREFIRST NETWORK	\$3.88	\$2,460	\$1.55	211 PART
LIFE-AD&D	\$.215/.018/1000	\$801	\$0.50	266 PART
A & S		\$13,828	\$8.71	
SUB TOTAL		\$321,204	\$202.39	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$19,592	\$12.35	481 PART
MISCELLANEOUS		\$8,140	\$5.13	
SUB TOTAL		\$27,732	\$17.48	

TOTAL	\$348,936	\$219.87		
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XXX
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097	\$853,327	\$931,808	\$3,143,524
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,697	2,716	899	1,674	7,986

TOTAL INCOME	\$572,989	\$790,813	\$854,226	\$933,482	\$3,151,510
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EXPENSES

MEDICAL	\$114,362	\$387,774	\$226,312	\$215,111	\$943,559
A & S	7,550	19,137	13,898	13,828	54,413
DENTAL	14,878	16,729	17,487	18,431	67,525
DRUG	62,599	39,650	55,684	54,464	212,397
BEHAVIORAL HEALTH	1,713	2,231	2,456	3,526	9,926
OPTICAL	3,069	3,410	3,619	3,851	13,949
LIFE & AD & D	683	807	742	801	3,033
UTILIZATION MANAGEMENT	1,554	1,710	1,826	2,352	7,442
DISEASE MANAGEMENT	1,958	2,485	2,623	2,740	9,806
P.P.O.	4,601	5,416	5,739	6,100	21,856
OPERATING EXPENSE	16,325	24,458	25,694	27,732	94,209

TOTAL EXPENSE	\$229,292	\$503,807	\$356,080	\$348,936	\$1,438,115
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
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AVERAGE INCOME	\$491	\$596	\$593	\$588	\$567
AVERAGE EXPENSE	\$196	\$380	\$247	\$220	\$261
SURPLUS (DEFICIT)	\$295	\$216	\$346	\$368	\$306

TOTAL PARTICIPANTS	389	442	480	529	460
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PLAN XXX
FULL TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097	\$853,327	\$931,808	\$3,143,524
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,697	2,716	899	1,674	7,986

TOTAL INCOME	\$572,989	\$790,813	\$854,226	\$933,482	\$3,151,510
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EXPENSES

MEDICAL	\$114,362	\$387,774	\$226,312	\$215,111	\$943,559
A & S	7,550	19,137	13,898	13,828	54,413
DENTAL	14,878	16,729	17,487	18,431	67,525
DRUG	62,599	39,650	55,684	54,464	212,397
BEHAVIORAL HEALTH	1,713	2,231	2,456	3,526	9,926
OPTICAL	3,069	3,410	3,619	3,851	13,949
LIFE & AD & D	683	807	742	801	3,033
UTILIZATION MANAGEMENT	1,554	1,710	1,826	2,352	7,442
DISEASE MANAGEMENT	1,958	2,485	2,623	2,740	9,806
P.P.O.	4,601	5,416	5,739	6,100	21,856
OPERATING EXPENSE	16,325	24,458	25,694	27,732	94,209

TOTAL EXPENSE	\$229,292	\$503,807	\$356,080	\$348,936	\$1,438,115
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
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AVERAGE INCOME	\$491	\$596	\$593	\$588	\$567
AVERAGE EXPENSE	\$196	\$380	\$247	\$220	\$261
SURPLUS (DEFICIT)	\$295	\$216	\$346	\$368	\$306

TOTAL PARTICIPANTS	389	442	480	529	460
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PLAN XXX
FULL TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$34,584	\$158,248	\$184,710	\$216,412	\$593,954
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	460	3,136	3,660	3,146	10,402

TOTAL INCOME	\$35,044	\$161,384	\$188,370	\$219,558	\$604,356
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EXPENSES

MEDICAL	\$211,445	\$127,500	\$272,702	\$137,727	\$749,374
A & S	9,250	8,307	8,134	7,282	32,973
DENTAL	10,105	9,789	13,015	11,999	44,908
DRUG	7,321	46,729	105,877	45,621	205,548
BEHAVIORAL HEALTH	1,567	2,891	6,521	2,347	13,326
OPTICAL	2,060	2,396	2,683	2,515	9,654
LIFE & AD & D	404	481	533	540	1,958
UTILIZATION MANAGEMENT	1,176	1,286	1,342	1,292	5,096
DISEASE MANAGEMENT	1,200	1,665	1,832	2,053	6,750
P.P.O.	3,961	4,514	4,818	4,697	17,990
OPERATING EXPENSE	13,426	11,657	11,392	15,298	51,773

