

FELRA & UFCW VEBA FUND

AGENDA

MARCH 2, 2018

- I. CALL TO ORDER**
 - A. APPOINTMENT OF TRUSTEE**
- II. MINUTES (pg. 1 - 17)**
 - A. REGULAR MEETING - JANUARY 10, 2018**
 - B. APPEALS COMMITTEE MEETING - JANUARY 3, 2018**
 - C. APPEALS COMMITTEE MEETING - FEBRUARY 1, 2018**
- III. FINANCIAL REPORT (pg. 18 - 19)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
- V. ATTORNEYS' REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (4Q17) (pg. 20 - 84)**
 - A. ADMINISTRATIVE MANAGER'S CONTRACT RENEWAL**
- VII. INVOICES (pg. 85 - 87)**
- VIII. OTHER FUND BUSINESS (pg. 88 - 91)**
 - A. SAFEWAY OVERPAYMENT**
 - B. MAINTENANCE OF BENEFITS - REVISED**
 - C. THREE MONTH RESERVE ADJUSTMENT**
 - D. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION (JUNE 28, 2018)**
- X. ADJOURNMENT**

MINUTES

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

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MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW VEBA FUND
JANUARY 10, 2018
LANDOVER, MARYLAND

The following Trustees were present:

Union Trustees

M. Federici - Secretary
J. Chorpennig
A. Hanson

Employer Trustees

J. Paradis - Chairman
D. Dosenbach

Also present were:

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

I. CALL TO ORDER

The Chairman called the meeting to order. Mr. Jensen noted that Trustee Meisen had retired, resulting in two employer vacancies on the Board. Mr. Paradis said the Food Employers Labor Relations Association would appoint Mr. Michael Goble to the Board of Trustees, replacing Mr. Meisen.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on July 12, 2017, the special meeting of July 13, 2017, and the Appeals Committee meeting held on July 18, 2017, which were pre-circulated.

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

RESOLVED that the minutes of the regular meeting held on July 12, 2017, the special meeting held on July 13, 2017, and the Appeals Committee meeting held on July 18, 2017 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Jensen presented the Summary of Activity report for the period January 1, 2017 through November 30, 2017. Such report indicated a beginning market value of \$64,366,170, earnings of \$2,424,294, receipts of \$84,201,790, and disbursements of \$127,240,740, producing an ending market value of \$23,751,514 as of November 30, 2017.

B. Investment Performance Services

The Trustees welcomed Mr. Richard Sichel of Investment Performance Services to the meeting. Mr. Sichel presented the Master Consulting Report for the quarter ending September 30, 2017. Such report indicated a beginning market value for the Third Quarter 2017 of \$28,041,118, net withdrawals of \$3,812,052, and investment earnings of \$502,550, producing an ending market value of \$24,731,616 for the quarter. The year-to-date performance was 5.2%.

Mr. Sichel next presented the Preliminary Performance update as of November 30, 2017. He noted that the beginning market value was \$24,731,616, net withdrawals were \$1,352,784, and investment earnings were \$366,643, producing an ending market value as of November 30, 2017 of \$23,745,475. The year-to-date performance was 6.5%. Mr. Sichel reviewed the performance of the individual managers for all the Fund.

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

B. Auditor's Report

1. 2016 Financial Statements

The Trustees welcomed Mr. Joseph Herishen of Salter and Company to the meeting. He presented the audit report for the Plan year ending December 31, 2016. He reported that it was an unmodified opinion and the Financial Statements were in conformity with generally accepted accounting principles.

Mr. Herishen reported that contribution income was \$127,648,960, investment income was \$3,152,664, and other income was \$30,025, producing total additions of \$130,831,649. Total deductions were \$135,537,633, producing a net decrease in assets of \$4,705,984. Net assets available for benefits at the end of the year totaled \$76,304,275. Mr. Herishen reviewed the Statements of Benefit Obligations, Notes to the Financial Statements, Schedule of Reportable Transactions, Schedule of Employer Contributions and the Schedule of Benefits.

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

RESOLVED to accept the Auditor's 2016 Financial Statements as presented.

2. 2017 Engagement Proposals

Mr. Herishen presented a draft engagement letter for the Trustees' review. He proposed a maximum fee of \$79,200, a \$2,300 increase over the prior fee maximum for the 2017 audit. Non-Retainer rates would range from \$75.00 to \$245.00 per hour.

In addition, Mr. Herishen presented an engagement letter for Payroll Compliance Services for the 2018 and 2019 Plan years. He noted that Salter's fees for services would range from \$70.00 to \$245.00 per hour, which would be capped for each company size as follows: Less than 100 employees - \$1,200 - \$1,600; 100 -499 employees - \$1,700 - \$2,550; 500 – 999 employees - \$2,600 - \$3,550; more than 1,000 employees - \$3,600 - \$8,500. Mr. Herishen further noted that should the payroll headquarters be located greater than 50 miles outside the D.C. metro area, it may be necessary to bill additional out-of-pocket costs using the standard IRS mileage rate or coach airfare.

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

The Trustees reviewed the engagement proposals submitted by Salter & Company. They asked Mr. Jensen to discuss the request with Mr. Herishen and provide a response.

After discussion,

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

RESOLVED to authorize Chairman and Secretary to review and take action on the engagement proposals submitted by Salter & Company.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Chris Heppner of the Segal Company to the meeting.

1. Preventive Services List

Mr. Timm presented the updated Preventive Services list for the Trustees' review. After discussion,

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

RESOLVED to approve the list of Preventive Services Benefits as prepared by Segal for use effective January 1, 2018.

2. Part Time Plan XX and Plan XXX Dependent Costs

Mr. Timm presented the 2018 updated part time Plan XX and Plan XXX Costs per Enrolled Dependent Child for the Trustees' review. He noted that the Plan XX part time individual child rate increased to \$117.05 per month and the Plan XX part time rate for three or more children increased to \$351.15 per month. The Plan XXX part time rate for an individual child increased to \$115.34 per month and the three or more children rate for Plan XXX increased to \$346.02 per month. Enrollment is voluntary, and the participant pays the full cost through payroll deduction. After discussion,

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

RESOLVED to approve the Part Time Plan XX and Plan XXX Dependent rates effective March 1, 2018.

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

V. ATTORNEY'S REPORT

A. DOL Final Regulations Regarding Claims and Appeals Procedures for Disability Benefits

Mr. Slevin reported regarding Department of Labor Regulations Regarding Claims and Appeals Procedures for Disability Benefits. After discussion,

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

RESOLVED to authorize Chairman and Secretary to take any action necessary to comply with the regulations effective April 1, 2018.

B. Open Enrollment

The Trustees discussed the open enrollment rules under the Plan.

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

RESOLVED to eliminate the July open enrollment period for Plan X Part Time dependent coverage. It was further RESOLVED to eliminate the provision allowing Part Time Plan I participants the option to enroll or disenroll their dependents at any time other than the annual open enrollment period.

