

FELRA & UFCW VEBA FUND

AGENDA

JULY 18, 2019

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 – 18F)**
 - A. REGULAR MEETING - DECEMBER 12, 2018**
 - B. APPEALS COMMITTEE MEETING - NOVEMBER 16, 2018**
 - C. APPEALS COMMITTEE MEETING - JANUARY 7, 2019**
 - D. APPEALS COMMITTEE MEETING - JANUARY 30, 2019**
 - E. APPEALS COMMITTEE MEETING - FEBRUARY 28, 2019**
 - F. APPEALS COMMITTEE MEETING - APRIL 2, 2019**
 - G. APPEALS COMMITTEE MEETING - MAY 2, 2019**
- III. FINANCIAL REPORT (pg. 19 – 20)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
 - B. CONFIDIO**
 - 1. ESI RENEWAL OFFER/REIMBURSEMENT**
 - 2. EGWP STUDY**
- V. ATTORNEYS' REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (4Q18 & 1Q19) (pg. 21 – 152)**
- VII. INVOICES (pg. 153 – 157)**
- VIII. OTHER FUND BUSINESS (pg. 158 – 159)**
 - A. SAFEWAY OVERPAYMENT (PENDING RESPONSE BY SAFEWAY)**
 - B. CAREFIRST AGREEMENT - STATUS**
 - C. CAREWISE HEALTH - TERMINATION NOTICE**
 - D. PARTICIPANT APPEAL REFERRED BY THE APPEALS COMMITTEE**
 - E. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION (SEPTEMBER 25, 2019, LANDOVER, MD.)**
- 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*

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW VEBA FUND
DECEMBER 12, 2018
LANDOVER, MARYLAND

The following Trustees were present:

Union Trustees

M. Federici - Secretary
J. Chorpennig
A. Hanson

Employer Trustees

J. Paradis - Chairman
D. Dosenbach
M. Goble

Also present were:

Y. Anwar - UFCW Local 400
M. Bramstaedt - The Segal Company (via teleconference)
H. Burton - Morgan, Lewis & Bockius, LLP
L. DuVall - Associated Administrators, LLC
N. Eid - Confidio (via teleconference)
J. Hack - UFCW Local 27
J. Harrison - UFCW Local 27
J. Herishen - Calibre
T. Hipkins - UFCW Local 27
N. Hill - UFCW Local 27
C. Hoffmann - UFCW Local 400
N. Jacobs - UFCW Local 400
W. Jensen - Associated Administrators, LLC
S. Ridore - Safeway
S. Sanchez - Slevin & Hart, P.C.
R. Sichel - Investment Performance Services
B. Slevin - Slevin & Hart, P.C.
J. Timm - The Segal Company (via teleconference)
L. Walsh - Associated Administrators, LLC

I. CALL TO ORDER

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

A. Proxy

Mr. Jensen reported that Trustee Masten was unable to attend the meeting and had provided his proxy to Trustee Chorpensing to act in all matters coming before the Trustees.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on September 25, 2018 and the Appeals Committee meeting held on September 10, 2018, 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 September 25, 2018, and the Appeals Committee meeting held on September 10, 2018 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Activity Report – ERISA Account – October 31, 2018

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2018 through October 31, 2018. Such report indicated a beginning market value of \$23,323,631, earnings of \$379,073, receipts of \$121,005,329, and disbursements of \$117,893,328, producing an ending market value of \$26,814,705 as of October 31, 2018.

2. Summary of Activity Report – Non-ERISA Account – October 31, 2018

Mr. Jensen then presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2018 through October 31, 2018. Such report indicated a beginning

market value of \$10,508,579, no earnings, receipts of \$123,130,244, and disbursements of \$125,923,857, producing an ending market value of \$7,714,966 as of October 31, 2018.

B. Investment Performance Services

The Trustees welcomed Mr. Rich Sichel of Investment Performance Services to the meeting.

1. Master Consulting Report – September 30, 2018

Mr. Sichel presented the Master Consulting Report for the quarter ending September 30, 2018. Such report indicated a beginning market value for the Third Quarter 2018 of \$18,956,368, net income of \$2,857,307, and investment earnings of \$378,638, producing an ending market value of \$22,192,312 for the quarter. The performance was 1.9% for the quarter.

The Trustees thanked Mr. Sichel for his report and he was excused from the meeting.

C. Auditor's Report

The Trustees welcomed Mr. Joseph Herishen of Calibre (formerly Salter & Company) to the meeting. Mr. Herishen reported that Salter & Company has merged into Calibre but the merger will not impact the fees chargeable to the Fund and Mr. Herishen will remain the account executive responsible for providing services to the Fund.

1. Financial Statements – December 31, 2017

Mr. Herishen presented the Financial Statements for the years ended December 31, 2017 and 2016. Mr. Herishen noted that the opinion was unmodified (clean) and the financial statements were in conformity with generally accepted accounting principles. Mr. Herishen reported that the total assets were \$55,786,912. Total liabilities of the Plan were \$2,261,000, producing net assets available for benefits of \$53,525,912 as of December 31, 2017. Mr. Herishen then reviewed the Notes to the Financial Statements, the Schedule of Net Assets Held For Benefits, the Schedule of Reportable Transactions, the Schedule of Administrative Expenses, and the Schedule of Employer Contributions.

The Trustees thanked Mr. Herishen for his report and he was excused from the meeting.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Mitch Bramstaedt of the Segal Company via telephone conference to the meeting.

1. Part Time Plans XX and XXX Costs Per Enrolled Dependent Child

The Trustees welcomed Mr. Josh Timm of Segal the meeting via teleconference. Mr. Timm presented proposed dependent child co-premium costs for Part Timers under Plan XX and Plan XXX. The proposed rates are:

Plans XX and XXX Costs Per Enrolled Dependent Child Effective March 1, 2019						
Plan	Per Child Rate			3 or More Children Rate		
	Medical	Rx	Total	Medical	Rx	Total
Plan XX – Part Time	\$93.34	\$32.86	\$126.20	\$280.02	\$98.58	\$378.60
Plan XXX – Part Time	\$91.51	\$32.86	\$124.37	\$274.53	\$98.58	\$373.11

After review,

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

RESOLVED to adopt the 2019 Plan XX and Plan XXX Part Time Dependent Rates, as presented, effective March 1, 2019.

Mr. Jensen said that if Segal provided the proposed 2020 dependent child rates by the September 2019 meeting, the rates could be made effective in January 2020 rather than in March 2020. The Trustees agreed to that approach.

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

B. Confidio (Formerly Heritage Rx)

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting via teleconference. Ms. Eid reviewed her proposed Statement of Work for both the Employer Group Waiver Plan ("EGWP") study as well as the Express Scripts ("ESI") Request for Proposal ("RFP") process.

1. Employer Group Waiver Program ("EGWP")

Ms. Eid reviewed the draft EGWP study. Ms. Eid noted that the Retiree Drug Subsidy ("RDS") tax advantage was eliminated effective January 1, 2013. She noted that both programs, RDS and EGWP, are sponsored by Centers for Medicare and Medicaid Services ("CMS"). She said that the study examined pharmacy cost and plan administrative differences between the Fund's current RDS program and EGWP. She further noted that the feasibility study was completed in collaboration with ESI. Plan Year 2018 data was used to model the 2019 cost differences between RDS and EGWP. She said that EGWP objectives are to improve financial efficiency of the retiree drug program, preserve or enhance overall benefit value, and minimize member impact. She summarized the differences between RDS and EGWP. She further reviewed the financial analysis and the projected cost components. She discussed the potential administrative burden to implement an EGWP, as the process normally takes six months. She suggested the Trustees may want to postpone consideration of implementing an EGWP until ESI responds to the Fund's request for improved pricing.

After discussion, the Trustees decided to table a decision on the issue for a future meeting.

2. ESI Request for Proposal ("RFP")

Ms. Eid reviewed Confidio's Statement of Work to perform the ESI RFP. She outlined the projected timeline. She noted that her fee to perform the service would be \$59,700.00.

Mr. Paradis asked what bidders would be included in the RFP. Ms. Eid stated that the RFP would be sent to ESI and Optum, and possibly second tier PBMs, including Navitus and Envision. After discussion,

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

RESOLVED to accept the Confidio proposal to conduct a PBM RFP for \$59,700 and to delegate to Chairman and Secretary the authority to make any decisions necessary to implement the RFP process.

The Trustees thanked Ms. Eid for her report and she was excused from the meeting.

V. ATTORNEY'S REPORT

A. Amendment No. 2 to the Investment Policy

Mr. Slevin presented Amendment 2 to the Investment Policy. After discussion,

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

RESOLVED to adopt Amendment 2 to the Investment Policy, as presented.

The amendment was executed by the Trustees.

B. Confidio

Mr. Slevin presented Amendments to the Business Associate Agreement and Services Agreement between Confidio and the Fund.

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

RESOLVED to adopt the Amendments to the Confidio Agreements, as presented.

The amendments were executed by the Trustees.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2018 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Third Quarter 2018. For the combined VEBA Fund, Active and Retiree Plans, total income was \$34,299,482. Expenses totaled \$32,110,802, producing a net surplus of \$2,188,680 for the Third quarter 2018. Mr. Jensen noted that contributions were made on behalf of 16,034 active Plan participants.

Mr. Jensen presented a snapshot of work performed by Associated Administrators during the third quarter 2018. The report reflected the processing of 238 accident and sickness claims, 117 appeals, 12,252 participant service calls, the mailing of 361 COBRA notices, the processing of 126,709 medical claims, and the mailing of 54,267 communications to Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated December 12, 2018. 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 December 12, 2018 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Safeway Overpayment

Mr. Jensen reported that Safeway has not yet submitted information on the scope of any overpayment or provided a credit request to the Fund office. Mr. Dosenbach said that he would forward the contribution credit request to the Fund office. Mr. Jensen said such report would be reviewed by Associated Administrators and, in turn, be sent to Calibre for review, as that firm will be conducting a payroll audit of Safeway.

B. Medicare Deductible and Co-insurance Rates for 2019

Mr. Jensen presented for the Trustees' review the 2019 Centers for Medicare and Medicaid Services ("CMS") published changes to the Medicare Part A and B premiums, deductibles and co-insurance. He said that such rates and deductibles are utilized in processing the Fund's Medicare Supplemental benefits for retirees. After discussion, and

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

RESOLVED to approve the Medicare deductible and co-insurance rates for the Retiree Medicare Supplemental Benefit for 2019 as presented, on a non-precedent setting basis.

C. Participant Appeal – M18/381-6196

Mr. Jensen presented an appeal referred by the Appeals Committee to the full Board for resolution. The participant is requesting payment of a denied anesthesia claim related to routine services. After review, based on the specific facts and circumstances, the Trustees approved payment of the claim on a non-precedent setting basis.

D. Cheiron's Engagement Request for 2019

Mr. Jensen presented Cheiron's engagement request for 2019 for the VEBA Fund. He noted that Cheiron proposed a retainer fee of \$45,000 (\$3,750.00 per month), with the non-retainer fees ranging from \$104 to \$507 per hour. After discussion,

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

RESOLVED to approve the 2019 Cheiron retainer fee for the VEBA Fund as presented.

Mr. Jensen next presented Cheiron's engagement request for 2019 for the Severance Plan. He noted that Cheiron proposed a retainer fee of \$41,352 (\$10,338 per quarter), with the non-retainer fees ranging from \$104 to \$507 per hour. After discussion,

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

RESOLVED to approve the 2019 Cheiron retainer fee for the Severance Plan as presented.

E. Plan X Part Time Open Enrollment Period

Mr. Jensen reported that Plan X Part Time has a single open enrollment period, from January 1 – 31 for a coverage effective date of March 1 each year. The other benefit programs under the Plan have an open enrollment in December for coverage effective January 1 each year. He asked if the Trustees want to align Plan X Part Time with the other benefit programs' open enrollment periods, beginning with coverage effective January 2020. After discussion,

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

RESOLVED to change Plan X Part Time open enrollment to match the other Plans' open enrollment periods beginning with the December 2019 open enrollment period for coverage effective January 2020.

F. Miscellaneous Correspondence

1. Health Care Cost Containment Corporation ("HCCCC")

Mr. Jensen inquired whether the Trustees wished the Fund to remain a member of the HCCCC. He reported that the Fund had received a membership renewal invoice for 2019 at a fee of \$0.75 per participant, with a \$700 minimum fee or \$3,750 maximum fee for the 2019 year. After discussion,

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

RESOLVED to maintain Fund membership in the HCCCC and approve payment of the 2019 membership fee.

2. Health Insurance Coverage for Former Acme Participants

Mr. Jensen presented correspondence submitted by Safeway requesting coverage under the Plan for two former Acme employees. The request is for Plan I coverage for one of the employees and Plan XXX coverage for the other, based on the employees' original dates of hire. It was noted that both employees were employed by Acme with no break-in-service until the Acme store in Dover, Delaware closed in July 2018, at which time they both immediately transferred to a Safeway Eastern Division store. It was further noted that Plan I includes retiree health coverage and is limited to employees hired by 1983 by a participating employer. After discussion,

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

RESOLVED to approve immediate coverage under Plan X and Plan XXX, respectively, for the two employees in question, subject to receipt of the appropriate employer contributions.

3. 2019 COBRA Rates

Mr. Jensen said the 2019 COBRA rates were sent to Chairman and Secretary for their review and that such rates were approved effective January 1, 2019.

4. State of Maryland Unclaimed Property

Mr. Jensen reported that Associated Administrators filed claims with the State of Maryland on behalf of the Fund for Unclaimed Property, resulting in a recovery of \$37,832.53.

5. Internal Revenue Service ("IRS") - 1095-C Form

Mr. Jensen reported that the Fund office responded to the IRS regarding the filing of the 1095-C Forms. He said that the Fund office sent the IRS copies of the instructions noting that a multiemployer fund files a 1095-B Form, not a 1095-C Form. The Fund properly filed Form 1095-B. The IRS has not yet responded.

6. CIGNA Health and Life Insurance Company ("Cigna")

Mr. Jensen noted that the Fund had received a check in the amount of \$134.31 from Cigna for a claim refund for the pre-Medicare retiree plan.

7. Maintenance of Benefit ("MOB")

Mr. Jensen noted that MOB letters were sent to the participating employers on September 26, 2018.