TOTAL EXPENSE	\$261,915	\$217,215	\$428,849	\$231,371	\$1,139,350
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SURPLUS (DEFICIT)	(\$226,871)	(\$55,831)	(\$240,479)	(\$11,813)	(\$534,994)
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AVERAGE INCOME	\$66	\$268	\$267	\$266	\$217
AVERAGE EXPENSE	\$493	\$360	\$608	\$280	\$435
SURPLUS (DEFICIT)	(\$427)	(\$92)	(\$341)	(\$14)	(\$218)

TOTAL PARTICIPANTS	177	201	235	275	222
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PLAN XXX PART TIME FOURTH QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$128.00	1,212	\$465,536
GIANT ¹	\$243.34	22	16,060
GIANT ²	\$358.68	6	6,456
GIANT ³	\$474.02	1	1,422
SAFEWAY	\$128.00	881	338,176
SAFEWAY ¹	\$243.34	10	7,544
SAFEWAY ²	\$358.68	4	3,946
SAFEWAY ³	\$474.02	0	0
SAFEWAY DELAWARE	\$128.00	25	9,728
TOTAL		2,161	\$848,868

AVG. MONTHLY CONTRIBUTIONS \$131

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX PART TIME FOURTH QUARTER 2018
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BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,702	\$1.03	451 PART
DENTAL FAMILY	\$35.23	\$3,066		29 PART
DENTAL INDIVIDUAL	\$17.11	21,678		422 PART
DENTAL		\$24,744	\$3.82	
DRUG	\$.80/SCRIPT	\$129,741	\$20.01	1,344 SCRIPTS
HMO KAISER ¹	\$200.00	\$1,358		2 PART
MEDICAL INDIVIDUAL		\$369,425		
MEDICAL FAMILY		\$462		
MEDICAL ADMINISTRATION	\$13.75	28,092		681 PART
TOTAL MEDICAL		\$399,337	\$61.60	
BEHAVIORAL HEALTH	\$2.59	\$5,385	\$0.83	693 PART
BEHAVIORAL HEALTH		\$3,130	\$0.48	
UTILIZATION MANAGEMENT	\$2.35	\$5,920	\$0.91	696 PART
DISEASE MANAGEMENT	\$2.06	\$4,460	\$0.69	670 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$10,541	\$1.63	177 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,002	\$0.93	516 PART
LIFE-AD&D	\$.215/.018/1000	\$933	\$0.14	621 PART
A & S		\$3,040	\$0.47	
SUB TOTAL		\$599,935	\$92.54	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$87,605	\$13.51	2,147 PART
MISCELLANEOUS		\$33,253	\$5.13	
SUB TOTAL		\$120,858	\$18.64	

TOTAL	\$720,793	\$111.18
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¹RATE CHANGE EFFECTIVE OCTOBER 2018

PLAN XXX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135	\$840,891	\$848,868	\$3,567,739
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,462	3,135	6,900	4,294	20,791

TOTAL INCOME	\$1,036,307	\$851,270	\$847,791	\$853,162	\$3,588,530
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EXPENSES

MEDICAL	\$375,909	\$333,079	\$490,839	\$399,337	\$1,599,164
A & S	2,710	2,461	9,662	3,040	17,873
DENTAL	18,582	21,422	22,957	24,744	87,705
DRUG	161,636	97,100	93,758	129,741	482,235
BEHAVIORAL HEALTH	11,623	5,376	7,461	8,515	32,975
OPTICAL	4,995	5,723	6,203	6,702	23,623
LIFE & AD & D	947	1,072	935	933	3,887
UTILIZATION MANAGEMENT	4,801	4,830	4,891	5,920	20,442
DISEASE MANAGEMENT	3,740	4,600	4,488	4,460	17,288
P.P.O.	14,733	15,992	15,950	16,543	63,218
OPERATING EXPENSE	97,670	155,808	122,176	120,858	496,512