C. State Benchmark

Mr. Slevin reported on the state benchmark requirement under the ACA. After discussion and,

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

RESOLVED to adopt Utah as the Fund's state benchmark for ACA compliance purposes.

D. Active and Retiree Plans

Mr. Slevin discussed the reporting requirements relating to the Active and Retiree Plans.

E. Life Insurance Conversion Procedures

Ms. Sanchez reported on the Fund's life insurance conversion procedures.

F. Madoff Victim Fund

Mr. Jensen reported that the Fund had received payment in the amount of \$69,437.13 as a result of the Fund's claim filed with the Madoff Victim Fund.

G. Meridian Class Action

Mr. Jensen reported that the Fund had received payment in the amount of \$68,192.44 as a result of the Meridian Class Action settlement.

H. Subrogation

Mr. Jensen stated that Slevin & Hart has reported subrogation recoveries of \$14,375.12 in the second quarter 2017.

V. ADMINISTRATIVE MANAGER'S REPORT

A. Second Quarter 2017 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Second Quarter 2017. For the combined VEBA Fund, Active and Retiree Plans, total income was \$32,390,808. Expenses totaled \$36,311,399, producing a net deficit of \$3,920,591 for the Second Quarter 2017. Mr. Jensen noted that contributions were made on behalf of 16,462 active Plan participants.

B. Third Quarter 2017 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Third Quarter 2017. For the combined VEBA Fund, Active and Retiree Plans, total income was \$31,584,399. Expenses totaled \$34,422,564, producing a net deficit of \$2,838,165 for the Third Quarter 2017. Mr. Jensen noted that contributions were made on behalf of 16,186 active Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated January 10, 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 January 10, 2018 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Maintenance of Benefit Projections ("MOB")

The Trustees discussed the MOB report previously presented in July 2017 with retiree Plan costs included in both the Plan I and Plan X projected contribution rates for Giant and Safeway. They discussed adoption of the July 2017 MOB rates effective February 1, 2018, on a non-precedent setting basis. They noted that a recalculation of the MOB rates would be needed for 2018.

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

RESOLVED to adopt the July 2017 MOB rates for a February 1, 2018 effective date, on a non-precedent setting basis. It was further **RESOLVED** that a re-calculation of the MOB rates be performed for 2018.

B. Three Month Reserve Restoration

Mr. Jensen reported that the Fund's reserve is currently below three months. The Trustees discussed the need to raise additional funds in order to meet the Fund's three month reserve target. The most recent estimate to restore the three month target reserve would be to raise an additional \$10.1 million dollars. After discussion,

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

RESOLVED to appoint a Committee of Federici, Chorpensing, Paradis and Dosenbach to approve a schedule of additional contributions to restore

the Fund reserve to three months and to resolve any questions related to the MOB rates.

C. Safeway Courtesy Clerks

Mr. Jensen reported that Safeway had recently confirmed the Courtesy Clerks who worked in excess of 30 hours per week retroactive to April 2017. Mr. Jensen reported that Safeway confirmed payment would be made with the December 2017 contribution paid at the end of January 2018.

D. Associated Collective Bargaining Agreement ("CBA")

Mr. Jensen reported that the CBA between Associated and UFCW Locals 27 and 400 had been ratified. Mr. Jensen noted that effective November 1, 2017, all employees currently eligible for Plan XXX and Plan XL benefits shall receive Plan XX benefits with a provision to "snap back" to Plan X after five years of service under Plan XX. The participants currently covered under Plan XX will become covered under Plan X. New hires will be covered under Plan XX after the applicable waiting period. Associated will continue to make monthly contributions in amounts determined by the Board of Trustees to maintain current health and welfare benefits. The Trustees accepted the Associated health and welfare contract provisions effective November 1, 2017.

E. Kaiser Medicare HMO Benefits

Mr. Jensen presented the 2018 Kaiser Permanente proposed Medicare Plan renewal of premium rates. After discussion,

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

RESOLVED to approve the Kaiser Permanente Medicare Plan renewal premium rates as presented, effective January 1, 2018.

F. 2018 Medicare Deductible and Co-insurance Rates

Mr. Jensen presented for the Trustees' review the 2018 Centers for Medicare and Medicaid Services published changes to the Medicare Part A and B premiums, deductibles and co-insurance. Such rates and deductibles are utilized in the Retiree Medicare Supplemental benefit. 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 2018 as presented.

G. Miscellaneous Correspondence

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

Mr. Jensen presented the 2018 membership invoice for the HCCCC in the amount of \$3,570.00. He asked the Board if they wanted to continue their participation with the HCCCC.

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

RESOLVED to continue the Fund's participation with the HCCCC and authorized payment of the invoice.

2. Voya Life Insurance Renewal

Mr. Jensen reported that Voya's 2018 rates for the basic life insurance had increased from \$0.175 to \$0.215 per participant per month, which represented a 24% increase. However, the basic Accidental Death and Dismemberment insurance rate had remained the same at \$0.018 per participant per month. The Trustees discussed the renewal and referred the issue to Segal for review.

3. Form 1095-B Health Coverage

Mr. Jensen reported that the Form 1095-B for 2017 would be mailed to all eligible Plan participants at the end of January 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 DATE AND LOCATION

The Trustees selected the following dates for future meetings: March 2, 2018 at a location near BWI airport, June 28, 2018 in Landover, Maryland, September 25, 2018 at a location near BWI airport, and December 12, 2018 in Landover, Maryland.

XI. ADJOURNMENT

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

Respectfully submitted,
Mark Federici, Secretary

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APPEALS EMAILED AND RESOLVED
BY THE APPEALS SUBCOMMITTEE OF THE
FELRA & UFCW VEBA FUND
ON JANUARY 3, 2018

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

J. Paradis

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – July/August 2017

Code	Issue	Decision
A17/112-0569	No Response	Denied
E17/146-7022	Initial Enrollment	Denied
Rx17/152-2016	Brand Name (Carbatrol)	Approved
Rx17/161-6045	Quantity Limits (Ondansetron)	Approved
Rx17/157-5647	Excluded Drug (OTC Deplin)	Denied
M17/326-8842	Late Filing	Denied
M17/334-4993	Late Filing, Hold Harmless	Denied/Denied
M17/353-7814	Late Response, Late Appeal	Tabled
M17/284-4686	Laboratory Services	Denied
M17/314-9483	Routine Services (Cologuard)	Denied

Local 400 – July/August 2017

Code	Issue	Decision
A17/115-5476	Late Continuation Form	Denied
E17/144-0838	Initial Enrollment	Denied
E17/155-8928	Retroactive Dependent Coverage	Denied
E17/147-2069	Reinstatement of Coverage	Denied
Rx17/148-9689	Brand Name (Synthroid)	Approved
Rx17/149-1607	Quantity Limits (Zolpidem)	Approved
M17/288-8517	CRNA	Denied
M17/282-4991	Late Response, Late Appeal	Denied
M17/340-5603	Excluded Services (Routine Colonoscopy <50)	Approved
M17/310-1071	Nonparticipating Provider	Denied