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 DATES AND LOCATIONS

The Trustees discussed the 2019 meeting dates. After discussion, the Trustees selected the following meeting dates and locations for 2019:

April 16, 2019 - UFCW Local 400, Landover, Maryland

July 18, 2019 - UFCW Local 400, Landover, Maryland

September 25, 2019 – UFCW Local 400, Landover, Maryland

December 12, 2018 – UFCW Local 400, Landover, Maryland.

XI. ADJOURNMENT

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

Respectfully submitted,
Mark Federici, Secretary

20711925v1

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON NOVEMBER 16, 2018
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION
Y. Anwar
T. Hipkins

EMPLOYER
M. Goble

Also present was:
C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – October 2018

Code	Issue	Decision
A18/119-8298	Late Initial Claim Form	Denied
Rx18/153-2016	Brand Name (Carbatrol)	Approved
Rx18/155-2616	Prior Authorization (Modafinil)	Approved
Rx18/163-2170	Prior Authorization (Repatha)	Approved
Rx18/159-1591	Prior Authorization (Modafinil)	Approved
M18/406-3928	Late Filing	Denied
M18/441-2018	Routine Services (Cologuard)	Denied
M18/412-7253	Laboratory Services, Late Appeal	Denied
M18/411-7430	CRNA	Denied
M18/416-2136	Ambulance Services	Denied
M18/432-2136	Ambulance Services	Denied
M18/433-2122	Ambulance Services	Denied

Local 400 – October 2018

Code	Issue	Decision
A18/118-5022	Not Eligible	Denied
E18/160-5986	Plan of Benefits (Plan XXX vs. Plan XL)	Denied
E18/161-1574	Open Enrollment (Kaiser HMO)	Denied
Rx18/154-2265	Brand Name (Toprol)	Approved
Rx18/158-0176	Brand Name (Cymbalta)	#1 Approved #2 Denied
M18/391-4951	Late Filing	Denied
M18/410-5616	Routine Services	Denied
M18/409-1151	Routine Services, Late Appeal	Denied
M18/428-7550a	Laboratory Services	Denied
M18/418-9395	Ambulance Services	Denied
M18/402-9981	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JANUARY 7, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – November/December 2018

Code	Issue	Decision
A18/128-2766	No Office Visit	Denied
Rx18/170-6193	Brand Name (Keppra, Aptiom, Onfi)	Approved
Rx18/168-3515	Quantity Limits (Ramelteon)	Approved
M18/426-6428	Late Filing, Hold Harmless	Denied
M18/452-1943	Experimental/Investigational (Avastin)	Approved
M18/487-3696	CRNA	Denied
M18/464-9929	CRNA, Late Appeal	Denied
M18/468-8648	Ambulance Services	Denied
D18/460-7980	Outpatient Dental Services	Denied

Local 400 – November/December 2018

Code	Issue	Decision
A18/127-7790	Benefit Maximum	Denied
A18/129-1966	Benefit Maximum	Denied
Rx18/166-7919	Brand Name (Synthroid)	Denied

Rx18/164-9689	Brand Name (Synthroid)	Approved
M18/484-1433	Routine Services, Late Appeal (Cologuard)	Denied
M18/474-6331	Nonparticipating Provider	Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers*
VEBA Fund

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JANUARY 30, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – January 2019

Code	Issue	Decision
Rx19/100-6193	Brand Name (Synthroid)	Approved
M19/127-3148	CRNA	Denied
M19/116-6610	CRNA	Denied
M19/115-4440	Ambulance Services	Denied
M19/135-8599	Ambulance Services	Denied
M19/107-2635	Ambulance Services	Denied

Local 400 – January 2019

Code	Issue	Decision
A19/100-0416	Benefit Maximum	Denied
Rx19/103-7411	Brand Name (Synthroid)	Approved
Rx19/101-1362	Brand Name (Synthroid)	#1 Approved #2 Denied
Rx18/169-8145	Quantity Limits (Zolpidem)	Approved
M19/125-3615	Late Filing	Denied

M18/493-2102	Laboratory Services	Denied
M19/107-6839	Routine Services, Late Appeal	Denied
M19/132-9139	Routine Services, Late Appeal	Denied
M19/128-9507	CRNA	Denied
M19/112-1966	CRNA	Denied
M18/488-6400	Experimental, Partial Late Appeal (Avastin)	Approved (Timely appealed claims only)
M18/490-7833	Excluded Services	Denied
RAP18/147-4591	Stipend Overpayment	Denied (Payment plan to be offered)

Respectfully submitted,

Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON FEBRUARY 28, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – February 2019

Code	Issue	Decision
E19/114-1257	Initial Enrollment	Denied
E19/108-1424	Initial Enrollment	Denied
E19/113-7859	Initial Enrollment	Denied
Rx19/111-5799	Brand Name (Avalide)	Approved
M19/161-7972	Routine Services (Cologuard)	Denied
M19/144-1116	Routine Services, Late Appeal	Denied
M19/140-9280	Ambulance Services	Denied

Local 400 – February 2019

Code	Issue	Decision
E19/118-0334	Initial Enrollment	Denied
E19/110-3551	Initial Enrollment	Denied
E19/109-9348	Open Enrollment (Re-Enrollment)	Denied
E19/107-4264	Open Enrollment (Dependent Coverage)	Denied

Rx19/104-5364	Brand Name (Synthroid)	Approved
Rx19/112-3471	Quantity Limits (Keforolac Tromethamine)	Approved
M19/152-3022	Late Filing	Denied
M19/166-7587	Routine Services	Denied
M19/148-3341	Routine Services (Cologuard)	Denied
M19/165-9580	Laboratory Services	Denied
M19/145-3897	Laboratory Services	Denied
M19/159-5568	Laboratory Services, Late Appeal	Denied
M19/138-4290	Ambulance Services, Late Appeal	Denied
M19/155-6608	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON APRIL 2, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – March 2019

Code	Issue	Decision
Rx19/127-8076	Brand Name (Synthroid)	Approved
Rx19/124-9448	Brand Name (Synthroid)	Approved
M19/187-5154	Laboratory Services, Late Appeal	Denied
M19/188-1809	Laboratory Services, Late Appeal	Denied
M19/190-1809	Laboratory Services, Late Appeal	Denied
M19/191-5296	Laboratory Services, Work-Related, Late Appeal	Denied
M19/186-5695	Anesthesia Services	Denied
M19/196-9495	Anesthesia Services	Denied
M19/200-9328	CRNA	Denied
M19/130-7162b	Ambulance Services	Denied
M19/130-7162c	Ambulance Services	Denied
M19/205-9464	Ambulance Services	Denied
M19/175-7845	Experimental/Investigational (Avastin)	#1 – Approved #2 – Denied

Local 400 – March 2019

Code	Issue	Decision
M19/198-8593	Pre-Service, Replacement Cornea Transplant	Approved Non-Precedent
A19/101-3345	Nervous and Mental	Denied
E19/123-1505	Request to Disenroll from Fund Coverage	Denied
Rx19/116-9314	Prior Authorization (Belvig)	Denied
Rx19/122-2041	Pharmacy Network (CVS)	Denied
M19/208-7357	Laboratory Services, Late Appeal	Denied
M19/192-9750	Laboratory Services, Late Appeal	Denied
M19/193-9750	Laboratory Services, Late Appeal	Denied
M19/178-0674	Nonparticipating Provider (Precision Neuromonitoring)	Approved Non-Precedent
M19/169-4807	Nonparticipating Provider (Nordstrom DME Program)	Approved Non-Precedent
M19/179-5661	Anesthesia Services	Denied
M19/206-8223	Ambulance Services	Denied
M19/197-7066	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers*
VEBA Fund

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON MAY 2, 2019
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – April 2019

Code	Issue	Decision
E19/132-7668	Initial Enrollment	Denied
Rx19/134-8278	Brand Name (Synthroid)	Approved
M19/230-4041	Laboratory Services, Nonparticipating Provider	Denied
M19/221-3177	Nonparticipating Provider	Approved
M19/247-5441	Anesthesia Services	Denied
M19/222-3708	CRNA	Denied

Local 400 – April 2019

Code	Issue	Decision
A19/103-2709	Three Day Prior Rule	Denied
E19/131-1395	Initial Enrollment	Denied
E19/128-9482	Request to Disenroll from Dependent Coverage	Denied
E19/129-2138	Request for Refund of Payroll Deductions	Denied
Rx19/133-7090	Brand Name (Wellbutrin XL)	Approved
M19/217-6121	Late Filing	Denied
M19/232-1151	Laboratory Services	Denied
M19/218-0848	CRNA, Late Appeal	Denied

M19/224-5161	CRNA, Late Appeal	Denied
M19/245-9569	Ambulance Services, Late Appeal	Denied
M19/244-2738	Experimental/Investigational (Avastin)	Approved
M19/223-7470	Third Party Liability	Denied

Respectfully submitted,
Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBF WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 1, 2018 to MAY 31, 2019

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2019	\$27,570,275
Earnings	\$828,169
Receipts	\$85,428,244
Disbursements	(\$57,999,780)
Market Value 5/31/2019	\$35,828,908

PNC BANK, NA

FELRA & UFCW VEBA WELFARE FUND - NON ERISA DDA
SUMMARY OF ACTIVITY
JANUARY 1, 2019 to MAY 31, 2019

Item	Amount
Market Value 01/01/2019	\$1,180,645
Earnings	-
Receipts	\$67,511,223
Disbursements	(\$67,580,047)
Market Value 5/31/2019	\$1,111,821

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

**PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND
UFCW VEBF FUND**

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		15,851		
SURGICAL		29,223		
DIAGNOSTIC		14,263		
MAJOR MEDICAL		1,450,481		
MEDICAL ADMINISTRATION	\$13.75	28,785		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	\$19.81	\$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	681 PART
MISCELLANEOUS		\$9,894	\$5.13	
SUB TOTAL		\$36,600	\$18.97	

TOTAL	\$2,770,148	\$1,436.05
-------	-------------	------------

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	\$1,667,595	\$1,293,239	\$1,219,147	\$1,220,434	\$5,420,415
--------------	--------------------	--------------------	--------------------	--------------------	--------------------

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	841,838	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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$1,876,475)	(\$2,281,620)	(\$2,078,650)	(\$1,549,714)	(\$7,786,459)
--------------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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)	(\$980)

TOTAL PARTICIPANTS	725	686	650	643	676
---------------------------	------------	------------	------------	------------	------------

**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	\$4,078,815	\$3,076,904	\$2,903,480	\$2,949,571	\$13,008,570
--------------	--------------------	--------------------	--------------------	--------------------	---------------------

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	178,525	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	\$7,129,462	\$6,424,858	\$6,298,355	\$27,470,291
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	(\$3,521,378)	(\$3,348,784)	(\$14,461,721)
--------------------------	----------------------	----------------------	----------------------	----------------------	-----------------------

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
---------------------------	------------	------------	------------	------------	------------

**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
--------------	--------------------	--------------------	--------------------	--------------------	---------------------

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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$4,301,780)	(\$1,240,780)	(\$1,383,068)	(\$1,517,348)	(\$8,442,976)
--------------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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
---------------------------	------------	------------	------------	------------	------------

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	\$28.82	\$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	\$818	\$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, HRCI		\$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
-------	-----------	----------

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
--------------	------------------	------------------	------------------	------------------	------------------

EXPENSES

MEDICAL	\$310,023	\$183,892	\$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	1,781	12,855	3,523	30,325
OPTICAL	2,054	1,928	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$178,521)	(\$53,571)	\$35,651	(\$10,111)	(\$206,552)
--------------------------	--------------------	-------------------	-----------------	-------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

**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
--------------	------------------	------------------	------------------	------------------	--------------------

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
----------------------	--------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	(\$327,374)	(\$415,945)	(\$1,724,304)
--------------------------	--------------------	--------------------	--------------------	--------------------	----------------------

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
---------------------------	------------	------------	------------	------------	------------

**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	\$1,128,615	\$1,090,995	\$4,593,205
--------------	--------------------	--------------------	--------------------	--------------------	--------------------

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
----------------------	------------------	--------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	\$382,634	\$117,710	\$129,686	\$165,005	\$795,035
--------------------------	------------------	------------------	------------------	------------------	------------------

AVERAGE INCOME	\$3,128	\$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
---------------------------	------------	------------	------------	------------	------------

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	\$66,808	\$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.	\$0.87	\$8,911	\$0.85	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		\$2,801	\$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	4,835 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
--------------	--------------	--------------	--------------	--------------	--------------

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
---------------	--------------	--------------	--------------	--------------	--------------

SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
-------------------	-------------	-------------	-------------	-------------	-------------

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
--------------------	-------	-------	-------	-------	-------

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
--------------	--------------	--------------	--------------	--------------	--------------

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
---------------	--------------	--------------	--------------	--------------	--------------

SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
-------------------	-------------	-------------	-------------	-------------	-------------

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
--------------------	-------	-------	-------	-------	-------

**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**

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	2,868,291	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 **\$10,983,654 \$12,893,659 \$13,035,532 \$12,470,270 \$49,363,115**

SURPLUS (DEFICIT)	(\$8,441,073)	(\$936,078)	(\$1,140,720)	(\$736,876)	(\$11,254,747)
--------------------------	----------------------	--------------------	----------------------	--------------------	-----------------------

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**

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	\$22,805	\$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	\$19.81	\$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, HRCI		\$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	\$6,755,928	\$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	15,508	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	\$28,108,819
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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	259,678	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.	66,323	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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
--------------------------	--------------------	--------------------	--------------------	--------------------	--------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

**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**

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	768,408	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**

SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,655,780	\$7,151,057
--------------------------	--------------------	--------------------	--------------------	--------------------	--------------------

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**

**PLAN X
PART TIME
2017**

**INDIVIDUAL
QUARTERLY REGAPS**

	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	\$5,236,708	\$5,140,022	\$5,054,762	\$16,680,948
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$3,843,311)	(\$1,984,327)	(\$237,372)	(\$368,219)	(\$6,433,229)
--------------------------	----------------------	----------------------	--------------------	--------------------	----------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

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	\$16,377	\$5.63	896 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$12,401	\$4.54	208 PART
P P O CAREFIRST NETWORK	\$3.68	\$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
--------------	--------------------	-------------------