TOTAL EXPENSE	\$697,346	\$647,463	\$779,320	\$720,793	\$2,844,922
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
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AVERAGE INCOME	\$123	\$132	\$132	\$132	\$130
AVERAGE EXPENSE	\$83	\$100	\$121	\$111	\$104
SURPLUS (DEFICIT)	\$40	\$32	\$11	\$21	\$26

TOTAL PARTICIPANTS	2,804	2,148	2,147	2,161	2,315
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PLAN XXX PART TIME FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135	\$840,891	\$848,868	\$3,567,739
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,462	3,135	6,900	4,294	20,791

TOTAL INCOME	\$1,036,307	\$851,270	\$847,791	\$853,162	\$3,588,530
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EXPENSES

MEDICAL	\$375,909	\$333,079	\$490,839	\$399,337	\$1,599,164
A & S	2,710	2,461	9,662	3,040	17,873
DENTAL	18,582	21,422	22,957	24,744	87,705
DRUG	161,636	97,100	93,758	129,741	482,235
BEHAVIORAL HEALTH	11,623	5,376	7,461	8,515	32,975
OPTICAL	4,995	5,723	6,203	6,702	23,623
LIFE & AD & D	947	1,072	935	933	3,887
UTILIZATION MANAGEMENT	4,801	4,830	4,891	5,920	20,442
DISEASE MANAGEMENT	3,740	4,600	4,488	4,460	17,288
P.P.O.	14,733	15,992	15,950	16,543	63,218
OPERATING EXPENSE	97,670	155,808	122,176	120,858	496,512

TOTAL EXPENSE	\$697,346	\$647,463	\$779,320	\$720,793	\$2,844,922
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
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AVERAGE INCOME	\$123	\$132	\$132	\$132	\$130
AVERAGE EXPENSE	\$83	\$100	\$121	\$111	\$104
SURPLUS (DEFICIT)	\$40	\$32	\$11	\$21	\$26

TOTAL PARTICIPANTS	2,804	2,148	2,147	2,161	2,315
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PLAN XXX
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$95,686	\$284,193	\$293,848	\$489,110	\$1,162,837
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	247	989	1,785	1,323	4,344

TOTAL INCOME	\$95,933	\$285,182	\$295,633	\$490,433	\$1,167,181
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EXPENSES

MEDICAL	\$191,263	\$260,680	\$489,493	\$324,393	\$1,265,829
A & S	1,079	1,747	4,608	6,089	13,523
DENTAL	6,708	8,252	12,375	14,524	41,859
DRUG	44,498	96,553	107,198	119,203	367,452
BEHAVIORAL HEALTH	3,994	5,415	4,972	7,691	22,072
OPTICAL	1,793	2,821	3,365	3,925	11,904
LIFE & AD & D	449	564	630	664	2,307
UTILIZATION MANAGEMENT	3,011	3,378	3,542	3,566	13,497
DISEASE MANAGEMENT	2,083	3,069	3,090	3,225	11,467
P.P.O.	9,154	10,797	11,098	11,513	42,562
OPERATING EXPENSE	57,637	49,053	49,145	69,414	225,249

TOTAL EXPENSE	\$321,669	\$442,329	\$689,516	\$564,207	\$2,017,721
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SURPLUS (DEFICIT)	(\$225,736)	(\$157,147)	(\$393,883)	(\$73,774)	(\$850,540)
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AVERAGE INCOME	\$42	\$106	\$106	\$109	\$91
AVERAGE EXPENSE	\$140	\$164	\$248	\$126	\$170
SURPLUS (DEFICIT)	(\$98)	(\$58)	(\$142)	(\$17)	(\$79)

TOTAL PARTICIPANTS	764	897	927	1,498	1,022
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PLAN XL
PART TIME
FOURTH QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$24.00	1,203	\$86,592
SAFEWAY	\$24.00	845	60,816
SAFEWAY DELAWARE	\$24.00	34	2,448
TOTAL		2,082	\$149,856

AVG. MONTHLY CONTRIBUTIONS \$24

PLAN XL PART TIME FOURTH QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,213	\$0.51	216 PART
DENTAL	\$17.11	\$11,070	\$1.77	216 PART
LIFE-AD&D	\$.215/.018/1000	\$471	\$0.08	313 PART
A & S		\$1,039	\$0.17	
SUB TOTAL		\$15,793	\$2.53	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$78,963	\$12.64	1,958 PART
MISCELLANEOUS		\$32,036	\$5.13	
SUB TOTAL		\$110,999	\$17.77	