Local 27 – October 2017

Code	Issue	Decision
Rx17/171-5767	Brand Name (Synthroid)	Approved
M17/377-9272	Late Filing	Denied
M17/401-9626	Late Filing	Denied
M17/387-7349	Late Filing	Denied
M17/417-3035	Late Response, Late Appeal	Denied
M17/431-9348	Routine Services (Cologuard)	Denied
M17/412-0123	CRNA	Denied
M17/370-8609	CRNA	Denied
M17/415-1502	CRNA, Late Appeal	Denied
M17/428-9584	Ambulance Services	Denied
M17/403-6969	Repayment Agreement	Tabled
M17/422-3269	Re-Appeal, Lack of Certification	Denied

Local 400 – October 2017

Code	Issue	Decision
E17/170-1839	Open Enrollment - HMO	Denied
E17/173-0311	Open Enrollment - Dependent Coverage	Denied
Rx17/143-0651	Brand Name (Synthroid)	Approved
Rx17/168-7411	Brand Name (Synthroid)	Approved
Rx17/142-1607	Quantity Limits (Zolpidem)	Approved

M17/400-8362	Late Filing	Denied
M17/398-1311	Late Filing	Denied
M17/440-5432	Laboratory Services	Denied
M17/388-2966	Laboratory Services	Denied
M17/414-2966	Experimental (Avastin)	Approved
M17/444-4709	Routine Services (Cologuard)	Denied
M17/352-4131	Nonparticipating Provider	Tabled
M17/419-9348	Nonparticipating Provider	Denied
M17/409-1128	CRNA	Denied
M17/405-5267	CRNA	Denied
M17/436-6292	Benefit Maximum (Flu Shot)	Denied
M17/430-6652a	Loss of Coverage	Denied
M17/430-6652b	Loss of Coverage	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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APPEALS EMAILED AND RESOLVED
BY THE APPEALS SUBCOMMITTEE OF THE
FELRA & UFCW VEBA FUND
ON FEBRUARY 1, 2018

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

J. Paradis

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – September 2017

Code	Issue	Decision
Rx17/164-0883	Prior Authorization (Cimzia)	Denied
Rx17/159-8338	Prior Authorization (Victoza)	Denied
Rx17/165-6193	Brand Name (Keppra/Topamax/Aptiom/Onfi)	Approved
Rx17/167-6193	Brand Name (Synthroid)	Approved
M17/379-3070	Nonparticipating Provider	Approved
M17/361-3734	Excluded Services	Denied
M17/373-3451	Ambulance Services	Denied
M17/381-0279	Ambulance Services, Late Appeal	Denied
M17/393-9446	Laboratory Services	Denied
M17/380-3080	Loss of Coverage	Denied

Local 400 – September 2017

Code	Issue	Decision
E17/162-3847	Initial Enrollment	Denied
E17/160-4464	Deduction Authorization	Denied
E17/166-7452	Deduction Authorization	Denied
Rx17/154-4578	Brand Name (Plaquenil)	Approved
Rx17/156-2265	Brand Name (Toprol)	Approved
Rx17/158-2904	Excluded Drug (Butrans Patch)	Denied
M17/345-3022	Late Filing	Denied
M17/375-3850	Pre-Authorization, Nonpar Provider	Denied
M17/389-1190	Nonparticipating Provider	Denied
M17/390-6449	Laboratory Services	Denied
M17/383-1175	Laboratory Services	Denied
M17/384-0641	Laboratory Services	Denied
M17/386-2531	CRNA	Denied
M17/360-2966	Experimental (Avastin)	Tabled
M17/359-1283	Excluded Services	Denied
M17/391-8914	Diabetic Benefit	Denied

Local 27 – November/December 2017

Code	Issue	Decision
M17/446-9903	Late Filing	Denied
M17/451-2309	Late Filing	Denied
M17/410-1620	Late Filing	Denied
M17/458-7075	Late Response, Late Appeal	Denied
M17/473-2369	Late Response, Late Appeal	Denied
M17/449-0077	Laboratory Services, Late Appeal	Denied
M17/452-8877a	CRNA	Denied
M17/452-8877b	CRNA	Denied
M17/459-5647	CRNA	Denied
M17/465-7248	Ambulance Services	Denied

Local 400 – November/December 2017

Code	Issue	Decision
E17/169-8007	Initial Enrollment	Denied
E17/179-4109	Open Enrollment - HMO	Tabled
E17/177-1683	Open Enrollment - HMO	Tabled
Rx17/174-7982	Quantity Limits (Ondansetron)	Approved
M17/448-3922	Late Filing	Denied
M17/438-9964	Late Filing	Denied
M17/454-9320	Late Filing	Denied
M17/470-9479	Late Filing, Late Appeal	Denied
M17/453-7933	Laboratory Services	Denied
M17/481-8103	Nonparticipating Provider	Denied
M17/466-0713	Nonparticipating Provider	Denied
M17/471-7714	Nonparticipating Provider, Late Appeal	Denied
M17/468-7506	Nonparticipating Provider, Excluded Services	Denied
M17/462-0215	Routine Services (Cologuard)	Denied
M17/474-8742	Routine Services, Late Appeal (Cologuard)	Denied
M17/467-2637	Experimental (Avastin)	Approved
RAP17/149-8339	Loss of Eligibility for Stipend	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBA WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 to JANUARY 31, 2018

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2018	\$23,323,631
Earnings	\$293,915.85
Receipts	19,132,884.62
Disbursements	(13,305,718.28)
Market Value 1/31/2018	\$29,444,713

PNC BANK, NA

FELRA & UFCW VEBA WELFARE FUND - NON ERISA DDA
SUMMARY OF ACTIVITY
JANUARY 01 to JANUARY 31, 2018

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2018	\$10,508,579
Earnings	-
Receipts	10,599,513.11
Disbursements	(19,840,939.27)
Market Value 1/31/2018	\$1,267,153

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

PLAN I FULL TIME FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,867	434	\$2,910,109
SAFEWAY	\$2,867	299	2,099,226
TOTAL		733	\$5,009,335