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	\$3,958,108	\$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
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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	167,688	163,982	678,932
DRUG	1,092,725	594,269	915,282	793,264	3,395,540
BEHAVIORAL HEALTH	96,789	20,041	68,664	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	18,306	18,007	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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
--------------------------	------------------	--------------------	------------------	--------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

**PLAN X
PART TIME
FOURTH QUARTER 2018**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,784,752	\$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
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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	46,807	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	\$2,857,298	\$3,501,504	\$4,367,886	\$13,697,902
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$359,637)	\$2,257,098
--------------------------	------------------	--------------------	------------------	--------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

**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
---------------------	------------------	--------------------	--------------------	--------------------	---------------------

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	316,835	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
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$1,946,609)	(\$82,530)	(\$151,441)	(\$121,867)	(\$2,302,447)
--------------------------	----------------------	-------------------	--------------------	--------------------	----------------------

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
---------------------------	--------------	--------------	------------	------------	------------

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	\$1.84	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
-------	-----------	----------

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	\$532,378	\$527,287	\$2,087,423
--------------	-----------	-----------	-----------	-----------	-------------

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	8,103	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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
-------------------	-------------	-------------	------------	------------	-------------

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
--------------------	-----	-----	-----	-----	-----

**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
---------------------	------------------	------------------	------------------	------------------	--------------------

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	3,982	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
--------------------------	--------------------	--------------------	-------------------	-------------------	--------------------

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	526	524	525
---------------------------	------------	------------	------------	------------	------------

**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
---------------------	-----------------	------------------	------------------	------------------	--------------------

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	1,180	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	37,538	160,970

TOTAL EXPENSE	\$561,404	\$511,536	\$413,637	\$558,462	\$2,045,039
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$488,134)	\$11,322	\$80,698	(\$52,053)	(\$448,167)
--------------------------	--------------------	-----------------	-----------------	-------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

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	8	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

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS 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	35,608		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 FLEXLINK	\$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	\$804,449	\$151.94		
-------	-----------	----------	--	--

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
---------------------	------------------	------------------	------------------	------------------	--------------------

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	\$804,449	\$3,100,130
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$68,265)	(\$962,708)
--------------------------	--------------------	--------------------	--------------------	-------------------	--------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

**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
---------------------	------------------	------------------	------------------	------------------	--------------------

EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$295,529	\$1,855,529
A & S	4,743	14,454	11,600	11,810	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,708)
--------------------------	--------------------	--------------------	--------------------	-------------------	--------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

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
---------------------	------------------	--------------------	--------------------	------------------	--------------------

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)	18,332	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
----------------------	--------------------	--------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$967,355)	\$28,718	\$269,613	(\$123,284)	(\$792,308)
-------------------	-------------	----------	-----------	-------------	-------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

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	\$19.81	\$3,840	\$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**

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
--------------	-----------	-----------	-----------	-----------	-------------

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	54,484	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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
-------------------	-----------	-----------	-----------	-----------	-------------

AVERAGE INCOME	\$491	\$596	\$593	\$588	\$587
AVERAGE EXPENSE	\$196	\$380	\$247	\$220	\$261
SURPLUS (DEFICIT)	\$295	\$216	\$346	\$368	\$306

TOTAL PARTICIPANTS	389	442	480	529	460
--------------------	-----	-----	-----	-----	-----

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
---------------------	------------------	------------------	------------------	------------------	--------------------

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	55,884	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
--------------------------	------------------	------------------	------------------	------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

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
--------------	----------	-----------	-----------	-----------	-----------

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	1,865	1,832	2,053	8,750
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
---------------	-----------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$226,871)	(\$55,831)	(\$240,479)	(\$11,813)	(\$534,994)
-------------------	-------------	------------	-------------	------------	-------------

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
--------------------	-----	-----	-----	-----	-----

PLAN XXX PART TIME FOURTH QUARTER 2018
--

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

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	\$0.89	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
-------	-----------	----------

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
---------------------	--------------------	------------------	------------------	------------------	--------------------

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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
--------------------------	------------------	------------------	-----------------	------------------	------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

**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
---------------------	--------------------	------------------	------------------	------------------	--------------------

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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
--------------------------	------------------	------------------	-----------------	------------------	------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

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
---------------------	-----------------	------------------	------------------	------------------	--------------------

EXPENSES

MEDICAL	\$191,263	\$260,680	\$489,493	\$324,393	\$1,265,828
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	3,385	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$225,736)	(\$157,147)	(\$393,883)	(\$73,774)	(\$850,540)
--------------------------	--------------------	--------------------	--------------------	-------------------	--------------------

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
---------------------------	------------	------------	------------	--------------	--------------

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	\$78,983	\$12.84	1,958 PART
MISCELLANEOUS		\$32,036	\$5.13	
SUB TOTAL		\$110,999	\$17.77	

TOTAL

\$126,792 \$20.30

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
--------------	-----------	-----------	-----------	-----------	-----------

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
---------------	----------	-----------	-----------	-----------	-----------

SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
-------------------	----------	----------	----------	----------	----------

AVERAGE INCOME	\$22	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$15	\$21	\$21	\$20	\$19
SURPLUS (DEFICIT)	\$7	\$3	\$3	\$4	\$5

TOTAL PARTICIPANTS	1,828	1,867	1,959	2,082	1,884
--------------------	-------	-------	-------	-------	-------

**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
---------------------	------------------	------------------	------------------	------------------	------------------

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
----------------------	-----------------	------------------	------------------	------------------	------------------

SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
--------------------------	-----------------	-----------------	-----------------	-----------------	-----------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

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
---------------------	-----------------	-----------------	-----------------	-----------------	------------------

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	\$73,848	\$58,441	\$53,389	\$65,343	\$251,121
----------------------	-----------------	-----------------	-----------------	-----------------	------------------

SURPLUS (DEFICIT)	(\$18,030)	(\$9,533)	(\$1,739)	(\$8,468)	(\$37,770)
--------------------------	-------------------	------------------	------------------	------------------	-------------------

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
---------------------------	------------	------------	------------	--------------	------------

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	\$30,565,815	\$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
---------------------	---------------------	---------------------	---------------------	---------------------	----------------------

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	42,286	188,002
UTILIZATION REVIEW	83,688	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
----------------------	---------------------	---------------------	---------------------	---------------------	----------------------

SURPLUS (DEFICIT)	(\$517,370)	\$2,831,870	\$3,961,045	\$4,375,945	\$10,651,490
--------------------------	--------------------	--------------------	--------------------	--------------------	---------------------

TOTAL PARTICIPANTS	16,650	16,224	16,034	15,935	16,211
---------------------------	---------------	---------------	---------------	---------------	---------------

FUND RESERVE	\$19,037,532	\$12,967,773	\$21,209,373	\$22,993,897
---------------------	---------------------	---------------------	---------------------	---------------------

¹LITIGATION SETTLEMENTS 4TH QTR:

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

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

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

**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
-----------------------	--------------------	-----------------

SURPLUS (DEFICIT)	(\$1,768,285)
--------------------------	----------------------

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

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
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	\$2,016	\$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
-----------------------	------------------	-----------------

SURPLUS (DEFICIT)	(\$399,337)
--------------------------	--------------------

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
--------------------------	------------

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
--------------	-------------	-------------	-------------	-------------	--------------

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	88,165	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
----------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	(\$1,772,365)	(\$2,167,622)	(\$8,059,455)
-------------------	---------------	---------------	---------------	---------------	---------------

TOTAL PARTICIPANTS	3,653	3,654	3,664	3,661	3,658
--------------------	-------	-------	-------	-------	-------

FUND RESERVE	\$6,162,661	\$5,988,595	\$5,696,442	\$5,730,765
--------------	-------------	-------------	-------------	-------------

**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
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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
-----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$1,650,275)	(\$76,532)	(\$384,160)	\$329,110	(\$1,781,858)
--------------------------	----------------------	-------------------	--------------------	------------------	----------------------

TOTAL PARTICIPANTS	3,684	3,687	3,685	3,683	3,685
---------------------------	--------------	--------------	--------------	--------------	--------------

FUND RESERVE	\$6,002,247	\$5,869,838	\$6,120,234	\$5,877,650
---------------------	--------------------	--------------------	--------------------	--------------------

**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	\$34,598,366	\$137,948,688
---------------------	---------------------	---------------------	---------------------	---------------------	----------------------

EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$16,714,037	\$16,816,733	\$70,140,677
RETIREEES	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	5,402,984	22,675,388
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	\$135,356,553
----------------------	---------------------	---------------------	---------------------	---------------------	----------------------

SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$2,188,680	\$2,208,323	\$2,592,035
--------------------------	----------------------	------------------	--------------------	--------------------	--------------------

TOTAL PARTICIPANTS	16,850	16,224	16,034	15,935	16,211
---------------------------	---------------	---------------	---------------	---------------	---------------

FUND RESERVE	\$25,200,193	\$18,956,368	\$26,905,815	\$28,724,662
---------------------	---------------------	---------------------	---------------------	---------------------

**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
---------------------	---------------------	---------------------	---------------------	---------------------	----------------------

EXPENSES

MEDICAL	\$16,778,204	\$18,630,624	\$16,045,178	\$16,321,724	\$67,775,730
RETIREEES	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	171,966	701,810
LIFE & AD & D	43,984	43,685	43,198	42,502	173,349
UTILIZATION REVIEW	85,184	86,892	85,081	82,972	340,109
DISEASE MANAGEMENT	105,000	118,942	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
----------------------	---------------------	---------------------	---------------------	---------------------	----------------------

SURPLUS (DEFICIT)	(\$17,483,329)	(\$3,920,591)	(\$2,838,165)	(\$2,449,851)	(\$26,691,936)
--------------------------	-----------------------	----------------------	----------------------	----------------------	-----------------------

TOTAL PARTICIPANTS	16,346	16,462	16,186	16,087	16,270
---------------------------	---------------	---------------	---------------	---------------	---------------

FUND RESERVE	\$44,633,862	\$28,045,333	\$24,731,616	\$23,318,479
---------------------	---------------------	---------------------	---------------------	---------------------

¹LITIGATION SETTLEMENTS 4TH QTR:

\$120 Express Scripts
9 Bioscript
25 Fed Nat Mortgage
69,437 Madoff Victim Fund
68,183 Meridian
26 Schering Plough
\$137,810

COMBINED FUND FOURTH QUARTER 2018
--

MISCELLANEOUS

ACCOUNTING	\$90,884
ACTUARIAL & CONSULTING	34,308
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
---------------------	---------------------	---------------------	---------------------	---------------------

**COMBINED FUND
FELRA & UFCW VEBF 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
---------------------	---------------------	---------------------	---------------------	---------------------

CONTRACT INFORMATION FOURTH QUARTER 2018

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
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	1,868.00	11-01-18	10-26-19
	I	1,581.00	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	1,868.00	11-01-18	10-26-19
	I	1,581.00	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	1,868.00	11-01-18	10-26-19
	I	1,581.00	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	

Work Snapshot 2018 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
Accident & Sickness Claims	323	262	238	263	1086
Appeals	130	126	117	98	471
Participant Services Calls	13,756	13,456	12,252	12,308	51,772
COBRA Notices Mailed	559	603	361	582	2105
Pension Apps Received	309	314	281	225	1129
Pension Estimates Received	396	526	1439	399	2760
Medical Claims Processed	70,242	74,713	126,709	94,932	366,596
Communications Mailings Sent to Participants	58,049	95,613	54,267	38,178	246,107

*Changed the reporting criteria for medical claims starting with 3Q claims. Multiple claims are attached to one check; therefore, the 1st and 2nd quarter counts were per check issued. Each individual claim is counted as one claim processed for 3Q and going forward.

SPECIAL PROJECTS IN 4Q:

(1) The Medical Claims team processed 7,988 COB forms in addition to their normal job functions, without overtime between March and December. There are 3,588 COB forms that have not been returned. All claims will be pended and/or denied for COB information.

FELRA & UFCW
ACTIVE HEALTH PLAN
FIRST QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

**PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND
UFCW VEBF FUND**

PLAN I
FULL TIME
FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,658	367	\$1,086,773
SAFEWAY	\$1,668	269	940,742
TOTAL		636	\$2,027,515

AVG. MONTHLY CONTRIBUTIONS¹ \$1,063

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
FULL TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$5,416		365 PART
OPTICAL BENEFIT 12	\$6.95	5,754		276 PART
TOTAL OPTICAL		\$11,170	\$5.85	
DENTAL INDIVIDUAL	\$28.62	\$23,898		278 PART
DENTAL FAMILY	\$56.72	61,768		363 PART
TOTAL DENTAL		\$85,666	\$44.90	
DRUG	\$.80/SCRIPT	\$904,085	\$473.83	5,561 SCRIPTS
HMO KAISER	\$1,927.32	\$17,346		3 PART
HOSPITAL		22,594		
SURGICAL		24,656		
DIAGNOSTIC		19,128		
MAJOR MEDICAL		1,495,218		
MEDICAL ADMINISTRATION	\$13.75	26,332		638 PART
TOTAL MEDICAL		\$1,605,274	\$841.34	
BEHAVIORAL HEALTH	\$2.59	\$4,989	\$2.60	638 PART
BEHAVIORAL HEALTH		\$9,994	\$5.24	
E.A.P.	\$.67	\$1,282	\$0.67	638 PART
UTILIZATION MANAGEMENT	\$2.35	\$4,689	\$2.41	637 PART
DISEASE MANAGEMENT	\$2.08	\$7,262	\$3.81	644 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$8,992	\$4.71	151 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$5,688	\$2.98	489 PART
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$198	\$0.10	
LIFE-AD&D	\$215/.018/1000	\$6,268	\$3.29	643 PART
A & S		\$185,260	\$97.10	
SUB TOTAL		\$2,840,665	\$1,488.83	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$26,976	\$14.14	666 PART
MISCELLANEOUS		\$8,282	\$4.34	
SUB TOTAL		\$35,257	\$18.48	

TOTAL

\$2,875,922 \$1,507.31

PLAN I FULL TIME FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,672				\$1,198,672
EMPLOYER CONTR - RETIREE	828,843				828,843
MISC. INCOME-DENTAL	0				0
-RETIREE	919,860				919,860
-LOA	0				0
-COBRA	18,157				18,157
-HMO COPAY	4,211				4,211