TOTAL

\$126,792	\$20.30
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PLAN XL PART TIME 2018 QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
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EXPENSES

A & S	\$1,615	\$3,508	1,209	1,039	\$7,371
DENTAL	8,983	10,095	10,249	11,070	40,397
OPTICAL	2,599	2,920	2,965	3,213	11,697
LIFE & AD & D	439	528	444	471	1,882
OPERATING EXPENSE	61,963	101,145	105,823	110,999	379,930

TOTAL EXPENSE	\$75,599	\$118,196	\$120,690	\$126,792	\$441,277
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
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AVERAGE INCOME	\$22	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$15	\$21	\$21	\$20	\$19
SURPLUS (DEFICIT)	\$7	\$3	\$3	\$4	\$5

TOTAL PARTICIPANTS	1,626	1,867	1,959	2,082	1,884
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PLAN XL
PART TIME
FOURTH QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$109,597	\$134,472	\$141,024	\$149,856	\$534,949
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EXPENSES

A & S	\$1,615	\$3,508	1,209	1,039	\$7,371
DENTAL	8,983	10,095	10,249	11,070	40,397
OPTICAL	2,599	2,920	2,965	3,213	11,697
LIFE & AD & D	439	528	444	471	1,882
OPERATING EXPENSE	61,963	101,145	105,823	110,999	379,930

TOTAL EXPENSE	\$75,599	\$118,196	\$120,690	\$126,792	\$441,277
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
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AVERAGE INCOME	\$22	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$15	\$21	\$21	\$20	\$19
SURPLUS (DEFICIT)	\$7	\$3	\$3	\$4	\$5

TOTAL PARTICIPANTS	1,626	1,867	1,959	2,082	1,884
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PLAN XL
PART TIME
2017

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$55,918	\$48,908	\$51,650	\$56,875	\$213,351
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$55,918	\$48,908	\$51,650	\$56,875	\$213,351
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EXPENSES

A & S	\$0	\$565	0	0	\$565
DENTAL	2,532	3,053	4,158	5,048	14,791
OPTICAL	719	1,129	1,203	1,460	4,511
LIFE & AD & D	175	207	229	244	855
OPERATING EXPENSE	70,522	53,487	47,799	58,591	230,399

TOTAL EXPENSE	\$73,948	\$58,441	\$53,389	\$65,343	\$251,121
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SURPLUS (DEFICIT)	(\$18,030)	(\$9,533)	(\$1,739)	(\$8,468)	(\$37,770)
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AVERAGE INCOME	\$22	\$18	\$18	\$18	\$19
AVERAGE EXPENSE	\$29	\$22	\$19	\$21	\$23
SURPLUS (DEFICIT)	(\$7)	(\$4)	(\$1)	(\$3)	(\$4)

TOTAL PARTICIPANTS	859	886	936	1,031	928
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ACTIVE PLANS
2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046	\$30,411,144	\$30,565,615	\$121,191,956
EMPLOYEE CONTRIBUTIONS	333,743	273,510	288,022	261,157	1,156,432
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984	146,107	162,274	591,114
MISCELLANEOUS ¹	6,371	0	1,189	138,022	145,582

TOTAL INCOME	\$29,479,014	\$31,632,540	\$30,846,462	\$31,127,068	\$123,085,084
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
A & S	1,564,755	1,443,654	1,429,400	1,387,645	5,825,454
DENTAL	1,303,769	1,287,503	1,263,558	1,246,329	5,101,159
DRUG	7,691,142	4,258,915	5,322,347	5,402,964	22,675,368
BEHAVIORAL HEALTH	819,379	565,937	568,670	323,128	2,277,114
OPTICAL	173,647	171,581	168,483	166,806	680,517
LIFE & AD & D	51,541	51,338	42,857	42,266	188,002
UTILIZATION REVIEW	83,686	81,180	80,124	85,614	330,604
DISEASE MANAGEMENT	115,775	116,905	114,818	112,871	460,369
E.A.P.	19,010	18,698	18,288	18,071	74,067
P.P.O.	258,848	258,667	249,311	251,135	1,017,961
OPERATING EXPENSE	861,976	989,241	913,524	897,561	3,662,302