AVG. MONTHLY CONTRIBUTIONS¹ \$2,278

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
FULL TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$6,257		421 PART
OPTICAL BENEFIT 12	\$6.95	6,915		332 PART
TOTAL OPTICAL		\$13,172	\$5.99	
DENTAL INDIVIDUAL	\$28.62	\$27,762		323 PART
DENTAL FAMILY	\$56.72	72,829		428 PART
DENTAL 27	\$139.48	417		1 PART
TOTAL DENTAL		\$101,008	\$45.93	
DRUG	\$.80/SCRIPT	\$903,102	\$410.69	5,843 SCRIPTS
HMO KAISER ¹	\$1,675.93	\$25,139		5 PART
HOSPITAL		14,218		
SURGICAL		26,572		
DIAGNOSTIC		7,758		
MAJOR MEDICAL		2,564,398		
MEDICAL ADMINISTRATION	\$13.35	29,984		749 PART
TOTAL MEDICAL		\$2,668,069	\$1,213.31	
BEHAVIORAL HEALTH	\$2.59	\$5,826	\$2.65	750 PART
BEHAVIORAL HEALTH		\$130,431	\$59.31	
E A P	\$.67	\$1,506	\$0.68	750 PART
UTILIZATION MANAGEMENT	\$2.35	\$5,426	\$2.47	747 PART
DISEASE MANAGEMENT	\$2.06	\$8,799	\$4.00	762 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$9,873	\$4.49	166 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,813	\$3.10	585 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$369	\$0.17	
LIFE-AD&D	\$.175/.018/1000	\$7,058	\$3.21	757 PART
A & S		\$276,793	\$125.87	
SUB TOTAL		\$4,138,245	\$1,881.87	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$30,048	\$13.66	761 PART
MISCELLANEOUS		\$15,596	\$7.09	
SUB TOTAL		\$45,644	\$20.75	

TOTAL	\$4,183,889	\$1,902.62	
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN I
FULL TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	780	770	761	733	761
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PLAN I
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

	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
MISC. INCOME-DENTAL	239	239	239	239	956
-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	\$750,933	\$2,483,898	\$2,506,284	\$2,424,556	\$8,165,671
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EXPENSES

MEDICAL	\$2,049,429	\$2,076,563	\$1,961,754	\$2,668,069	\$8,755,815
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	\$3,106,542	\$3,547,259	\$3,513,227	\$4,183,889	\$14,350,917
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SURPLUS (DEFICIT)	(\$2,355,609)	(\$1,063,361)	(\$1,006,943)	(\$1,759,333)	(\$6,185,246)
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AVERAGE INCOME	\$321	\$1,075	\$1,098	\$1,103	\$899
AVERAGE EXPENSE	\$1,328	\$1,536	\$1,539	\$1,903	\$1,577
SURPLUS (DEFICIT)	(\$1,007)	(\$461)	(\$441)	(\$800)	(\$678)

TOTAL PARTICIPANTS	780	770	761	733	761
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PLAN I
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,739,990	\$2,710,749	\$2,654,434	\$2,564,544	\$10,669,717
EMPLOYER CONTR - RETIREE	2,967,037	2,948,729	2,912,045	2,794,221	11,622,032
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	940,844	935,716	943,490	945,111	3,765,161
-LOA	0	0	0	0	0
-COBRA	1,878	0	3,310	1,698	6,886
-HMO COPAY	24,742	19,046	15,034	16,698	75,520

TOTAL	\$6,674,730	\$6,614,479	\$6,528,552	\$6,322,511	\$26,140,272
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EXPENSES

MEDICAL	\$1,481,268	\$2,078,949	\$1,919,660	\$2,252,109	\$7,731,986
RETIREE	4,891,069	4,373,130	3,070,507	4,097,019	16,431,725
A & S	211,284	249,303	220,942	256,919	938,448
DENTAL	116,407	115,331	113,183	110,893	455,814
DRUG	709,786	879,608	743,847	912,033	3,245,274
BEHAVIORAL HEALTH	47,208	32,284	48,777	22,308	150,577
OPTICAL	14,824	14,651	14,408	14,111	57,994
LIFE & AD & D	7,911	7,856	7,766	7,604	31,137
UTILIZATION MANAGEMENT	6,153	6,554	6,591	6,002	25,300
DISEASE MANAGEMENT	9,984	9,914	9,810	9,510	39,218
E.A.P.	1,681	1,662	1,634	1,608	6,585
P.P.O.	19,278	19,421	18,883	18,060	75,642
OPERATING EXPENSE	88,746	53,012	45,186	64,351	251,295

TOTAL EXPENSE	\$7,605,599	\$7,841,675	\$6,221,194	\$7,772,527	\$29,440,995
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SURPLUS (DEFICIT)	(\$930,869)	(\$1,227,196)	\$307,358	(\$1,450,016)	(\$3,300,723)
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AVERAGE INCOME	\$2,633	\$2,644	\$2,664	\$2,671	\$2,653
AVERAGE EXPENSE	\$3,000	\$3,134	\$2,538	\$3,284	\$2,989
SURPLUS (DEFICIT)	(\$367)	(\$490)	\$126	(\$613)	(\$336)

TOTAL PARTICIPANTS	845	834	817	789	821
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PLAN I
PART TIME
FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,871	96	\$655,000
SAFEWAY	\$2,871	39	233,996
TOTAL		135	\$888,996

AVG. MONTHLY CONTRIBUTIONS¹ \$2,195

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$981		66 PART
OPTICAL BENEFIT 12	\$6.95	1,111		53 PART
TOTAL OPTICAL		\$2,092	\$5.17	
DENTAL INDIVIDUAL	\$28.62	\$5,237		61 PART
DENTAL FAMILY	\$56.72	9,927		58 PART
TOTAL DENTAL		\$15,164	\$37.44	
DRUG	\$.80/SCRIPT	\$61,549	\$151.97	782 SCRIPTS
HMO KAISER ¹	\$1,600.42	\$4,801		1 PART
HOSPITAL		1,034		
SURGICAL		5,176		
DIAGNOSTIC		1,458		
MAJOR MEDICAL		193,614		
MEDICAL ADMINISTRATION	\$13.35	4,686		117 PART
TOTAL MEDICAL		\$210,769	\$520.42	
BEHAVIORAL HEALTH	\$2.59	\$919	\$2.27	118 PART
BEHAVIORAL HEALTH		\$3,463	\$8.55	
E A P	\$.67	\$237	\$0.59	118 PART
UTILIZATION MANAGEMENT	\$2.35	\$865	\$2.14	118 PART
DISEASE MANAGEMENT	\$2.06	\$1,275	\$3.15	121 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$1,632	\$4.03	27 PART
P P O CAREFIRST NETWORK	\$3.88	\$1,075	\$2.65	92 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$68	\$0.17	
LIFE-AD&D	\$.175/.018/1000	\$485	\$1.20	121 PART
A & S		\$9,329	\$23.03	
SUB TOTAL		\$308,922	\$762.78	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$5,498	\$13.58	141 PART
MISCELLANEOUS		\$2,873	\$7.09	
SUB TOTAL		\$8,371	\$20.67	