TOTAL	\$2,969,743	\$0	\$0	\$0	\$2,969,743
--------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$1,605,274				\$1,605,274
RETIREE	3,905,760				3,905,760
A & S	185,260				185,260
DENTAL	85,666				85,666
DRUG	904,065				904,065
BEHAVIORAL HEALTH	14,953				14,953
OPTICAL	11,170				11,170
LIFE & AD & D	6,268				6,268
UTILIZATION MANAGEMENT	4,589				4,589
DISEASE MANAGEMENT	7,262				7,262
E.A.P.	1,282				1,282
P.P.O.	14,876				14,876
OPERATING EXPENSE	35,257				35,257

TOTAL EXPENSE	\$6,781,682	\$0	\$0	\$0	\$6,781,682
----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	(\$3,811,939)	\$0	\$0	\$0	(\$3,811,939)
--------------------------	----------------------	------------	------------	------------	----------------------

AVERAGE INCOME	\$1,556	\$0	\$0	\$0	\$1,556
AVERAGE EXPENSE	\$3,554	\$0	\$0	\$0	\$3,554
SURPLUS (DEFICIT)	(\$1,998)	\$0	\$0	\$0	(\$1,998)

TOTAL PARTICIPANTS	636	636
---------------------------	------------	------------

PLAN I
FULL TIME
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	\$4,078,815	\$3,078,904	\$2,903,480	\$2,949,571	\$13,008,570
-------	-------------	-------------	-------------	-------------	--------------

EXPENSES

EXPENSES					
MEDICAL	\$1,748,698	\$2,226,647	\$1,903,528	\$1,553,749	\$7,432,622
RETIREE	4,053,556	3,554,593	3,127,081	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	14,876	64,055
OPERATING EXPENSE	39,779	43,155	38,817	36,600	158,351

TOTAL EXPENSE	\$7,617,626	\$7,129,452	\$6,424,858	\$6,297,857	\$27,469,793
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	(\$3,521,378)	(\$3,348,286)	(\$14,461,223)
--------------------------	----------------------	----------------------	----------------------	----------------------	-----------------------

AVERAGE INCOME	\$1,875	\$1,495	\$1,489	\$1,529	\$1,597
AVERAGE EXPENSE	\$3,502	\$3,484	\$3,295	\$3,265	\$3,382
SURPLUS (DEFICIT)	(\$1,627)	(\$1,989)	(\$1,806)	(\$1,736)	(\$1,785)

TOTAL PARTICIPANTS	725	686	650	643	676
--------------------	-----	-----	-----	-----	-----

PLANT FULL TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,670				\$1,198,670
MISC. INCOME-DENTAL	0				0
-LOA	0				0
-COBRA	18,157				18,157
-HMO COPAY	4,211				4,211

TOTAL	\$1,221,038	\$0	\$0	\$0	\$1,221,038
--------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$1,605,274				\$1,605,274
A & S	185,260				185,260
DENTAL	85,666				85,666
DRUG	904,065				904,065
BEHAVIORAL HEALTH	14,953				14,953
OPTICAL	11,170				11,170
LIFE & AD & D	6,268				6,268
UTILIZATION MANAGEMENT	4,589				4,589
DISEASE MANAGEMENT	7,262				7,262
E.A.P.	1,282				1,282
P.P.O.	14,876				14,876
OPERATING EXPENSE	35,257				35,257

TOTAL EXPENSE	\$2,875,922	\$0	\$0	\$0	\$2,875,922
----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	(\$1,654,884)	\$0	\$0	\$0	(\$1,654,884)
--------------------------	----------------------	------------	------------	------------	----------------------

AVERAGE INCOME	\$640	\$0	\$0	\$0	\$640
AVERAGE EXPENSE	\$1,507	\$0	\$0	\$0	\$1,507
SURPLUS (DEFICIT)	(\$867)	\$0	\$0	\$0	(\$867)

TOTAL PARTICIPANTS	636				636
---------------------------	------------	--	--	--	------------

PLAN I
PART TIME
FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,551	83	\$229,710
SAFEWAY	\$1,561	27	41,231
TOTAL		110	\$270,941

AVG. MONTHLY CONTRIBUTIONS¹ \$821

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$901		61 PART
OPTICAL BENEFIT 12	\$6.95	925		44 PART
TOTAL OPTICAL		\$1,826	\$5.53	
DENTAL INDIVIDUAL	\$28.62	\$4,780		56 PART
DENTAL FAMILY	\$56.72	8,394		49 PART
TOTAL DENTAL		\$13,174	\$39.92	
DRUG	\$.80/SCRIPT	\$59,996	\$181.81	751 SCRIPTS
HMO KAISER	\$1,840.48	\$0		
HOSPITAL		3,687		
SURGICAL		5,749		
DIAGNOSTIC		4,174		
MAJOR MEDICAL		118,468		
MEDICAL ADMINISTRATION	\$13.75	4,332		105 PART
TOTAL MEDICAL		\$136,410	\$413.36	
BEHAVIORAL HEALTH	\$2.59	\$819	\$2.48	105 PART
BEHAVIORAL HEALTH		\$3,457	\$10.48	
E.A.P.	\$.67	\$212	\$0.64	105 PART
UTILIZATION MANAGEMENT	\$2.35	\$888	\$2.62	105 PART
DISEASE MANAGEMENT	\$2.06	\$1,055	\$3.20	106 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$1,538	\$4.66	26 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$923	\$2.80	79 PART
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$94	\$0.10	
LIFE-AD&D	\$.215/018/1000	\$446	\$1.33	106 PART
A & S		\$21,250	\$64.39	
SUB TOTAL		\$242,000	\$733.32	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$4,602	\$13.95	114 PART
MISCELLANEOUS		\$1,432	\$4.34	
SUB TOTAL		\$6,034	\$18.29	

TOTAL

\$248,034 \$751.61

PLAN I
PART TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,237				\$194,237
EMPLOYER CONTR - RETIREE	76,704				76,704
MISC. INCOME-DENTAL	0				0
-RETIREE	195,309				195,309
-LOA	0				0
-COBRA	0				0
-HMO COPAY	0				0

TOTAL	\$468,250	\$0	\$0	\$0	\$468,250
-------	-----------	-----	-----	-----	-----------

EXPENSES

EXPENSES					
MEDICAL	\$136,410				\$136,410
RETIREE	744,167				744,167
A & S	21,250				21,250
DENTAL	13,174				13,174
DRUG	59,996				59,996
BEHAVIORAL HEALTH	4,276				4,276
OPTICAL	1,826				1,826
LIFE & AD & D	440				440
UTILIZATION MANAGEMENT	866				866
DISEASE MANAGEMENT	1,055				1,055
E.A.P.	212				212
P.P.O.	2,495				2,495
OPERATING EXPENSE	6,034				6,034

TOTAL EXPENSE	\$982,201	\$0	\$0	\$0	\$982,201
----------------------	------------------	------------	------------	------------	------------------

SURPLUS (DEFICIT)	(\$525,951)	\$0	\$0	\$0	(\$525,951)
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$1,413	\$0	\$0	\$0	\$1,413
AVERAGE EXPENSE	\$3,007	\$0	\$0	\$0	\$3,007
SURPLUS (DEFICIT)	(\$1,594)	\$0	\$0	\$0	(\$1,594)

TOTAL PARTICIPANTS	110	110
--------------------	-----	-----

PLAN I PART TIME 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,288	\$184,838	\$196,395	\$885,034
EMPLOYER CONTR - RETIREE	210,748	70,104	84,428	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
-------	-----------	-----------	-----------	-----------	-------------

EXPENSES

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	\$930,483	\$787,124	\$883,050	\$3,822,638
---------------	-------------	-----------	-----------	-----------	-------------

SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	(\$327,374)	(\$415,945)	(\$1,724,304)
-------------------	-------------	-------------	-------------	-------------	---------------

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
--------------------	-----	-----	-----	-----	-----

PLAN I PART TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,239				\$194,239
MISC. INCOME-DENTAL	0				0
-LOA	0				0
-COBRA	0				0
-HMO COPAY	0				0

TOTAL	\$194,239	\$0	\$0	\$0	\$194,239
-------	-----------	-----	-----	-----	-----------

EXPENSES

EXPENSES					
MEDICAL	\$136,410				\$136,410
A & S	21,250				21,250
DENTAL	13,174				13,174
DRUG	59,996				59,996
BEHAVIORAL HEALTH	4,276				4,276
OPTICAL	1,828				1,828
LIFE & AD & D	440				440
UTILIZATION MANAGEMENT	866				866
DISEASE MANAGEMENT	1,055				1,055
E.A.P.	212				212
P.P.O.	2,495				2,495
OPERATING EXPENSE	6,034				6,034

TOTAL EXPENSE	\$248,034	\$0	\$0	\$0	\$248,034
---------------	-----------	-----	-----	-----	-----------

SURPLUS (DEFICIT)	(\$53,795)	\$0	\$0	\$0	(\$53,795)
-------------------	------------	-----	-----	-----	------------

AVERAGE INCOME	\$589	\$0	\$0	\$0	\$589
AVERAGE EXPENSE	\$752	\$0	\$0	\$0	\$752
SURPLUS (DEFICIT)	(\$163)	\$0	\$0	\$0	(\$163)

TOTAL PARTICIPANTS	110	110
--------------------	-----	-----

**PLAN X
FULL TIME
FIRST QUARTER 2019**

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894	64	\$172,542
GIANT	\$1,114	2,670	8,922,026
LOCAL 400 STAFF TEMPS	\$1,114	0	0
LOCAL 400 STAFF TEMPS	\$1,124	0	0
SAFEWAY	\$1,124	1,705	5,750,384
SAFEWAY DELAWARE	\$1,124	58	196,700
TOTAL		4,497	\$15,041,652

AVG. MONTHLY CONTRIBUTIONS **\$1.115**

PLAN X = TIER II

PLAN X
FULL TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$65,958	\$4.89	4,444 PART
DENTAL FAMILY	\$59.76	\$425,790		2,375 PART
DENTAL INDIVIDUAL	\$29.04	179,845		2,064 PART
TOTAL DENTAL		\$605,635	\$44.89	
DRUG	\$.80/SCRIPT	\$3,139,022	\$232.68	28,578 SCRIPTS
HMO KAISER	\$1,227.07	\$228,982		62 PART
MEDICAL INDIVIDUAL		3,061,404		
MEDICAL FAMILY		4,201,713		
MEDICAL ADMINISTRATION	\$13.75	181,431		4,398 PART
TOTAL MEDICAL		\$7,873,530	\$568.79	
BEHAVIORAL HEALTH	\$2.59	\$34,074	\$2.53	4,385 PART
BEHAVIORAL HEALTH		\$80,811	\$5.98	
E.A.P.	\$0.67	\$8,816	\$0.65	4,385 PART
UTILIZATION MANAGEMENT	\$2.35	\$31,621	\$2.34	4,382 PART
DISEASE MANAGEMENT	\$2.06	\$54,441	\$4.04	4,436 PART
P.P.O. CAREFIRST FLEXLINK	\$19.81	\$59,271	\$4.39	999 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$99,506	\$2.93	3,394 PART
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$1,389	\$0.10	
LIFE AD&D	\$215/018/1000	\$19,547	\$1.45	4,455 PART
A & S		\$896,588	\$66.46	
SUB TOTAL		\$12,710,038	\$942.12	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$187,208	\$13.88	4,633 PART
MISCELLANEOUS		\$58,558	\$4.34	
SUB TOTAL		\$245,766	\$18.22	

TOTAL	\$12,955,804	\$960.34	
-------	---------------------	-----------------	--

**PLAN X
FULL TIME
FIRST QUARTER 2019**

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652				\$15,041,652
MISC. INCOME-LOA	0				0
-COBRA	33,131				33,131
-HMO COPAY	112,771				112,771

TOTAL INCOME **\$15,187,554** **\$0** **\$0** **\$0** **\$15,187,554**

EXPENSES

MEDICAL	\$7,673,530				\$7,673,530
A & S	896,588				896,588
DENTAL	605,635				605,635
DRUG	3,139,022				3,139,022
BEHAVIORAL HEALTH	114,685				114,685
OPTICAL	65,988				65,988
LIFE & AD & D	19,547				19,547
UTILIZATION MANAGEMENT	31,621				31,621
DISEASE MANAGEMENT	54,441				54,441
E.A.P.	8,815				8,815
P.P.O.	100,166				100,166
OPERATING EXPENSE	245,766				245,766

TOTAL EXPENSE **\$12,955,804** **\$0** **\$0** **\$0** **\$12,955,804**

SURPLUS (DEFICIT)	\$2,231,750	\$0	\$0	\$0	\$2,231,750
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$1,126	\$0	\$0	\$0	\$1,126
AVERAGE EXPENSE	\$960	\$0	\$0	\$0	\$960
SURPLUS (DEFICIT)	\$166	\$0	\$0	\$0	\$166

TOTAL PARTICIPANTS **4,497** **4,497**

PLAN X FULL TIME 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
---------------------	---------------------	---------------------	---------------------	---------------------	---------------------

EXPENSES

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
MEDICAL	\$9,057,178	\$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	2,269,308	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	66,808	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
----------------------	---------------------	---------------------	---------------------	---------------------	---------------------

SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$2,908,325	\$2,741,819	\$7,461,700
--------------------------	--------------------	--------------------	--------------------	--------------------	--------------------

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
---------------------------	--------------	--------------	--------------	--------------	--------------

**PLAN X
FULL TIME
2019**

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652				\$15,041,652
MISC. INCOME-LOA	0				0
-COBRA	33,131				33,131
-HMO COPAY	112,771				112,771

TOTAL INCOME **\$15,187,554** **\$0** **\$0** **\$0** **\$15,187,554**

EXPENSES

MEDICAL	\$7,673,530				\$7,673,530
A & S	896,588				896,588
DENTAL	605,635				605,635
DRUG	3,139,022				3,139,022
BEHAVIORAL HEALTH	114,685				114,685
OPTICAL	65,988				65,988
LIFE & AD & D	19,547				19,547
UTILIZATION MANAGEMENT	31,621				31,621
DISEASE MANAGEMENT	54,441				54,441
E.A.P.	8,815				8,815
P.P.O.	100,166				100,166
OPERATING EXPENSE	245,766				245,766