TOTAL EXPENSE	\$29,996,384	\$28,800,670	\$26,885,417	\$26,751,123	\$112,433,594
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SURPLUS (DEFICIT)	(\$517,370)	\$2,831,870	\$3,961,045	\$4,375,945	\$10,651,490
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TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
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FUND RESERVE	\$19,037,532	\$12,967,773	\$21,209,373	\$22,993,897
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$74 Invacare
137,948 Madoff
\$138,022

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
FOURTH QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$799,230
RETIREE COPAYMENTS	\$929,907
INTEREST AND DIVIDENDS	\$30,785
TOTAL INCOME	\$1,759,922

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,282	\$4.77	2,915 RET
DENTAL	\$28.80	\$251,741		2,914 RET
TOTAL DENTAL		\$251,741	\$27.76	
DRUG	\$.80/1.25/SCRIPT	\$936,746		16,777 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	2,959		
TOTAL DRUG		\$939,705	\$103.62	
HMO KAISER	\$246.32	1,506,733		1,535 RET
HMO WELL CARE CHOICE	\$40.60	0		
HOSPITAL		261,977		
SURGICAL		181,589		
DIAGNOSTIC		66,089		
MAJOR MEDICAL		146,832		
MEDICAL ADMINISTRATION	\$13.75	57,722		1,399 RET
TOTAL MEDICAL		\$2,220,942	\$244.89	
BEHAVIORAL HEALTH	\$2.59	\$10,851	\$1.20	1,397 RET
BEHAVIORAL HEALTH		\$37	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$1,850	\$0.20	7 RET
DISEASE MANAGEMENT	\$2.06	\$101	\$0.01	1 RET
P P O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$3.88	\$54	\$0.01	5 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$1,518	\$0.17	
ADMINISTRATION	\$6.41	\$58,126	\$6.41	3,023 RET

TOTAL EXPENSES	\$3,528,207	\$389.04
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SURPLUS (DEFICIT)	(\$1,768,285)
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RETIREES 3,023
AVERAGE COST PER RETIREE \$389.04

**PART TIME RETIREES
FOURTH QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$73,823
RETIREE COPAYMENTS	\$196,255
INTEREST AND DIVIDENDS	\$6,497
TOTAL INCOME	\$276,575

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,474	\$4.95	638 RET
DENTAL	\$28.80	\$55,122	\$28.80	638 RET
DRUG	\$.80/1.25/SCRIPT	\$140,402		2,332 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	431		
DRUG		\$140,833	\$73.58	
HMO KAISER	\$246.32	332,553		415 RET
WELL CARE CHOICE	\$40.60	0		
HOSPITAL		56,737		
SURGICAL		25,912		
DIAGNOSTIC		9,574		
MAJOR MEDICAL		19,648		
MEDICAL ADMINISTRATION	\$13.75	10,711		260 RET
TOTAL MEDICAL		\$455,135	\$237.79	
BEHAVIORAL HEALTH	\$2.59	\$2,015	\$1.05	259 RET
BEHAVIORAL HEALTH		\$442	\$0.23	
UTILIZATION MANAGEMENT	\$2.35	\$279	\$0.15	1 RET
DISEASE MANAGEMENT	\$2.06	\$6	\$0.00	0 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$3.88	\$12	\$0.01	1 RET
P P O. AA, LLC		\$0	\$0.00	
P.P.O A & G, HRGI		\$319	\$0.17	
ADMINISTRATION	\$6.41	\$12,275	\$6.41	638 RET

TOTAL EXPENSES	\$675,912	\$353.14
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SURPLUS (DEFICIT)	(\$399,337)
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RETIREES 638

AVERAGE COST PER RETIREE \$353.14

FOURTH QUARTER 2018
STIPEND
INCOME & EXPENSES

INCOME

GIANT	\$923,154
SAFEWAY	\$509,647
TOTAL INCOME	\$1,432,801

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,422,850
SUBTOTAL	\$1,422,850

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$9,886
POSTAGE	65
SUBTOTAL	\$9,951
TOTAL EXPENSES	\$1,432,801

SURPLUS (DEFICIT)	\$0
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PARTICIPANTS 1,277