TOTAL	\$317,293	\$783.45
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN I
PART TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	127	143	141	135	137
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PLAN I
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
EMPLOYER CONTR - ACTIVE	\$460,917	\$464,170	\$457,664	\$440,311	\$1,823,062
MISC. INCOME-DENTAL	0	0	0	0	0
-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	\$464,748	\$466,086	\$460,538	\$443,802	\$1,835,174
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EXPENSES

MEDICAL	\$181,939	\$227,215	\$141,040	\$210,769	\$760,963
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	\$301,996	\$378,465	\$280,249	\$317,293	\$1,278,003
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SURPLUS (DEFICIT)	\$162,752	\$87,621	\$180,289	\$126,509	\$557,171
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AVERAGE INCOME	\$1,220	\$1,086	\$1,089	\$1,096	\$1,123
AVERAGE EXPENSE	\$793	\$882	\$663	\$783	\$780
SURPLUS (DEFICIT)	\$427	\$204	\$426	\$313	\$343

TOTAL PARTICIPANTS	127	143	141	135	137
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PLAN I
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	\$456,579	\$440,311	\$429,465	\$419,706	\$1,746,061
EMPLOYER CONTR - RETIREE	426,831	405,056	399,237	386,455	1,617,579
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	197,893	197,591	199,102	201,483	796,069
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	1,766	1,764	2,150	1,916	7,596

TOTAL	\$1,083,069	\$1,044,722	\$1,029,954	\$1,009,560	\$4,167,305
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EXPENSES

MEDICAL	\$293,980	\$187,771	\$326,310	\$226,194	\$1,034,255
RETIREE	816,906	740,499	553,151	637,741	2,748,297
A & S	9,404	8,173	13,930	6,688	38,195
DENTAL	18,806	17,907	17,241	16,923	70,877
DRUG	222,815	232,178	79,943	168,176	703,112
BEHAVIORAL HEALTH	4,717	9,923	3,422	4,429	22,491
OPTICAL	2,584	2,378	2,307	2,276	9,545
LIFE & AD & D	579	552	534	526	2,191
UTILIZATION MANAGEMENT	1,179	958	924	907	3,968
DISEASE MANAGEMENT	1,669	1,603	1,517	1,453	6,242
E.A.P.	283	271	264	259	1,077
P.P.O.	3,357	3,268	3,116	3,086	12,827
OPERATING EXPENSE	14,633	8,660	7,254	10,408	40,955

TOTAL EXPENSE	\$1,390,912	\$1,214,141	\$1,009,913	\$1,079,066	\$4,694,032
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SURPLUS (DEFICIT)	(\$307,843)	(\$169,419)	\$20,041	(\$69,506)	(\$526,727)
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AVERAGE INCOME	\$2,560	\$2,561	\$2,601	\$2,609	\$2,583
AVERAGE EXPENSE	\$3,288	\$2,976	\$2,550	\$2,788	\$2,901
SURPLUS (DEFICIT)	(\$728)	(\$415)	\$51	(\$179)	(\$318)

TOTAL PARTICIPANTS	141	136	132	129	135
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PLAN X FULL TIME FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$830	68	\$168,490
GIANT	\$830	2,720	6,772,800
LOCAL 400 STAFF TEMPS	\$830	2	4,980
SAFEWAY	\$830	1,781	4,435,520
SAFEWAY DELAWARE	\$830	72	180,110
TOTAL		4,643	\$11,561,900

AVG. MONTHLY CONTRIBUTIONS \$830

PLAN X = TIER II

PLAN X
FULL TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$68,661	\$4.93	4,624 PART
DENTAL FAMILY	\$59.76	\$437,503		2,440 PART
DENTAL INDIVIDUAL	\$29.04	190,241		2,184 PART
TOTAL DENTAL		\$627,744	\$45.07	
DRUG	\$.80/SCRIPT	\$2,950,774	\$211.84	25,336 SCRIPTS
HMO KAISER ¹	\$1,067.02	\$332,864		102 PART
MEDICAL INDIVIDUAL		2,990,616		
MEDICAL FAMILY		3,574,171		
MEDICAL ADMINISTRATION	\$13.35	182,014		4,545 PART
TOTAL MEDICAL		\$7,079,665	\$508.27	
BEHAVIORAL HEALTH	\$2.59	\$35,299	\$2.53	4,543 PART
BEHAVIORAL HEALTH		\$380,153	\$27.29	
E A P	\$0.67	\$9,132	\$0.66	4,543 PART
UTILIZATION MANAGEMENT	\$2.35	\$32,387	\$2.33	4,541 PART
DISEASE MANAGEMENT	\$2.06	\$55,505	\$3.98	4,548 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$59,967	\$4.31	1,009 PART
P P O CAREFIRST NETWORK	\$3.88	\$41,027	\$2.95	3,525 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$2,288	\$0.16	
LIFE-AD&D	\$.175/.018/1000	\$19,512	\$1.40	4,637 PART
A & S		\$824,818	\$59.22	
SUB TOTAL		\$12,186,932	\$874.94	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$184,544	\$13.25	4,711 PART
MISCELLANEOUS		\$98,794	\$7.09	
SUB TOTAL		\$283,338	\$20.34	

TOTAL	\$12,470,270	\$895.28
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN X
FULL TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	4,786	4,738	4,711	4,643	4,720
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PLAN X
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	4,786	4,738	4,711	4,643	4,720
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PLAN X
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$12,283,230	\$12,181,910	\$12,086,460	\$11,940,380	\$48,491,980
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	27,704	30,548	25,059	18,455	101,766
-HMO COPAY	174,048	163,207	145,182	150,837	633,274

TOTAL INCOME	\$12,484,982	\$12,375,665	\$12,256,701	\$12,109,672	\$49,227,020
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EXPENSES

MEDICAL	\$6,003,837	\$6,112,263	\$6,257,758	\$6,845,797	\$25,219,655
A & S	863,722	910,486	926,825	946,219	3,647,252
DENTAL	659,775	662,081	660,179	654,429	2,636,464
DRUG	2,743,329	3,398,306	2,789,546	3,225,584	12,156,765
BEHAVIORAL HEALTH	234,215	306,949	269,012	245,891	1,056,067
OPTICAL	70,508	71,003	70,973	70,275	282,759
LIFE & AD & D	19,930	20,121	20,176	20,041	80,268
UTILIZATION MANAGEMENT	32,836	32,704	33,255	32,641	131,436
DISEASE MANAGEMENT	55,710	57,771	56,317	56,055	225,853
E.A.P.	9,225	9,305	9,285	9,267	37,082
P.P.O.	103,405	105,980	105,127	104,458	418,970
OPERATING EXPENSE	504,565	308,392	264,804	386,184	1,463,945

TOTAL EXPENSE	\$11,301,057	\$11,995,361	\$11,463,257	\$12,596,841	\$47,356,516
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SURPLUS (DEFICIT)	\$1,183,925	\$380,304	\$793,444	(\$487,169)	\$1,870,504
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AVERAGE INCOME	\$849	\$843	\$842	\$842	\$844
AVERAGE EXPENSE	\$769	\$817	\$787	\$876	\$812
SURPLUS (DEFICIT)	\$80	\$26	\$55	(\$34)	\$32