TOTAL EXPENSE **\$12,955,804** **\$0** **\$0** **\$0** **\$12,955,804**

SURPLUS (DEFICIT)	\$2,231,750	\$0	\$0	\$0	\$2,231,750
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$1,126	\$0	\$0	\$0	\$1,126
AVERAGE EXPENSE	\$960	\$0	\$0	\$0	\$960
SURPLUS (DEFICIT)	\$166	\$0	\$0	\$0	\$166

TOTAL PARTICIPANTS **4,497** **4,497**

**PLAN X
PART TIME
FIRST QUARTER 2019**

**CONTRIBUTIONS
INDIVIDUAL**

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$580	1	\$1,680
GIANT	\$780	2,148	5,025,540
SAFEWAY	\$790	837	1,983,690
SAFEWAY DELAWARE	\$790	37	86,900
LOCAL 400 STAFF TEMPS	\$780	0	0
TOTAL		3,023	\$7,097,810

AVG. MONTHLY CONTRIBUTIONS

\$783

PLAN X = TIER II

PLAN X
PART TIME
FIRST QUARTER 2019

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$42,081	\$4.64	2,834 PART
DENTAL	\$29.04	\$247,014	\$27.24	2,835 PART
DRUG	\$.80/SCRIPT	\$1,246,819	\$137.48	11,328 SCRIPTS
HMO KAISER	\$883.60	\$29,723		11 PART
MEDICAL		2,755,937		
MEDICAL ADMINISTRATION	\$13.75	116,517		2,825 PART
TOTAL MEDICAL		\$2,902,177	\$320.01	
BEHAVIORAL HEALTH	\$2.59	\$22,023	\$2.43	2,834 PART
BEHAVIORAL HEALTH		\$15,299	\$1.69	
E.A.P	\$0.67	\$5,697	\$0.63	2,834 PART
UTILIZATION MANAGEMENT	\$2.35	\$20,470	\$2.26	2,834 PART
DISEASE MANAGEMENT	\$2.06	\$17,573	\$1.94	2,848 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$33,240	\$3.67	560 PART
P.P.O CAREFIRST NETWORK	\$3.88	\$26,694	\$2.94	2,293 PART
P.P.O AA, LLC		\$0	\$0.00	
P.P.O A & G, HRGI		\$975	\$0.11	
LIFE-AD&D	\$216/018/1000	\$8,318	\$0.92	2,888 PART
A & S		\$203,153	\$22.40	
SUB TOTAL		\$4,791,533	\$528.36	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$126,724	\$13.97	3,136 PART
MISCELLANEOUS		\$39,365	\$4.34	
SUB TOTAL		\$166,089	\$18.31	

TOTAL

\$4,957,622	\$546.67
-------------	----------

**PLAN X
PART TIME
FIRST QUARTER 2019**

INDIVIDUAL QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810				\$7,097,810
MISC. INCOME-LOA	0				0
-COBRA	19,997				19,997
-HMO COPAY	15,796				15,796

TOTAL INCOME	\$7,133,603	\$0	\$0	\$0	\$7,133,603
--------------	-------------	-----	-----	-----	-------------

EXPENSES

EXPENSES					
MEDICAL	\$2,902,177				\$2,902,177
A & S	203,153				203,153
DENTAL	247,014				247,014
DRUG	1,246,819				1,246,819
BEHAVIORAL HEALTH	37,322				37,322
OPTICAL	42,081				42,081
LIFE & AD & D	8,318				8,318
UTILIZATION MANAGEMENT	20,470				20,470
DISEASE MANAGEMENT	17,573				17,573
E.A.P.	5,697				5,697
P.P.O.	60,909				60,909
OPERATING EXPENSES	166,089				166,089

TOTAL EXPENSE	\$4,957,622	\$0	\$0	\$0	\$4,957,622
---------------	-------------	-----	-----	-----	-------------

SURPLUS (DEFICIT)	\$2,175,981	\$0	\$0	\$0	\$2,175,981
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$787	\$0	\$0	\$0	\$787
AVERAGE EXPENSE	\$547	\$0	\$0	\$0	\$547
SURPLUS (DEFICIT)	\$240	\$0	\$0	\$0	\$240

TOTAL PARTICIPANTS	3,023	3,023
--------------------	-------	-------

PLAN X
PART TIME
2018

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,928	\$7,764,856	\$7,255,208	\$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	28,217	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
--------------	-------------	-------------	-------------	-------------	--------------

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	788,406	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	60,909	260,371
OPERATING EXPENSES	184,046	205,021	191,062	179,622	759,751

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$5,146,856	\$4,553,398	\$21,956,150
---------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$2,147,401	\$2,658,392	\$7,153,669
-------------------	-------------	-------------	-------------	-------------	-------------

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
--------------------	-------	-------	-------	-------	-------

**PLAN X
PART TIME
2019**

**INDIVIDUAL
QUARTERLY RECAPS - ACTIVE**

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810				\$7,097,810
MISC. INCOME-LOA	0				0
-COBRA	19,997				19,997
-HMO COPAY	15,796				15,796

TOTAL INCOME	\$7,133,603	\$0	\$0	\$0	\$7,133,603
---------------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$2,902,177				\$2,902,177
A & S	203,153				203,153
DENTAL	247,014				247,014
DRUG	1,246,819				1,246,819
BEHAVIORAL HEALTH	37,322				37,322
OPTICAL	42,081				42,081
LIFE & AD & D	8,318				8,318
UTILIZATION MANAGEMENT	20,470				20,470
DISEASE MANAGEMENT	17,573				17,573
E.A.P.	5,697				5,697
P.P.O.	60,909				60,909
OPERATING EXPENSES	166,089				166,089

TOTAL EXPENSE	\$4,957,622	\$0	\$0	\$0	\$4,957,622
----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	\$2,175,981	\$0	\$0	\$0	\$2,175,981
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$787	\$0	\$0	\$0	\$787
AVERAGE EXPENSE	\$547	\$0	\$0	\$0	\$547
SURPLUS (DEFICIT)	\$240	\$0	\$0	\$0	\$240

TOTAL PARTICIPANTS	3,023				3,023
---------------------------	--------------	--	--	--	--------------

PLAN X PART TIME FIRST QUARTER 2019
--

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236	1	\$3,708
GIANT	\$1,456	670	2,928,016
SAFEWAY	\$1,466	203	892,794
SAFEWAY DELAWARE	\$1,466	9	39,582
TOTAL		883	\$3,864,100

AVG. MONTHLY CONTRIBUTIONS \$1.459

PLAN X = TIER II

PLAN X
PART TIME
FIRST QUARTER 2019

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$19,088	\$4.94	881 PART
DENTAL	\$59.76	\$158,245	\$59.74	883 PART
DRUG	\$.80/SCRIPT	\$855,768	\$323.05	8,474 SCRIPTS
HMO KAISER	\$1,540.55	\$83,391		18 PART
MEDICAL		2,660,078		
MEDICAL ADMINISTRATION	\$13.75	35,503		861 PART
TOTAL MEDICAL		\$2,778,972	\$1,049.06	
BEHAVIORAL HEALTH	\$2.59	\$6,713	\$2.53	864 PART
BEHAVIORAL HEALTH		\$45,549	\$17.19	
E.A.P.	\$.67	\$1,737	\$0.66	864 PART
UTILIZATION MANAGEMENT	\$2.35	\$6,508	\$2.46	860 PART
DISEASE MANAGEMENT	\$2.08	\$15,027	\$5.67	877 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$11,947	\$4.51	201 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$7,834	\$2.96	673 PART
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$278	\$0.10	
LIFE-AD&D	\$215/018/1000	\$2,537	\$0.96	881 PART
A & S		\$83,100	\$31.37	
SUB TOTAL		\$3,987,303	\$1,505.20	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$37,322	\$14.09	927 PART
MISCELLANEOUS		\$11,499	\$4.34	
SUB TOTAL		\$48,821	\$18.43	

TOTAL	\$4,036,124	\$1,523.63
-------	-------------	------------

**PLAN X
PART TIME
FIRST QUARTER 2019**

DEPENDENT QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100				\$3,864,100
MISC. INCOME -LOA	0				0
-COBRA	0				0
-HMO COPAY	37,560				37,560

TOTAL INCOME	\$3,901,660	\$0	\$0	\$0	\$3,901,660
--------------	-------------	-----	-----	-----	-------------

EXPENSES

EXPENSES				
MEDICAL	\$2,778,972			\$2,778,972
A & S	83,100			83,100
DENTAL	158,245			158,245
DRUG	855,768			855,768
BEHAVIORAL HEALTH	52,262			52,262
OPTICAL	13,088			13,088
LIFE & AD & D	2,537			2,537
UTILIZATION MANAGEMENT	6,508			6,508
DISEASE MANAGEMENT	15,027			15,027
E.A.P.	1,737			1,737
P.P.O.	20,059			20,059
OPERATING EXPENSE	48,821			48,821

TOTAL EXPENSE	\$4,036,124	\$0	\$0	\$0	\$4,036,124
---------------	-------------	-----	-----	-----	-------------

SURPLUS (DEFICIT)	(\$134,464)	\$0	\$0	\$0	(\$134,464)
-------------------	-------------	-----	-----	-----	-------------

AVERAGE INCOME	\$1,473	\$0	\$0	\$0	\$1,473
AVERAGE EXPENSE	\$1,524	\$0	\$0	\$0	\$1,524
SURPLUS (DEFICIT)	(\$51)	\$0	\$0	\$0	(\$51)

TOTAL PARTICIPANTS 883 883

PLAN X PART TIME 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
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

EXPENSES

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
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	793,284	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	20,059	84,047
OPERATING EXPENSE	51,067	57,071	52,753	50,415	211,306

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$3,501,504	\$4,367,060	\$13,687,076
----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$486,246	(\$358,811)	\$2,257,924
--------------------------	------------------	--------------------	------------------	--------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

**PLAN X
PART TIME
2019**

**DEPENDENT
QUARTERLY RECAPS - ACTIVE**

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100				\$3,864,100
MISC. INCOME -LOA	0				0
-COBRA	0				0
-HMO COPAY	37,560				37,560

TOTAL INCOME	\$3,901,660	\$0	\$0	\$0	\$3,901,660
---------------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$2,778,972				\$2,778,972
A & S	83,100				83,100
DENTAL	158,245				158,245
DRUG	855,768				855,768
BEHAVIORAL HEALTH	52,262				52,262
OPTICAL	13,088				13,088
LIFE & AD & D	2,537				2,537
UTILIZATION MANAGEMENT	6,508				6,508
DISEASE MANAGEMENT	15,027				15,027
E.A.P.	1,737				1,737
P.P.O.	20,059				20,059
OPERATING EXPENSE	48,821				48,821

TOTAL EXPENSE	\$4,036,124	\$0	\$0	\$0	\$4,036,124
----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	(\$134,464)	\$0	\$0	\$0	(\$134,464)
--------------------------	--------------------	------------	------------	------------	--------------------

AVERAGE INCOME	\$1,473	\$0	\$0	\$0	\$1,473
AVERAGE EXPENSE	\$1,524	\$0	\$0	\$0	\$1,524
SURPLUS (DEFICIT)	(\$51)	\$0	\$0	\$0	(\$51)

TOTAL PARTICIPANTS	883				883
---------------------------	------------	--	--	--	------------

PLAN XX
FULL TIME
FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334	70	\$70,140
GIANT	\$334	271	271,542
SAFEWAY	\$334	179	179,024
SAFEWAY DELAWARE	\$334	1	1,336
TOTAL		521	\$522,042

AVG. MONTHLY CONTRIBUTIONS \$334

PLAN XX
FULL TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,207	\$3.97	418 PART
DENTAL FAMILY	\$35.23	\$12,824		121 PART
DENTAL INDIVIDUAL	\$17.11	15,092		294 PART
TOTAL DENTAL		\$27,916	\$17.86	
DRUG	\$.80/SCRIPT	\$57,464	\$36.77	1,211 SCRIPTS
HMO KAISER	\$200.00	(\$1,800)		
MEDICAL INDIVIDUAL		127,019		
MEDICAL FAMILY		106,031		
MEDICAL ADMINISTRATION	\$13.75	17,503		424 PART
TOTAL MEDICAL		\$248,753	\$159.15	
BEHAVIORAL HEALTH	\$2.59	\$3,272	\$2.09	421 PART
BEHAVIORAL HEALTH		\$7,707	\$4.93	
UTILIZATION MANAGEMENT	\$2.35	\$3,000	\$1.92	421 PART
DISEASE MANAGEMENT	\$2.06	\$3,935	\$2.52	417 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$5,563	\$3.56	94 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$3,709	\$2.37	319 PART
LIFE-AD&D	\$215/018/1000	\$1,248	\$0.80	414 PART
A & S		\$17,542	\$11.22	
SUB TOTAL		\$386,316	\$247.16	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$21,217	\$13.57	526 PART
MISCELLANEOUS		\$6,785	\$4.34	
SUB TOTAL		\$28,002	\$17.91	
TOTAL		\$414,318	\$265.07	

PLAN XX
FULL TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042				\$522,042
MISC. INCOME -LOA	0				0
-COBRA	1,025				1,025
-HMO COPAY	324				324

TOTAL INCOME \$523,391 \$0 \$0 \$0 \$523,391

EXPENSES

MEDICAL	\$248,753				\$248,753
A & S	17,542				17,542
DENTAL	27,916				27,916
DRUG	57,464				57,464
BEHAVIORAL HEALTH	10,979				10,979
OPTICAL	6,207				6,207
LIFE & AD & D	1,248				1,248
UTILIZATION MANAGEMENT	3,000				3,000
DISEASE MANAGEMENT	3,935				3,935
P.P.O.	9,272				9,272
OPERATING EXPENSE	28,002				28,002

TOTAL EXPENSE \$414,318 \$0 \$0 \$0 \$414,318

SURPLUS (DEFICIT)	\$109,073	\$0	\$0	\$0	\$109,073
-------------------	-----------	-----	-----	-----	-----------

AVERAGE INCOME	\$335	\$0	\$0	\$0	\$335
AVERAGE EXPENSE	\$265	\$0	\$0	\$0	\$265
SURPLUS (DEFICIT)	\$70	\$0	\$0	\$0	\$70

TOTAL PARTICIPANTS 521 521

PLAN XX
FULL TIME
2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,087	\$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
---------------------	------------------	------------------	------------------	------------------	--------------------