**2018
RETIREES
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,678,278	\$925,727	\$820,481	\$873,053	\$4,297,539
RETIREE COPAYMENTS	1,120,392	1,123,614	1,123,627	1,126,162	4,493,795
STIPEND INCOME	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
INTEREST & DIVIDENDS	29,560	33,329	33,388	37,282	133,559

TOTAL INCOME	\$4,361,464	\$3,579,822	\$3,453,020	\$3,469,298	\$14,863,604
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EXPENSES

MEDICAL	\$2,834,342	\$2,998,083	\$2,695,470	\$2,676,077	\$11,203,972
DENTAL	306,835	306,404	306,921	306,863	1,227,023
DRUG	1,525,536	784,095	608,570	1,080,538	3,998,739
BEHAVIORAL HEALTH	12,997	12,857	14,405	13,345	53,604
OPTICAL	52,738	52,663	52,751	52,756	210,908
UTILIZATION MANAGEMENT	274	214	227	2,129	2,844
DISEASE MANAGEMENT	117	115	122	107	461
P.P.O.	1,906	2,760	942	1,903	7,511
ADMINISTRATION	68,165	70,267	70,453	70,401	279,286
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711

TOTAL EXPENSES	\$6,336,144	\$5,724,610	\$5,225,385	\$5,636,920	\$22,923,059
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SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	(\$1,772,365)	(\$2,167,622)	(\$8,059,455)
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TOTAL PARTICIPANTS	3,653	3,654	3,664	3,661	3,658
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FUND RESERVE	\$6,162,661	\$5,988,595	\$5,696,442	\$5,730,765	
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2017
RETIREES
QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTRIBUTIONS	\$558,639	\$3,420,222	\$3,189,650	\$3,075,420	\$10,243,931
RETIREE COPAYMENTS	1,137,946	1,139,523	1,138,715	1,129,995	4,546,179
STIPEND INCOME	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
INTEREST & DIVIDENDS	76,014	70,798	42,568	48,629	238,008

TOTAL INCOME	\$3,545,823	\$6,344,343	\$6,009,837	\$5,828,739	\$21,728,741
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EXPENSES

MEDICAL	\$2,864,639	\$2,841,556	\$2,670,510	\$2,589,723	\$10,966,428
DENTAL	315,971	269,908	309,600	308,507	1,203,986
DRUG	104,394	1,453,684	1,634,907	889,348	4,082,333
BEHAVIORAL HEALTH	12,958	14,026	14,085	13,418	54,487
OPTICAL	53,218	53,276	53,212	53,025	212,731
UTILIZATION MANAGEMENT	53	398	31	233	715
DISEASE MANAGEMENT	113	125	121	131	490
P.P.O.	4,769	5,316	3,877	1,824	15,786
ADMINISTRATION	66,759	68,786	68,750	68,725	273,020
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623

TOTAL EXPENSES	\$5,196,098	\$6,420,875	\$6,393,997	\$5,499,629	\$23,510,599
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SURPLUS (DEFICIT)	(\$1,650,275)	(\$76,532)	(\$384,160)	\$329,110	(\$1,781,858)
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TOTAL PARTICIPANTS	3,684	3,687	3,685	3,683	3,685
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FUND RESERVE	\$6,002,247	\$5,869,838	\$6,120,234	\$5,877,650
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**COMBINED FUND
FOURTH QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046	\$30,411,144	\$30,565,615	\$121,191,956
EMPLOYER CONTR - RETIREE	1,678,278	925,727	820,481	873,053	4,297,539
EMPLOYEE CONTRIBUTIONS	1,454,135	1,397,124	1,411,649	1,387,319	5,650,227
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984	146,107	162,274	591,114
INTEREST & DIVIDENDS - RETIREE	29,560	33,329	33,388	37,282	133,559
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
MISCELLANEOUS ¹	6,371	0	1,189	138,022	145,582