TOTAL PARTICIPANTS	4,899	4,892	4,854	4,795	4,860
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PLAN X PART TIME FOURTH QUARTER 2017

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$479	1	\$958
GIANT	\$479	2,421	3,478,498
SAFEWAY	\$479	1,020	1,464,782
SAFEWAY DELAWARE	\$479	50	72,329
TOTAL		3,492	\$5,016,567

AVG. MONTHLY CONTRIBUTIONS \$479

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$47,619	\$4.55	3,207 PART
DENTAL	\$29.04	\$279,423	\$26.67	3,207 PART
DRUG	\$.80/SCRIPT	\$1,248,718	\$119.20	11,146 SCRIPTS
HMO KAISER ¹	\$768.52	\$78,389		34 PART
MEDICAL		3,026,133		
MEDICAL ADMINISTRATION	\$13.35	127,412		3,181 PART
TOTAL MEDICAL		\$3,231,934	\$308.51	
BEHAVIORAL HEALTH	\$2.59	\$24,794	\$2.37	3,191 PART
BEHAVIORAL HEALTH		\$55,355	\$5.28	
E A P	\$0.67	\$6,414	\$0.61	3,191 PART
UTILIZATION MANAGEMENT	\$2.35	\$23,732	\$2.27	3,191 PART
DISEASE MANAGEMENT	\$2.06	\$19,915	\$1.90	3,233 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$37,229	\$3.55	627 PART
P P O CAREFIRST NETWORK	\$3.88	\$30,004	\$2.86	2,578 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$1,724	\$0.16	
LIFE-AD&D	\$.175/.018/1000	\$9,040	\$0.86	3,275 PART
A & S		\$193,747	\$18.49	
SUB TOTAL		\$5,209,648	\$497.28	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$139,030	\$13.27	3,550 PART
MISCELLANEOUS		\$74,303	\$7.09	
SUB TOTAL		\$213,333	\$20.36	

TOTAL	\$5,422,981	\$517.64
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN X
PART TIME
FOURTH QUARTER 2017

INDIVIDUAL
QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	3,713	3,631	3,549	3,492	3,596
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PLAN X
PART TIME
2017

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	3,713	3,631	3,549	3,492	3,596
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PLAN X
PART TIME
2016

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,771,950	\$5,721,658	\$5,476,886	\$5,504,189	\$22,474,683
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	21,013	22,954	16,075	12,389	72,431
-HMO COPAY	31,138	29,194	27,921	27,252	115,505

TOTAL INCOME	\$5,824,101	\$5,773,806	\$5,520,882	\$5,543,830	\$22,662,619
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EXPENSES

MEDICAL	\$3,541,912	\$3,044,367	\$3,671,273	\$2,846,396	\$13,103,948
A & S	226,678	227,860	235,273	216,490	906,301
DENTAL	327,056	318,463	314,464	309,693	1,269,676
DRUG	1,409,949	1,463,914	1,311,043	1,469,707	5,654,613
BEHAVIORAL HEALTH	112,198	172,288	68,468	71,194	424,148
OPTICAL	54,742	53,247	52,564	51,748	212,301
LIFE & AD & D	10,380	10,062	9,934	9,818	40,194
UTILIZATION MANAGEMENT	25,954	25,731	25,812	24,816	102,313
DISEASE MANAGEMENT	22,815	21,046	21,887	21,632	87,380
E.A.P.	7,360	7,164	7,078	6,979	28,581
P.P.O.	78,931	77,813	75,595	73,662	306,001
OPERATING EXPENSES	419,530	251,288	212,437	305,743	1,188,998

TOTAL EXPENSE	\$6,237,505	\$5,673,243	\$6,005,828	\$5,407,878	\$23,324,454
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SURPLUS (DEFICIT)	(\$413,404)	\$100,563	(\$484,946)	\$135,952	(\$661,835)
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AVERAGE INCOME	\$483	\$483	\$483	\$482	\$483
AVERAGE EXPENSE	\$518	\$475	\$525	\$471	\$497
SURPLUS (DEFICIT)	(\$35)	\$8	(\$42)	\$11	(\$14)

TOTAL PARTICIPANTS	4,017	3,983	3,811	3,831	3,911
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PLAN X
PART TIME
FOURTH QUARTER 2017

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,096	1	\$3,288
GIANT	\$1,096	729	2,398,048
SAFEWAY	\$1,096	222	727,744
SAFEWAY DELAWARE	\$1,096	10	32,880
TOTAL		962	\$3,161,960

AVG. MONTHLY CONTRIBUTIONS \$1,096

PLAN X = TIER II

PLAN X
PART TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$14,755	\$5.11	994 PART
DENTAL	\$59.76	\$178,144	\$61.73	994 PART
DRUG	\$.80/SCRIPT	\$1,025,062	\$355.18	7,777 SCRIPTS
HMO KAISER ¹	\$1,339.61	\$134,893		32 PART
MEDICAL		1,726,790		
MEDICAL ADMINISTRATION	\$13.35	38,222		954 PART
TOTAL MEDICAL		\$1,899,905	\$658.32	
BEHAVIORAL HEALTH	\$2.59	\$7,407	\$2.57	953 PART
BEHAVIORAL HEALTH		\$56,595	\$19.61	
E A P	\$.67	\$1,917	\$0.66	953 PART
UTILIZATION MANAGEMENT	\$2.35	\$7,276	\$2.52	954 PART
DISEASE MANAGEMENT	\$2.06	\$16,491	\$5.71	951 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$12,962	\$4.49	218 PART
P P O CAREFIRST NETWORK	\$3.88	\$8,559	\$2.97	735 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$481	\$0.17	
LIFE-AD&D	\$.175/.018/1000	\$2,650	\$0.92	960 PART
A & S		\$81,999	\$28.41	
SUB TOTAL		\$3,314,203	\$1,148.37	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$38,751	\$13.43	988 PART
MISCELLANEOUS		\$20,469	\$7.09	
SUB TOTAL		\$59,220	\$20.52	

TOTAL	\$3,373,423	\$1,168.89
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN X
PART TIME
FOURTH QUARTER 2017

DEPENDENT
QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	1,005	1,035	990	962	998
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**PLAN X
PART TIME
2017**

**DEPENDENT
QUARTERLY RECAPS - ACTIVE**

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

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

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

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

TOTAL PARTICIPANTS	1,005	1,035	990	962	998
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PLAN X
PART TIME
2016

DEPENDENT
QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,324,168	\$3,239,776	\$3,616,800	\$3,317,592	\$13,498,336
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,541	7,633	6,629	7,734	32,537
-HMO COPAY	73,576	64,404	62,937	59,472	260,389
-DEP. COPAY	0	0	0	0	0