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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	(\$49,707)	(\$54,202)	(\$550,017)
--------------------------	--------------------	--------------------	-------------------	-------------------	--------------------

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
---------------------------	------------	------------	------------	------------	------------

PLAN XX FULL TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042				\$522,042
MISC. INCOME -LOA	0				0
-HMO COPAY	1,025				1,025
-COBRA	324				324

TOTAL INCOME	\$623,391	\$0	\$0	\$0	\$523,391
---------------------	------------------	------------	------------	------------	------------------

EXPENSES

MEDICAL	\$248,753				\$248,753
A & S	17,542				17,542
DENTAL	27,916				27,916
DRUG	57,464				57,464
BEHAVIORAL HEALTH	10,979				10,979
OPTICAL	6,207				6,207
LIFE & AD & D	1,248				1,248
UTILIZATION MANAGEMENT	3,000				3,000
DISEASE MANAGEMENT	3,935				3,935
P.P.O.	9,272				9,272
OPERATING EXPENSE	28,002				28,002

TOTAL EXPENSE	\$414,318	\$0	\$0	\$0	\$414,318
----------------------	------------------	------------	------------	------------	------------------

SURPLUS (DEFICIT)	\$109,073	\$0	\$0	\$0	\$109,073
--------------------------	------------------	------------	------------	------------	------------------

AVERAGE INCOME	\$335	\$0	\$0	\$0	\$335
AVERAGE EXPENSE	\$265	\$0	\$0	\$0	\$265
SURPLUS (DEFICIT)	\$70	\$0	\$0	\$0	\$70

TOTAL PARTICIPANTS	521	521
---------------------------	------------	------------

PLAN XX
PART TIME
FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	2	\$768
GIANT	\$128.00	878	337,408
GIANT ¹	\$254.20	6	4,220
GIANT ²	\$380.40	1	1,104
GIANT ³	\$506.60	0	0
SAFEWAY	\$128.00	412	158,208
SAFEWAY ¹	\$254.20	3	1,988
SAFEWAY ²	\$380.40	1	1,466
SAFEWAY DELAWARE	\$128.00	12	4,480
TOTAL		1,315	\$509,642

AVG. MONTHLY CONTRIBUTIONS

\$129

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$11,074	\$2.81	748 PART
DENTAL FAMILY	\$35.23	\$2,608		25 PART
DENTAL INDIVIDUAL	\$17.11	37,060		722 PART
DENTAL		\$39,668	\$10.06	
DRUG	\$.80/SCRIPT	\$145,284	\$36.83	1,774 SCRIPTS
HMO KAISER	\$200.00	\$1,200		2 PART
MEDICAL		377,885		
MEDICAL ADMINISTRATION	\$13.75	30,691		744 PART
TOTAL MEDICAL		\$409,776	\$103.87	
BEHAVIORAL HEALTH	\$2.59	\$5,812	\$1.47	748 PART
BEHAVIORAL HEALTH		\$923	\$0.23	
UTILIZATION MANAGEMENT	\$2.35	\$5,348	\$1.36	747 PART
DISEASE MANAGEMENT	\$2.08	\$4,668	\$1.16	714 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$7,179	\$1.82	121 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$7,182	\$1.82	617 PART
LIFE-AD&D	\$215/018/1000	\$1,117	\$0.28	740 PART
A & S		\$14,232	\$3.61	
SUB TOTAL		\$652,163	\$165.32	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$53,626	\$13.59	1,326 PART
MISCELLANEOUS		\$17,124	\$4.34	
SUB TOTAL		\$70,750	\$17.93	

TOTAL

\$722,913 \$183.25

PLAN XX
PART TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642				\$509,642
MISC. INCOME -LOA	0				0
-COBRA	2,094				2,094
-HMO COPAY	988				988

TOTAL INCOME	\$512,724	\$0	\$0	\$0	\$512,724
--------------	-----------	-----	-----	-----	-----------

EXPENSES

EXPENSES					
MEDICAL	\$409,776				\$409,776
A & S	14,232				14,232
DENTAL	39,668				39,668
DRUG	145,284				145,284
BEHAVIORAL HEALTH	6,735				6,735
OPTICAL	11,074				11,074
LIFE & AD & D	1,117				1,117
UTILIZATION MANAGEMENT	5,348				5,348
DISEASE MANAGEMENT	4,568				4,568
P.P.O.	14,361				14,361
OPERATING EXPENSE	70,750				70,750

TOTAL EXPENSE	\$722,913	\$0	\$0	\$0	\$722,913
---------------	-----------	-----	-----	-----	-----------

SURPLUS (DEFICIT)	(\$210,189)	\$0	\$0	\$0	(\$210,189)
-------------------	-------------	-----	-----	-----	-------------

AVERAGE INCOME	\$130	\$0	\$0	\$0	\$130
AVERAGE EXPENSE	\$183	\$0	\$0	\$0	\$183
SURPLUS (DEFICIT)	(\$53)	\$0	\$0	\$0	(\$53)

TOTAL PARTICIPANTS	1,315	1,315
--------------------	-------	-------

PLAN XX PART TIME 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
---------------------	------------------	------------------	------------------	------------------	--------------------

EXPENSES

MEDICAL	\$428,606	\$639,391	\$492,003	\$296,529	\$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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	(\$222,468)	(\$88,265)	(\$962,706)
--------------------------	--------------------	--------------------	--------------------	-------------------	--------------------

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	1,406	1,428	1,326	1,397
---------------------------	--------------	--------------	--------------	--------------	--------------

PLAN XX
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642				\$509,642
MISC. INCOME -LOA	0				0
-HMO COPAY	2,094				2,094
-COBRA	988				988

TOTAL INCOME	\$512,724	\$0	\$0	\$0	\$512,724
--------------	-----------	-----	-----	-----	-----------

EXPENSES

EXPENSES					
MEDICAL	\$409,776				\$409,776
A & S	14,232				14,232
DENTAL	39,668				39,668
DRUG	145,284				145,284
BEHAVIORAL HEALTH	6,735				6,735
OPTICAL	11,074				11,074
LIFE & AD & D	1,117				1,117
UTILIZATION MANAGEMENT	5,348				5,348
DISEASE MANAGEMENT	4,568				4,568
P.P.O.	14,361				14,361
OPERATING EXPENSE	70,750				70,750

TOTAL EXPENSE	\$722,913	\$0	\$0	\$0	\$722,913
---------------	-----------	-----	-----	-----	-----------

SURPLUS (DEFICIT)	(\$210,189)	\$0	\$0	\$0	(\$210,189)
-------------------	-------------	-----	-----	-----	-------------

AVERAGE INCOME	\$130	\$0	\$0	\$0	\$130
AVERAGE EXPENSE	\$183	\$0	\$0	\$0	\$183
SURPLUS (DEFICIT)	(\$53)	\$0	\$0	\$0	(\$53)

TOTAL PARTICIPANTS	1,315	1,315
--------------------	-------	-------

PLAN XXX
FULL TIME
FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$593.00	355	\$632,138
LOCAL 400 STAFF TEMPS	\$593.00	0	0
SAFEWAY	\$593.00	211	374,776
SAFEWAY DELAWARE	\$593.00	7	12,453
TOTAL		573	\$1,019,367

AVG. MONTHLY CONTRIBUTIONS \$593

PLAN XXX
FULL TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$4,703	\$2.74	317 PART
DENTAL FAMILY	\$35.23	\$11,379		108 PART
DENTAL INDIVIDUAL	\$17.11	10,727		209 PART
TOTAL DENTAL		\$22,106	\$12.88	
DRUG	\$.80/SCRIPT	\$77,323	\$44.98	923 SCRIPTS
HMO KAISER	\$318.47	\$7,987		8 PART
MEDICAL INDIVIDUAL		202,081		
MEDICAL FAMILY		26,017		
MEDICAL ADMINISTRATION	\$13.75	13,805		335 PART
TOTAL MEDICAL		\$249,890	\$145.37	
BEHAVIORAL HEALTH	\$2.59	\$2,533	\$1.47	326 PART
BEHAVIORAL HEALTH		\$530	\$0.31	
UTILIZATION MANAGEMENT	\$2.35	\$2,345	\$1.38	329 PART
DISEASE MANAGEMENT	\$2.08	\$2,985	\$1.74	299 PART
P.P.O. CAREFIRST FLEXLINK	\$19.81	\$4,384	\$2.54	74 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$2,724	\$1.58	234 PART
LIFE-AD&D	\$215/018/1000	\$915	\$0.53	304 PART
A&S		\$10,267	\$5.97	
SUB TOTAL		\$380,695	\$221.45	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$21,606	\$12.57	530 PART
MISCELLANEOUS		\$7,462	\$4.34	
SUB TOTAL		\$29,068	\$16.91	

TOTAL

\$409,763 \$238.36

PLAN XXX
FULL TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,387				\$1,019,387
MISC. INCOME -LOA	0				0
-COBRA	1,790				1,790
-HMO COPAY	0				0

TOTAL INCOME	\$1,021,157	\$0	\$0	\$0	\$1,021,157
--------------	-------------	-----	-----	-----	-------------

EXPENSES

EXPENSES					
MEDICAL	\$249,890				\$249,890
A & S	10,267				10,267
DENTAL	22,108				22,108
DRUG	77,323				77,323
BEHAVIORAL HEALTH	3,063				3,063
OPTICAL	4,703				4,703
LIFE & AD & D	915				915
UTILIZATION MANAGEMENT	2,345				2,345
DISEASE MANAGEMENT	2,995				2,995
P.P.O.	7,088				7,088
OPERATING EXPENSE	29,068				29,068

TOTAL EXPENSE	\$409,763	\$0	\$0	\$0	\$409,763
---------------	-----------	-----	-----	-----	-----------

SURPLUS (DEFICIT)	\$611,394	\$0	\$0	\$0	\$611,394
--------------------------	------------------	------------	------------	------------	------------------

AVERAGE INCOME	\$594	\$0	\$0	\$0	\$594
AVERAGE EXPENSE	\$238	\$0	\$0	\$0	\$238
SURPLUS (DEFICIT)	\$356	\$0	\$0	\$0	\$356

TOTAL PARTICIPANTS	573	573
--------------------	-----	-----

PLAN XXX
FULL TIME
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

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	54,484	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.	4,801	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 \$1,438,116

SURPLUS (DEFICIT)	\$343,697	\$287,006	\$498,146	\$584,546	\$1,713,395
-------------------	-----------	-----------	-----------	-----------	-------------

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

PLAN XXX FULL TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,367				\$1,019,367
MISC. INCOME -LOA	0				0
-COBRA	1,790				1,790
-HMO COPAY	0				0

TOTAL INCOME	\$1,021,157	\$0	\$0	\$0	\$1,021,157
---------------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$249,890				\$249,890
A & S	10,267				10,267
DENTAL	22,106				22,106
DRUG	77,323				77,323
BEHAVIORAL HEALTH	3,063				3,063
OPTICAL	4,703				4,703
LIFE & AD & D	915				915
UTILIZATION MANAGEMENT	2,345				2,345
DISEASE MANAGEMENT	2,995				2,995
P.P.O.	7,088				7,088
OPERATING EXPENSE	29,068				29,068

TOTAL EXPENSE	\$409,763	\$0	\$0	\$0	\$409,763
----------------------	------------------	------------	------------	------------	------------------

SURPLUS (DEFICIT)	\$611,394	\$0	\$0	\$0	\$611,394
--------------------------	------------------	------------	------------	------------	------------------

AVERAGE INCOME	\$594	\$0	\$0	\$0	\$594
AVERAGE EXPENSE	\$238	\$0	\$0	\$0	\$238
SURPLUS (DEFICIT)	\$356	\$0	\$0	\$0	\$356

TOTAL PARTICIPANTS	573				573
---------------------------	------------	--	--	--	------------

PLAN XXX PART TIME FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$128.00	1,303	\$500,224
GIANT ¹	\$252.37	22	16,259
GIANT ²	\$376.74	6	6,564
GIANT ³	\$501.11	1	1,449
SAFEWAY	\$128.00	975	374,272
SAFEWAY ¹	\$252.37	9	6,399
SAFEWAY ²	\$376.74	4	4,376
SAFEWAY ³	\$501.11	0	0
SAFEWAY DELAWARE	\$128.00	32	12,160
TOTAL		2,352	\$921,703

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
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,657	\$1.09	516 PART
DENTAL FAMILY	\$35.23	\$3,066		29 PART
DENTAL INDIVIDUAL	\$17.11	25,151		490 PART
DENTAL		\$28,217	\$4.00	
DRUG	\$.80/SCRIPT	\$157,873	\$22.35	1,739 SCRIPTS
HMO KAISER	\$200.00	\$0		0 PART
MEDICAL INDIVIDUAL		292,648		
MEDICAL FAMILY		0		
MEDICAL ADMINISTRATION	\$13.75	35,131		852 PART
TOTAL MEDICAL		\$327,779	\$46.45	
BEHAVIORAL HEALTH	\$2.50	\$6,811	\$0.94	851 PART
BEHAVIORAL HEALTH		\$327	\$0.05	
UTILIZATION MANAGEMENT	\$2.35	\$6,144	\$0.87	854 PART
DISEASE MANAGEMENT	\$2.06	\$4,792	\$0.88	727 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$12,223	\$1.73	206 PART
P.P.O CAREFIRST NETWORK	\$3.88	\$6,871	\$0.97	590 PART
LIFE-AD&D	\$215/018/1000	\$1,048	\$0.15	695 PART
A & S		\$3,472	\$0.49	
SUB TOTAL		\$562,814	\$79.77	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$89,405	\$12.67	2,162 PART
MISCELLANEOUS		\$30,626	\$4.34	
SUB TOTAL		\$120,031	\$17.01	

TOTAL \$682,845 \$96.78

PLAN XXX
PART TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703				\$921,703
MISC. INCOME -LOA	0				0
-COBRA	10,602				10,602
-HMO COPAY	652				652