TOTAL INCOME	\$33,840,478	\$35,212,362	\$34,299,482	\$34,596,366	\$137,948,688
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
RETIREES	4,802,910	4,227,458	3,749,861	4,204,119	16,984,348
STIPEND	1,533,234	1,497,152	1,475,524	1,432,801	5,938,711
A & S	1,564,755	1,443,654	1,429,400	1,387,645	5,825,454
DENTAL	1,303,769	1,287,503	1,263,558	1,246,329	5,101,159
DRUG	7,691,142	4,258,915	5,322,347	5,402,964	22,675,368
BEHAVIORAL HEALTH	819,379	565,937	568,670	323,128	2,277,114
OPTICAL	173,647	171,581	168,483	166,806	680,517
LIFE & AD & D	51,541	51,338	42,857	42,266	188,002
UTILIZATION REVIEW	83,686	81,180	80,124	85,614	330,604
DISEASE MANAGEMENT	115,775	116,905	114,818	112,871	460,369
E.A.P.	19,010	18,698	18,288	18,071	74,067
P.P.O.	258,848	258,667	249,311	251,135	1,017,961
OPERATING EXPENSE	861,976	989,241	913,524	897,561	3,662,302

TOTAL EXPENSE	\$36,332,528	\$34,525,280	\$32,110,802	\$32,388,043	\$135,356,653
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SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
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TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
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FUND RESERVE	\$25,200,193	\$18,956,368	\$26,905,815	\$28,724,662
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**COMBINED FUND
2017**

QUARTERLY RECAPS

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$6,004,991	\$25,436,472	\$25,087,324	\$24,682,656	\$81,211,443
EMPLOYER CONTR - RETIREE	558,639	3,420,222	3,189,650	3,075,420	10,243,931
EMPLOYEE CONTRIBUTIONS	1,460,015	1,432,429	1,437,981	1,482,884	5,813,309
INTEREST & DIVIDENDS - ACTIVE	337,792	316,103	186,975	212,407	1,053,277
INTEREST & DIVIDENDS - RETIREE	76,014	70,798	42,568	48,629	238,009
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
MISCELLANEOUS ¹	2,179,130	984	997	137,810	2,318,921

TOTAL INCOME	\$12,389,805	\$32,390,808	\$31,584,399	\$31,214,501	\$107,579,513
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EXPENSES

MEDICAL	\$16,778,204	\$18,630,624	\$16,045,178	\$16,321,724	\$67,775,730
RETIREES	3,422,874	4,707,075	4,755,093	3,924,934	16,809,976
STIPEND	1,773,224	1,713,800	1,638,904	1,574,695	6,700,623
A & S	1,609,644	1,544,361	1,358,323	1,438,192	5,950,520
DENTAL	1,369,927	1,201,185	1,315,405	1,301,459	5,187,976
DRUG	2,222,919	6,100,763	7,140,330	6,673,486	22,137,498
BEHAVIORAL HEALTH	659,946	683,097	586,353	763,541	2,692,937
OPTICAL	178,339	177,203	174,312	171,956	701,810
LIFE & AD & D	43,964	43,685	43,198	42,502	173,349
UTILIZATION REVIEW	85,164	86,892	85,081	82,972	340,109
DISEASE MANAGEMENT	105,000	119,942	118,357	116,380	459,679
E.A.P.	19,811	19,568	19,364	19,206	77,949
P.P.O.	272,754	274,087	264,404	255,194	1,066,439
OPERATING EXPENSE	1,331,364	1,009,117	878,262	978,111	4,196,854

TOTAL EXPENSE	\$29,873,134	\$36,311,399	\$34,422,564	\$33,664,352	\$134,271,449
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SURPLUS (DEFICIT)	(\$17,483,329)	(\$3,920,591)	(\$2,838,165)	(\$2,449,851)	(\$26,691,936)
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TOTAL PARTICIPANTS	16,346	16,462	16,186	16,087	16,270
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FUND RESERVE	\$44,633,862	\$28,045,333	\$24,731,616	\$23,318,479
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$120 Express Scripts
 9 Bioscript
 25 Fed Nat Mortgage
 69,437 Madoff Victim Fund
 68,193 Meridian
 26 Schering Plough
\$137,810

COMBINED FUND
FOURTH QUARTER 2018

MISCELLANEOUS

ACCOUNTING	\$90,884
ACTUARIAL & CONSULTING	34,306
BONDING AND INSURANCE	1,300
EDUCATION FEES FOR RETIREE ASSISTANCE	11,140
IFEBP	1,635
INVESTMENT MANAGEMENT	10,698
IPS	10,000
LEGAL	50,810
MEETING	2,117
POSTAGE	17,483
PRINTING	12,841
TELEPHONE	1,988