TOTAL INCOME	\$3,408,285	\$3,311,813	\$3,686,366	\$3,384,798	\$13,791,262
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EXPENSES

MEDICAL	\$2,240,997	\$1,873,258	\$1,980,918	\$2,107,965	\$8,203,138
A & S	86,320	66,624	77,777	42,515	273,236
DENTAL	191,294	193,734	192,209	191,477	768,714
DRUG	814,816	1,001,810	856,396	1,048,742	3,721,764
BEHAVIORAL HEALTH	44,901	94,660	70,590	162,598	372,749
OPTICAL	15,499	15,741	15,608	15,543	62,391
LIFE & AD & D	2,766	2,861	2,814	2,816	11,257
UTILIZATION MANAGEMENT	7,305	7,578	7,510	7,382	29,775
DISEASE MANAGEMENT	17,045	16,987	17,324	17,094	68,450
E.A.P.	1,965	1,998	1,981	1,995	7,939
P.P.O.	22,020	23,019	22,470	22,752	90,261
OPERATING EXPENSE	104,340	62,826	54,996	84,135	306,297

TOTAL EXPENSE	\$3,549,268	\$3,361,096	\$3,300,593	\$3,705,014	\$13,915,971
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SURPLUS (DEFICIT)	(\$140,983)	(\$49,283)	\$385,773	(\$320,216)	(\$124,709)
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AVERAGE INCOME	\$1,124	\$1,120	\$1,117	\$1,117	\$1,120
AVERAGE EXPENSE	\$1,170	\$1,136	\$1,000	\$1,223	\$1,132
SURPLUS (DEFICIT)	(\$46)	(\$16)	\$117	(\$106)	(\$12)

TOTAL PARTICIPANTS	1,011	986	1,100	1,010	1,027
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PLAN XX FULL TIME FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$267	45	\$35,778
GIANT	\$267	321	257,922
SAFEWAY	\$267	258	206,658
SAFEWAY DELAWARE	\$267	6	5,073
TOTAL		630	\$505,431

AVG. MONTHLY CONTRIBUTIONS \$267

PLAN XX
FULL TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,807	\$3.07	391 PART
DENTAL FAMILY	\$35.23	\$12,612		119 PART
DENTAL INDIVIDUAL	\$17.11	13,945		272 PART
TOTAL DENTAL		\$26,557	\$14.05	
DRUG	\$.80/SCRIPT	\$150,027	\$79.38	1,066 SCRIPTS
HMO KAISER ¹	\$669.36	\$2,008		1 PART
MEDICAL INDIVIDUAL		153,398		
MEDICAL FAMILY		88,785		
MEDICAL ADMINISTRATION	\$13.35	15,953		398 PART
TOTAL MEDICAL		\$260,144	\$137.64	
BEHAVIORAL HEALTH	\$2.59	\$3,069	\$1.62	395 PART
BEHAVIORAL HEALTH		\$33,860	\$17.92	
UTILIZATION MANAGEMENT	\$2.35	\$2,781	\$1.47	394 PART
DISEASE MANAGEMENT	\$2.06	\$3,638	\$1.92	381 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$4,780	\$2.53	81 PART
P P O CAREFIRST NETWORK	\$3.88	\$3,504	\$1.85	301 PART
LIFE-AD&D	\$.175/.018/1000	\$1,103	\$0.58	381 PART
A & S		\$25,656	\$13.57	
SUB TOTAL		\$520,926	\$275.60	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$24,132	\$12.77	616 PART
MISCELLANEOUS		\$13,404	\$7.09	
SUB TOTAL		\$37,536	\$19.86	

TOTAL	\$558,462	\$295.46
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN XX
FULL TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	617	651	616	630	629
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PLAN XX
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	617	651	616	630	629
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PLAN XX
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$504,897	\$521,451	\$518,514	\$507,300	\$2,052,162
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3	0	326	1,825	2,154

TOTAL INCOME	\$504,900	\$521,451	\$518,840	\$509,125	\$2,054,316
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EXPENSES

MEDICAL	\$290,121	\$226,193	\$365,927	\$297,302	\$1,179,543
A & S	18,852	40,551	26,309	21,783	107,495
DENTAL	29,971	30,044	29,700	27,855	117,570
DRUG	74,653	81,114	104,252	172,170	432,189
BEHAVIORAL HEALTH	36,110	100,056	71,268	86,302	293,736
OPTICAL	6,554	6,573	6,376	5,911	25,414
LIFE & AD & D	1,242	1,302	1,257	1,194	4,995
UTILIZATION MANAGEMENT	2,978	3,071	2,970	2,820	11,839
DISEASE MANAGEMENT	3,848	4,199	4,192	4,153	16,392
P.P.O.	8,728	9,088	8,829	8,233	34,878
OPERATING EXPENSE	66,308	39,928	34,919	51,133	192,288

TOTAL EXPENSE	\$539,365	\$542,119	\$655,999	\$678,856	\$2,416,339
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SURPLUS (DEFICIT)	(\$34,465)	(\$20,668)	(\$137,159)	(\$169,731)	(\$362,023)
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AVERAGE INCOME	\$267	\$267	\$267	\$268	\$267
AVERAGE EXPENSE	\$285	\$277	\$338	\$357	\$314
SURPLUS (DEFICIT)	(\$18)	(\$10)	(\$71)	(\$89)	(\$47)

TOTAL PARTICIPANTS	630	652	647	633	641
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PLAN XX
PART TIME
FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$105.00	2	\$630
GIANT	\$105.00	1,134	357,315
GIANT ¹	\$213.39	8	5,121
GIANT ²	\$321.78	2	2,253
SAFEWAY	\$105.00	1,484	467,250
SAFEWAY ¹	\$213.39	2	1,281
SAFEWAY ²	\$321.78	0	0
SAFEWAY DELAWARE	\$105.00	56	17,640
TOTAL		2,688	\$851,490

AVG. MONTHLY CONTRIBUTIONS

\$106

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

PLAN XX PART TIME FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$11,950	\$1.48	805 PART
DENTAL FAMILY	\$35.23	\$1,092		10 PART
DENTAL INDIVIDUAL	\$17.11	40,756		794 PART
DENTAL		\$41,848	\$5.19	
DRUG	\$.80/SCRIPT	\$169,430	\$21.01	1,581 SCRIPTS
HMO KAISER ¹	\$329.25	\$1,661		1 PART
MEDICAL		475,712		
MEDICAL ADMINISTRATION	\$13.35	31,745		793 PART
TOTAL MEDICAL		\$509,118	\$63.13	
BEHAVIORAL HEALTH	\$2.59	\$6,229	\$0.77	802 PART
BEHAVIORAL HEALTH		\$10,103	\$1.25	
UTILIZATION MANAGEMENT	\$2.35	\$5,647	\$0.70	801 PART
DISEASE MANAGEMENT	\$2.06	\$5,479	\$0.68	872 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$8,652	\$1.07	146 PART
P P O CAREFIRST NETWORK	\$3.88	\$7,977	\$0.99	685 PART
LIFE-AD&D	\$.175/.018/1000	\$1,206	\$0.15	834 PART
A & S		\$12,479	\$1.55	
SUB TOTAL		\$790,118	\$97.97	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$130,170	\$16.14	3,320 PART
MISCELLANEOUS		\$57,196	\$7.09	
SUB TOTAL		\$187,366	\$23.23	