TOTAL INCOME	\$932,957	\$0	\$0	\$0	\$932,957
--------------	-----------	-----	-----	-----	-----------

EXPENSES

EXPENSES					\$327,779
MEDICAL	\$327,779				3,472
A & S	3,472				28,217
DENTAL	28,217				157,673
DRUG	157,673				6,938
BEHAVIORAL HEALTH	6,938				7,657
OPTICAL	7,657				1,048
LIFE & AD & D	1,048				6,144
UTILIZATION MANAGEMENT	6,144				4,792
DISEASE MANAGEMENT	4,792				19,094
P.P.O.	19,094				120,031
OPERATING EXPENSE	120,031				

TOTAL EXPENSE	\$682,845	\$0	\$0	\$0	\$682,845
---------------	-----------	-----	-----	-----	-----------

SURPLUS (DEFICIT)	\$250,112	\$0	\$0	\$0	\$250,112
-------------------	-----------	-----	-----	-----	-----------

AVERAGE INCOME	\$132	\$0	\$0	\$0	\$132
AVERAGE EXPENSE	\$97	\$0	\$0	\$0	\$97
SURPLUS (DEFICIT)	\$35	\$0	\$0	\$0	\$35

TOTAL PARTICIPANTS	2,352	2,352
--------------------	-------	-------

PLAN XXX PART TIME 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
---------------------	--------------------	------------------	------------------	------------------	--------------------

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	22,857	24,744	87,705
DRUG	161,636	97,100	93,758	129,741	482,235
BEHAVIORAL HEALTH	11,823	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
----------------------	------------------	------------------	------------------	------------------	--------------------

SURPLUS (DEFICIT)	\$338,961	\$203,807	\$68,471	\$132,369	\$743,608
--------------------------	------------------	------------------	-----------------	------------------	------------------

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	2,316
---------------------------	--------------	--------------	--------------	--------------	--------------

PLAN XXX
PART TIME
2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703				\$921,703
MISC. INCOME -LOA	0				0
-COBRA	10,802				10,802
-HMO COPAY	652				652

TOTAL INCOME	\$932,957	\$0	\$0	\$0	\$932,957
---------------------	------------------	------------	------------	------------	------------------

EXPENSES					
MEDICAL	\$327,779				\$327,779
A & S	3,472				3,472
DENTAL	28,217				28,217
DRUG	157,673				157,673
BEHAVIORAL HEALTH	6,938				6,938
OPTICAL	7,657				7,657
LIFE & AD & D	1,048				1,048
UTILIZATION MANAGEMENT	6,144				6,144
DISEASE MANAGEMENT	4,792				4,792
P.P.O.	19,094				19,094
OPERATING EXPENSE	120,031				120,031

TOTAL EXPENSE	\$682,845	\$0	\$0	\$0	\$682,845
----------------------	------------------	------------	------------	------------	------------------

SURPLUS (DEFICIT)	\$250,112	\$0	\$0	\$0	\$250,112
--------------------------	------------------	------------	------------	------------	------------------

AVERAGE INCOME	\$132	\$0	\$0	\$0	\$132
AVERAGE EXPENSE	\$97	\$0	\$0	\$0	\$97
SURPLUS (DEFICIT)	\$35	\$0	\$0	\$0	\$35

TOTAL PARTICIPANTS	2,352				2,352
---------------------------	--------------	--	--	--	--------------

PLAN XL PART TIME FIRST QUARTER 2019

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$24.00	1,280	\$92,112
SAFEWAY	\$24.00	848	60,816
SAFEWAY DELAWARE	\$24.00	25	1,800
TOTAL		2,153	\$154,728

AVG. MONTHLY CONTRIBUTIONS

\$24

PLAN XL
PART TIME
FIRST QUARTER 2019

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$4,083	\$0.63	274 PART
DENTAL	\$17.11	\$14,115	\$2.19	275 PART
LIFE-AD&D	\$215/018/1000	\$564	\$0.09	374 PART
A & S		\$2,168	\$0.34	
SUB TOTAL		\$20,910	\$3.25	

OPERATING EXPENSES

ADMINISTRATION	\$13.42	\$84,156	\$13.03	2,082 PART
MISCELLANEOUS		\$28,036	\$4.34	
SUB TOTAL		\$112,192	\$17.37	

TOTAL

\$133,102	\$20.62
-----------	---------

PLAN XL
PART TIME
FIRST QUARTER 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728				\$154,728
MISC. INCOME -LOA	0				0
-COBRA	0				0

TOTAL INCOME \$154,728 \$0 \$0 \$0 \$154,728

EXPENSES

A & S	\$2,168				\$2,168
DENTAL	14,115				14,115
OPTICAL	4,063				4,063
LIFE & AD & D	564				564
OPERATING EXPENSE	112,192				112,192

TOTAL EXPENSE \$133,102 \$0 \$0 \$0 \$133,102

SURPLUS (DEFICIT)	\$21,626	\$0	\$0	\$0	\$21,626
-------------------	----------	-----	-----	-----	----------

AVERAGE INCOME	\$24	\$0	\$0	\$0	\$24
AVERAGE EXPENSE	\$21	\$0	\$0	\$0	\$21
SURPLUS (DEFICIT)	\$3	\$0	\$0	\$0	\$3

TOTAL PARTICIPANTS 2,153 2,153

PLAN XL
PART TIME
2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472	\$141,024	\$149,866	\$534,949
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME \$109,597 \$134,472 \$141,024 \$149,866 \$534,949

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

SURPLUS (DEFICIT)	\$33,998	\$16,276	\$20,334	\$23,064	\$93,672
--------------------------	-----------------	-----------------	-----------------	-----------------	-----------------

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

PLAN XL PART TIME 2019

QUARTERLY RECAPS - ACTIVE

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728				\$154,728
MISC. INCOME -LOA	0				0
-COBRA	0				0

TOTAL INCOME	\$154,728	\$0	\$0	\$0	\$154,728
---------------------	------------------	------------	------------	------------	------------------

EXPENSES

MEDICAL	\$0	\$0	\$0	\$0	\$0
A & S	\$2,168				\$2,168
DENTAL	14,115				14,115
OPTICAL	4,063				4,063
LIFE & AD & D	564				564
OPERATING EXPENSE	112,192				112,192

TOTAL EXPENSE	\$133,102	\$0	\$0	\$0	\$133,102
----------------------	------------------	------------	------------	------------	------------------

SURPLUS (DEFICIT)	\$21,626	\$0	\$0	\$0	\$21,626
--------------------------	-----------------	------------	------------	------------	-----------------

AVERAGE INCOME	\$24	\$0	\$0	\$0	24
AVERAGE EXPENSE	\$21	\$0	\$0	\$0	21
SURPLUS (DEFICIT)	\$3	\$0	\$0	\$0	\$3

TOTAL PARTICIPANTS	2,153				2,153
---------------------------	--------------	--	--	--	--------------

ACTIVE PLANS 2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$0	\$0	\$0	\$30,523,953
EMPLOYEE CONTRIBUTIONS	259,098	0	0	0	259,098
INTEREST & DIVIDENDS - ACTIVE	162,657	0	0	0	162,657
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$30,945,708	\$0	\$0	\$0	\$30,945,708
--------------	--------------	-----	-----	-----	--------------

EXPENSES					
MEDICAL	\$16,332,561	\$0	\$0	\$0	\$16,332,561
A & S	1,437,032	0	0	0	1,437,032
DENTAL	1,241,756	0	0	0	1,241,756
DRUG	6,643,414	0	0	0	6,643,414
BEHAVIORAL HEALTH	251,213	0	0	0	251,213
OPTICAL	167,857	0	0	0	167,857
LIFE & AD & D	42,002	0	0	0	42,002
UTILIZATION REVIEW	80,891	0	0	0	80,891
DISEASE MANAGEMENT	111,648	0	0	0	111,648
E.A.P.	17,743	0	0	0	17,743
P.P.O.	248,320	0	0	0	248,320
OPERATING EXPENSE	862,010	0	0	0	862,010

TOTAL EXPENSE	\$27,436,447	\$0	\$0	\$0	\$27,436,447
---------------	--------------	-----	-----	-----	--------------

SURPLUS (DEFICIT)	\$3,509,261	\$0	\$0	\$0	\$3,509,261
-------------------	-------------	-----	-----	-----	-------------

TOTAL PARTICIPANTS	16,063	0	0	0	16,063
--------------------	--------	---	---	---	--------

FUND RESERVE	\$23,729,797			
--------------	--------------	--	--	--

FELRA & UFCW
RETIREE HEALTH PLAN
FIRST QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
FIRST QUARTER 2019**

INCOME

EMPLOYER CONTRIBUTIONS	\$828,843
RETIREE COPAYMENTS	\$919,860
INTEREST AND DIVIDENDS	\$30,239
TOTAL INCOME	\$1,778,942

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$42,723	\$4.77	2,877 RET
DENTAL	\$28.80	\$248,343		2,874 RET
TOTAL DENTAL		\$248,343	\$27.72	
DRUG	\$.80/1.25/SCRIPT	\$1,148,044		19,604 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,418		
TOTAL DRUG		\$1,151,462	\$128.54	
HMO KAISER	\$246.32	1,478,244		1,506 RET
HMO WELL CARE CHOICE	\$40.60	0		
HOSPITAL		364,311		
SURGICAL		237,640		
DIAGNOSTIC		67,644		
MAJOR MEDICAL		186,616		
MEDICAL ADMINISTRATION	\$13.75	57,392		1,391 RET
TOTAL MEDICAL		\$2,391,847	\$267.01	
BEHAVIORAL HEALTH	\$2.59	\$10,794	\$1.20	1,389 RET
BEHAVIORAL HEALTH		\$1,878	\$0.21	
UTILIZATION MANAGEMENT	\$2.35	\$218	\$0.02	7 RET
DISEASE MANAGEMENT	\$2.06	\$105	\$0.01	1 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$3.88	\$66	\$0.01	6 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O A & G, HRGI		\$904	\$0.10	
ADMINISTRATION	\$6.41	\$57,420	\$6.41	2,986 RET

TOTAL EXPENSES **\$3,905,760** **\$436.01**

SURPLUS (DEFICIT) **(\$2,126,818)**

RETIREES 2,986
AVERAGE COST PER RETIREE \$436.01

PART TIME RETIREES FIRST QUARTER 2019
--

INCOME

EMPLOYER CONTRIBUTIONS	\$76,704
RETIREE COPAYMENTS	\$195,309
INTEREST AND DIVIDENDS	\$6,420
TOTAL INCOME	\$278,433

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,414	\$4.95	634 RET
DENTAL	\$28.80	\$54,777	\$28.80	634 RET
DRUG	\$.80/1.25/SCRIPT	\$172,402		2,844 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	508		
DRUG		\$172,910	\$90.91	
HMO KAISER	\$246.32	320,714		406 RET
WELL CARE CHOICE	\$40.60	0		
HOSPITAL		69,922		
SURGICAL		44,997		
DIAGNOSTIC		11,081		
MAJOR MEDICAL		34,882		
MEDICAL ADMINISTRATION	\$13.75	10,821		262 RET
TOTAL MEDICAL		\$492,417	\$258.89	
BEHAVIORAL HEALTH	\$2.59	\$2,039	\$1.07	262 RET
BEHAVIORAL HEALTH		\$147	\$0.08	
UTILIZATION MANAGEMENT	\$2.35	\$54	\$0.03	3 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	\$19	\$0.01	2 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O A & G, HRG		\$192	\$0.10	
ADMINISTRATION	\$6.41	\$12,192	\$6.41	634 RET

TOTAL EXPENSES	\$744,167	\$391.25
-----------------------	------------------	-----------------

SURPLUS (DEFICIT)	(\$465,734)
--------------------------	--------------------

RETIREES 634

AVERAGE COST PER RETIREE \$391.25

FIRST QUARTER 2019 STIPEND INCOME & EXPENSES

INCOME

GIANT	\$893,516
SAFEWAY	\$495,441
TOTAL INCOME	\$1,388,957

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,379,175
SUBTOTAL	\$1,379,175

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$9,641
POSTAGE	141
SUBTOTAL	\$9,782
TOTAL EXPENSES	\$1,388,957

SURPLUS (DEFICIT)	\$0
--------------------------	------------

PARTICIPANTS 1,246

**2019
RETIREES
QUARTERLY RECAPS**

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$905,547				\$905,547
RETIREE COPAYMENTS	1,115,169				1,115,169
STIPEND INCOME	1,388,957				1,388,957
INTEREST & DIVIDENDS	36,659				36,659

TOTAL INCOME	\$3,446,332	\$0	\$0	\$0	\$3,446,332
---------------------	--------------------	------------	------------	------------	--------------------

EXPENSES

MEDICAL	\$2,884,264				\$2,884,264
DENTAL	303,120				303,120
DRUG	1,324,372				1,324,372
BEHAVIORAL HEALTH	14,858				14,858
OPTICAL	52,137				52,137
UTILIZATION MANAGEMENT	272				272
DISEASE MANAGEMENT	111				111
P.P.O.	1,181				1,181
ADMINISTRATION	69,612				69,612
STIPEND	1,388,957				1,388,957

TOTAL EXPENSES	\$6,038,884	\$0	\$0	\$0	\$6,038,884
-----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	(\$2,592,552)	\$0	\$0	\$0	(\$2,592,552)
--------------------------	----------------------	------------	------------	------------	----------------------

TOTAL PARTICIPANTS	3,620	3,620
---------------------------	--------------	--------------

FUND RESERVE	\$5,658,450			
---------------------	--------------------	--	--	--

**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
---------------------	--------------------	--------------------	--------------------	--------------------	---------------------

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
-----------------------	--------------------	--------------------	--------------------	--------------------	---------------------

SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	(\$1,772,365)	(\$2,167,622)	(\$8,059,455)
--------------------------	----------------------	----------------------	----------------------	----------------------	----------------------

TOTAL PARTICIPANTS	3,653	3,654	3,664	3,661	3,658
---------------------------	--------------	--------------	--------------	--------------	--------------

FUND RESERVE	\$6,162,661	\$5,988,595	\$5,696,442	\$5,730,765
---------------------	--------------------	--------------------	--------------------	--------------------

COMBINED FUND FIRST QUARTER 2019
--

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$0	\$0	\$0	\$30,523,953
EMPLOYER CONTR - RETIREE	905,547	0	0	0	905,547
EMPLOYEE CONTRIBUTIONS	1,374,267	0	0	0	1,374,267
INTEREST & DIVIDENDS - ACTIVE	162,657	0	0	0	162,657
INTEREST & DIVIDENDS - RETIREE	36,659	0	0	0	36,659
STIPEND	1,388,957	0	0	0	1,388,957
MISCELLANEOUS	0	0	0	0	0