TOTAL \$245,202

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FOURTH QUARTER 2018**

QUARTERLY RECAPS

INCOME	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$33,840,478	\$35,212,362	\$34,299,482	\$34,596,366	\$137,948,688
Legal	890,793	884,904	864,682	853,849	3,494,228
Severance	3,741,652	40,297	1,907,211	2,334,173	8,023,333
Scholarship	1,175	1,652	1,339	1,428	5,594
Total Income	\$38,474,098	\$36,139,215	\$37,072,714	\$37,785,816	\$149,471,843

EXPENSES	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$36,332,528	\$34,525,280	\$32,110,802	\$32,388,043	\$135,356,653
Legal	883,160	875,234	853,596	857,372	3,469,362
Severance	982,625	1,098,938	2,780,216	1,131,504	5,993,283
Scholarship	11,214	13,449	26,847	12,826	64,336
Total Expenses	\$38,209,527	\$36,512,901	\$35,771,461	\$34,389,745	\$144,883,634

Surplus/(Deficit)	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
Legal	7,633	9,670	11,086	(3,523)	24,866
Severance	2,759,027	(1,058,641)	(873,005)	1,202,669	2,030,050
Scholarship	(10,039)	(11,797)	(25,508)	(11,398)	(58,742)
Total Surplus/(Deficit)	\$264,571	(\$373,686)	\$1,301,253	\$3,396,071	\$4,588,209

Fund Reserve	\$29,597,756	\$22,252,700	\$29,318,558	\$32,283,734
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**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2017**

QUARTERLY RECAPS

INCOME	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	\$12,389,805	\$32,390,808	\$31,584,399	\$31,214,501	\$107,579,513
Legal	951,103	928,548	912,693	896,647	3,688,991
Severance	3,379,799	49,449	20,500	23,684	3,473,432
Scholarship	1,922	3,071	1,540	1,605	8,138
Total Income	\$16,722,629	\$33,371,876	\$32,519,132	\$32,136,437	\$114,750,074

EXPENSES	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	\$29,873,134	\$36,311,399	\$34,422,564	\$33,664,352	\$134,271,449
Legal	923,720	916,241	902,657	889,494	3,632,112
Severance	1,657,779	1,050,641	987,206	1,200,998	4,896,624
Scholarship	10,367	10,517	35,735	13,116	69,735
Total Expenses	\$32,465,000	\$38,288,798	\$36,348,162	\$35,767,960	\$142,869,920

Surplus/(Deficit)	1Q2017	2Q2017	3Q2017	4Q2017	Total
Health	(\$17,483,329)	(\$3,920,591)	(\$2,838,165)	(\$2,449,851)	(\$26,691,936)
Legal	27,383	12,307	10,036	7,153	56,879
Severance	1,722,020	(1,001,192)	(966,706)	(1,177,314)	(1,423,192)
Scholarship	(8,445)	(7,446)	(34,195)	(11,511)	(61,597)
Total Surplus/(Deficit)	(\$15,742,371)	(\$4,916,922)	(\$3,829,030)	(\$3,631,523)	(\$28,119,846)

Fund Reserve	\$49,692,759	\$31,694,250	\$27,595,239	\$25,000,792
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CONTRACT INFORMATION FOURTH QUARTER 2018

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	894.00	11-01-18	10-29-20
	X	560.00	11-01-18	
	X	1,236.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
GIANT 27	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT 400	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT DELAWARE	X	1,114.00	11-01-18	10-26-19
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT LEXINGTON PARK 400	X	1,114.00	11-01-18	10-26-19
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
GIANT VALLEY 400	I	1,658.00	11-01-18	10-26-19
	I	1,551.00	11-01-18	
	X	1,114.00	11-01-18	
	X	780.00	11-01-18	
	X	1,456.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	

CONTRACT INFORMATION FOURTH QUARTER 2018

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY 400	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY CULPEPER	I	1,668.00	11-01-18	10-26-19
	I	1,561.00	11-01-18	
	X	1,124.00	11-01-18	
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY DELAWARE	X	1,124.00	11-01-18	10-26-19
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
SAFEWAY DOVER	X	1,124.00	11-01-18	10-26-19
	X	790.00	11-01-18	
	X	1,466.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
	XXX	593.00	11-01-18	
	XXX	128.00	11-01-18	
	XL	24.00	11-01-18	
STAFF 400	X	1,114.00	11-01-18	