TOTAL INCOME	\$34,392,040	\$0	\$0	\$0	\$34,392,040
---------------------	---------------------	------------	------------	------------	---------------------

EXPENSES

MEDICAL	\$16,332,561	\$0	\$0	\$0	\$16,332,561
RETIREEES	4,649,927	0	0	0	4,649,927
STIPEND	1,388,957	0	0	0	1,388,957
A & S	1,437,032	0	0	0	1,437,032
DENTAL	1,241,756	0	0	0	1,241,756
DRUG	6,643,414	0	0	0	6,643,414
BEHAVIORAL HEALTH	251,213	0	0	0	251,213
OPTICAL	167,857	0	0	0	167,857
LIFE & AD & D	42,002	0	0	0	42,002
UTILIZATION REVIEW	80,891	0	0	0	80,891
DISEASE MANAGEMENT	111,648	0	0	0	111,648
E.A.P.	17,743	0	0	0	17,743
P.P.O.	248,320	0	0	0	248,320
OPERATING EXPENSE	862,010	0	0	0	862,010

TOTAL EXPENSE	\$33,475,331	\$0	\$0	\$0	\$33,475,331
----------------------	---------------------	------------	------------	------------	---------------------

SURPLUS (DEFICIT)	\$916,709	\$0	\$0	\$0	\$916,709
--------------------------	------------------	------------	------------	------------	------------------

TOTAL PARTICIPANTS	16,063	0	0	0	16,063
---------------------------	---------------	----------	----------	----------	---------------

FUND RESERVE	\$29,386,247			
---------------------	---------------------	--	--	--

**COMBINED FUND
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** **\$34,598,366** **\$137,948,688**

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	1,367,645	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	247,199	1,014,025
OPERATING EXPENSE	861,976	989,241	913,524	897,561	3,662,302

TOTAL EXPENSE **\$36,332,528** **\$34,525,280** **\$32,110,802** **\$32,384,107** **\$135,352,717**

SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$2,188,680	\$2,212,259	\$2,595,971
--------------------------	----------------------	------------------	--------------------	--------------------	--------------------

TOTAL PARTICIPANTS **16,650** **16,224** **16,034** **15,935** **16,211**

FUND RESERVE	\$25,200,193	\$18,966,388	\$26,905,815	\$28,724,662	
---------------------	---------------------	---------------------	---------------------	---------------------	--

**COMBINED FUND
FIRST QUARTER 2019**

MISCELLANEOUS

ACTUARIAL & CONSULTING	\$32,380
CONFERENCE	1,990
EDUCATION FEES FOR RETIREE ASSISTANCE	12,985
INVESTMENT MANAGEMENT	10,536
IPS	10,000
LEGAL	62,691
MEETING	224
POSTAGE	50,954
PRINTING	26,558
TELEPHONE	850

TOTAL **\$209,168**

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FIRST QUARTER 2019**

QUARTERLY RECAPS

INCOME	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$34,392,040				\$34,392,040
Legal	846,008				846,008
Severance	921,391				921,391
Scholarship	964				964
Total Income	\$36,160,403	\$0	\$0	\$0	\$36,160,403

EXPENSES	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$33,475,331				\$33,475,331
Legal	848,171				848,171
Severance	1,030,481				1,030,481
Scholarship	10,198				10,198
Total Expenses	\$35,364,181	\$0	\$0	\$0	\$35,364,181

Surplus/(Deficit)	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$916,709	\$0	\$0	\$0	\$916,709
Legal	(2,163)	0	0	0	(2,163)
Severance	(109,090)	0	0	0	(109,090)
Scholarship	(9,234)	0	0	0	(9,234)
Total Surplus/(Deficit)	\$796,222	\$0	\$0	\$0	\$796,222

Fund Reserve	\$32,832,926			
---------------------	---------------------	--	--	--

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
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	\$32,384,107	\$135,352,717
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	\$34,385,809	\$144,879,698

Surplus/(Deficit)	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	(\$2,492,050)	\$687,082	\$2,188,680	\$2,212,259	\$2,595,971
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	\$3,400,007	\$4,592,145

Fund Reserve	\$29,597,756	\$22,252,700	\$29,318,558	\$32,283,734
---------------------	---------------------	---------------------	---------------------	---------------------

CONTRACT INFORMATION FIRST QUARTER 2019
--

<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	10-28-20
	X	560.00	11-01-18	
	X	1,236.00	11-01-18	
	XX	334.00	11-01-18	
	XX	126.00	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
FIRST QUARTER 2019**

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT_EXP.</u>
SAFEWAY 27	I	1,688.00	11-01-18	10-28-19
	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	1,688.00	11-01-18	10-28-19
	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	1,688.00	11-01-18	10-28-18
	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	10-28-19
	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	10-28-19
	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	

Work Snapshot 2019 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
Accident & Sickness Claims	389				
Appeals	161				
Participant Services Calls	12,230				
COBRA Notices Mailed	461				
Pension Apps Received	267				
Pension Estimates Received	497				
Medical Claims Processed	80,874				
Communications Mailings Sent to Participants	67,613				

SPECIAL PROJECTS IN 1Q:

1. PBGC project - Professional's Meetings and AA internal activities
2. Data requests for upcoming collective bargaining

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

JULY 18, 2019

1. **Associated Administrators, LLC**

12/12/18	Meeting Expenses - Regular Meeting	\$	224.26
----------	------------------------------------	----	--------

2. **Calibre (formerly Salter & Company, LLC)**

07/12/18	For services rendered in connection with ongoing compliance (payroll) examinations of Safeway, Inc.	\$	3,925.00
12/11/18	Final invoice for services rendered for calendar year 2017 for work performed on the annual audit, Form 5500, SAR and Form 990	\$	19,680.30
05/28/19	Progress bill for professional services rendered in connection with the audit of the financial statements for the year ended 2018	\$	4,000.00

3. **Chartwell**

02/04/19	For Investment Management Services rendered - 4Q18	\$	2,608.95
04/19/19	For Investment Management Services rendered - 1Q19		2,740.67

4. **Cheiron**

12/10/18	Retainer Services - 11/18	\$	4,500.00
01/22/19	Retainer Services - 12/18		4,500.00
02/25/19	Retainer Services - 01/19		3,750.00
03/19/19	Retainer Services - 02/19		3,750.00
04/19/19	Retainer Services - 03/19		3,750.00
05/20/19	Retainer Services - 04/19		3,750.00
06/20/19	Retainer Services - 05/19		3,750.00

5. **Confidio**

11/27/18	Retainer Services - 09/18 & 10/18	\$	2,000.00
12/17/18	Retainer Services - 11/18		2,700.00
01/03/19	Retainer Services - 12/18		8,700.00
03/04/19	Retainer Services - 01/19, 02/19 & 03/19		13,900.00
06/24/19	Retainer Services - 05/19		5,100.00

6. **Health Care Cost Containment Corporation**

01/29/19	2019 Membership Fee	\$	3,750.00
----------	---------------------	----	----------

7. **Investment Performance Services**

02/13/19	Federici, M. – Registration Fee – 2019 EPIC Conference	\$	995.00
03/01/19	For Professional Services rendered – 1Q19		10,000.00
03/05/19	Masten, E. - Registration Fee - 2019 EPIC Conference		995.00
06/01/19	For Professional Services rendered – 2Q19		10,000.00

8. **Morgan, Lewis & Bockius, LLP**

09/27/18	For Professional Services rendered through 08/18	\$	1,461.00
02/27/19	For Professional Services rendered through 11/18		4,126.00
02/27/19	For Professional Services rendered through 12/18		7,643.00
05/31/19	For Professional Services rendered through 02/19		186.00
05/31/19	For Professional Services rendered through 03/19		186.00
05/31/19	For Professional Services rendered through 04/19		2,884.00
06/25/19	For Professional Services rendered through 05/19		2,655.00

9. **Segal Consulting**

11/30/18	For compliance services through October 31, 2018 in connection with updating of the Fund's Summary of Benefits and Coverage	\$	1,136.25
12/04/18	For Actuarial and Consulting services rendered for the period December 1, 2018 through February 28, 2019		16,750.00
03/18/19	For Actuarial and Consulting services rendered for the period March 1, 2019 - May 31, 2019	\$	16,750.00
06/12/19	For Actuarial and Consulting services rendered for the period June 1, 2019 through August 31, 2019	\$	16,750.00

10. **Segal Select Insurance**

04/29/19	Renewal of fiduciary insurance through Chubb for the period 05/29/19 – 05/29/20 (2 nd Installment of a 2-Year Policy)	\$	56,378
----------	--	----	--------

11. **Segal Marco Advisors**

01/02/19	For proxy voting services rendered - 4Q18	\$	187.50
03/27/19	For proxy voting services rendered - 1Q19		187.50
06/17/19	For proxy voting services rendered - 2Q19		187.50

12. Segall, Brvant and Hamill

01/16/19	For Investment Management Services rendered - 4Q18	\$	\$2,681.93
01/16/19	For Investment Management Services (Illiquid) rendered - 4Q18		10.50
04/11/19	For Investment Management Services rendered - 1Q19		2,738.68
04/11/19	For Investment Management Services rendered - 1Q19 (Illiquid)		10.72

13. Slevin & Hart P.C.

11/30/18	Professional services rendered - 10/18	\$	10,841.00
12/31/18	Professional services rendered - 11/18		13,149.66
01/02/19	Subrogation services rendered - 4Q18		13,960.32
01/28/19	Professional services rendered - 12/18		12,202.45
01/31/19	Subrogation expenses incurred - 01/01/18 - 12/31/18		559.88
02/28/19	Professional services rendered - 01/19		4,567.29
03/25/19	Professional services rendered - 02/19		9,748.85
04/30/19	Professional services rendered - 03/19		13,076.70
05/30/19	Professional services rendered - 04/19		13,233.92
06/20/19	Professional services rendered - 05/19		5,149.40
06/24/19	Subrogation services rendered - 1Q19		2,592.29

14. UFCW Local 27

06/07/19	E. Masten - Reimbursement of expenses incurred for attendance at the IPS 2019 EPIC Conference held in S. Carolina	\$	2,055.55
----------	---	----	----------

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

JULY 18, 2019

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

12/31/18	Professional Services rendered through – 11/18	\$	4,334.50
01/28/19	Professional Services rendered through – 12/18		686.00

2. **Woodard Insurance Agency**

01/31/19	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 4Q18	\$	12,258.00
04/29/19	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 1Q19		12,258.00

FELRA & UFCW VEBA FUND

NON-ERISA ACCOUNT

INVOICES

JULY 18, 2019

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

01/28/19	Professional Services Rendered through 12/31/18	\$	714.50
----------	---	----	--------

**OTHER FUND
BUSINESS**

NAME:

SS#:

FELRA & UFCW Active Health Plan

EMPLOYER: Safeway
DATE OF HIRE: May 9, 1977
PLAN: I

LOCAL: 27
STATUS: Full Time
Coverage Terminated, 3/31/19

ISSUE: Eligibility – Request for Continuation of Coverage

#E19/141-4000

FUND RULE:

"Continued Eligibility"

Once you are initially eligible, you become and remain a participant as long as you are employed by a Participating Employer making contributions on your behalf and covered by a Collective Bargaining Agreement with a participating Union.

A participant is considered to be employed:

1. during periods of Active Work,
2. during paid vacations,
3. while on jury duty,
4. while collecting Accident and Sickness benefits from this Plan*,
5. while collecting Workers' Compensation benefits from a Participating Employer, not to exceed your Accident and Sickness entitlement*, and
6. during periods of leave covered under the Family and Medical Leave Act ('FMLA') as described on page 57.

*No contributions are required if there is no compensation to you for the month."

(Plan I SPD, June 2018, Pages 33-34)

SUMMARY: Appeal Received: May 22, 2019

The participant is appealing to be allowed an extension of coverage "for an upcoming full, consecutive six months with full functioning service and coverage." The participant states that he had no "functioning" Health and Welfare coverage from October 2018 through March 2019. The participant states that Safeway did not inform the Fund office that they would be making contributions on his behalf until the end of each month. The participant further states, "The correction happens as if we always had benefits, but the doctors don't see it that way, and will not treat. It is very hard to book appointments on the 29th of the month for that same month and be seen and be treated. Due to this error, I lost my Health and Welfare. I lost the ability to make and keep doctor's appointments, physical therapy appointments, or even get glasses made. When any of these offices verified my insurance by checking my eligibility, they were told that I did not have any insurance. My bills were returned unpaid, and my EOB's showed lack of payment due to no verification of eligible benefits. My wife was forced to stop physical therapy, was unable to go to her follow up doctor appointments, and her MRI was cancelled due to lack of benefits. We were not able to get prescription medications when ordered, and my dentist continually cancelled my appointments for much needed work. I have a temporary cap that is waiting for the replacement cap, and my wife has had half of her Shingles shot. The dental insurance also denied my payments due to lack of verification of insurance."

Fund records indicate the participant began an occupational leave of absence on December 17, 2017. The participant's Health and Welfare coverage was maintained while he was collecting Workers' Compensation benefits, up to his maximum Accident and Sickness entitlement (39 weeks), through August 2018. Safeway subsequently remitted vacation contributions on the participant's behalf from September 2018 through March 2019. The participant's coverage terminated on March 31, 2019 when no further contributions were received. A COBRA notice was mailed to the participant on April 2, 2019. To date, the participant has not returned to active work, or elected COBRA coverage.

FELRA & UFCW Active Health Plan

Appeal #: E19/141-4000

Page 2

A review of the participant's medical claims record indicates no claims have been received since January 2018. A review of his spouse's medical claims record indicates claims have been received and processed through March 2019.

After the appeal was received, the Fund office contacted Group Dental Service (GDS). GDS advised that they have not denied any dental claims incurred by the participant or his spouse from October 2018 through present. The Fund office also contacted Express Scripts. Express Scripts advised that they have not denied any pharmacy claims prior to March 31, 2019. Pharmacy claims after March 31, 2019 have been denied due to a loss of eligibility.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS:



MEETING NOTES

[illegible]