TOTAL

\$977,484	\$121.20
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¹RATE CHANGE EFFECTIVE OCTOBER 2017

PLAN XX
PART TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	3,518	3,510	3,320	2,688	3,259
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PLAN XX
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	3,518	3,510	3,320	2,688	3,259
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PLAN XX
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,300,110	\$1,249,395	\$1,208,550	\$1,134,073	\$4,892,128
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	5,111	3,913	4,173	4,031	17,228

TOTAL INCOME	\$1,305,221	\$1,253,308	\$1,212,723	\$1,138,104	\$4,909,356
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EXPENSES

MEDICAL	\$811,095	\$810,965	\$608,856	\$494,122	\$2,725,038
A & S	29,864	22,009	18,822	20,398	91,093
DENTAL	76,079	73,106	67,195	59,479	275,859
DRUG	275,540	238,772	211,594	165,179	891,085
BEHAVIORAL HEALTH	23,390	110,557	23,608	25,376	182,931
OPTICAL	21,531	20,636	18,938	16,736	77,841
LIFE & AD & D	2,242	2,150	1,925	1,705	8,022
UTILIZATION MANAGEMENT	11,014	10,217	8,962	8,016	38,209
DISEASE MANAGEMENT	9,554	9,519	8,764	7,882	35,719
P.P.O.	31,775	30,283	27,795	24,529	114,382
OPERATING EXPENSE	430,629	253,831	211,275	295,555	1,191,290

TOTAL EXPENSE	\$1,722,713	\$1,582,045	\$1,207,734	\$1,118,977	\$5,631,469
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SURPLUS (DEFICIT)	(\$417,492)	(\$328,737)	\$4,989	\$19,127	(\$722,113)
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AVERAGE INCOME	\$105	\$105	\$105	\$106	\$105
AVERAGE EXPENSE	\$139	\$133	\$105	\$104	\$120
SURPLUS (DEFICIT)	(\$34)	(\$28)	\$0	\$2	(\$15)

TOTAL PARTICIPANTS	4,126	3,966	3,836	3,573	3,875
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PLAN XXX
FULL TIME
FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$262.00	18	\$14,148
GIANT	\$262.00	213	167,418
LOCAL 400 STAFF TEMPS	\$262.00	0	0
SAFEWAY	\$262.00	42	33,274
SAFEWAY DELAWARE	\$262.00	2	1,572
TOTAL		275	\$216,412

AVG. MONTHLY CONTRIBUTIONS \$262

PLAN XXX
FULL TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$2,515	\$3.05	169 PART
DENTAL FAMILY	\$35.23	\$6,131		58 PART
DENTAL INDIVIDUAL	\$17.11	5,868		114 PART
TOTAL DENTAL		\$11,999	\$14.54	
DRUG	\$.80/SCRIPT	\$45,621	\$55.30	522 SCRIPTS
MEDICAL INDIVIDUAL		\$55,968		
MEDICAL FAMILY		74,189		
MEDICAL ADMINISTRATION	\$13.35	7,570		189 PART
TOTAL MEDICAL		\$137,727	\$166.94	
BEHAVIORAL HEALTH	\$2.59	\$1,425	\$1.73	183 PART
BEHAVIORAL HEALTH		\$922	\$1.12	
UTILIZATION MANAGEMENT	\$2.35	\$1,292	\$1.57	183 PART
DISEASE MANAGEMENT	\$2.06	\$2,053	\$2.49	200 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$3,087	\$3.74	52 PART
P P O CAREFIRST NETWORK	\$3.88	\$1,610	\$1.95	138 PART
LIFE-AD&D	\$.175/.018/1000	\$540	\$0.65	187 PART
A & S		\$7,282	\$8.83	
SUB TOTAL		\$216,073	\$261.91	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$9,446	\$11.45	235 PART
MISCELLANEOUS		\$5,852	\$7.09	
SUB TOTAL		\$15,298	\$18.54	

TOTAL	\$231,371	\$280.45	
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PLAN XXX
FULL TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	177	201	235	275	222
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PLAN XXX
FULL TIME
2017

QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	177	201	235	275	222
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PLAN XXX
FULL TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$64,190	\$86,984	\$98,250	\$119,472	\$368,896
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$64,190	\$86,984	\$98,250	\$119,472	\$368,896
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EXPENSES

MEDICAL	\$138,003	\$83,203	\$161,526	\$136,963	\$519,695
A & S	5,142	0	3,373	2,620	11,135
DENTAL	3,573	5,093	7,002	7,761	23,429
DRUG	42,089	56,942	41,156	28,985	169,172
BEHAVIORAL HEALTH	430	712	1,168	1,749	4,059
OPTICAL	678	1,020	1,421	1,594	4,713
LIFE & AD & D	145	216	289	323	973
UTILIZATION MANAGEMENT	327	555	687	903	2,472
DISEASE MANAGEMENT	561	664	950	1,088	3,263
P.P.O.	1,459	2,044	2,518	2,970	8,991
OPERATING EXPENSE	7,903	5,888	6,169	11,193	31,153

TOTAL EXPENSE	\$200,310	\$156,337	\$226,259	\$196,149	\$779,055
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SURPLUS (DEFICIT)	(\$136,120)	(\$69,353)	(\$128,009)	(\$76,677)	(\$410,159)
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AVERAGE INCOME	\$261	\$264	\$264	\$262	\$263
AVERAGE EXPENSE	\$814	\$474	\$608	\$430	\$582
SURPLUS (DEFICIT)	(\$553)	(\$210)	(\$344)	(\$168)	(\$319)

TOTAL PARTICIPANTS	82	110	124	152	117
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PLAN XXX PART TIME FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$103.00	0	\$0
GIANT	\$103.00	952	294,580
GIANT ¹	\$209.80	13	7,973
GIANT ²	\$316.60	3	2,850
GIANT ³	\$423.40	2	2,117
LOCAL 27 STAFF TEMPS	\$103.00	0	0
LOCAL 400 STAFF TEMPS	\$103.00	0	0
SAFEWAY	\$103.00	499	153,985
SAFEWAY ^{1,4}	\$209.80	6	16,127
SAFEWAY ^{2,4}	\$316.60	4	5,461
SAFEWAY ³	\$423.40	1	352
SAFEWAY DELAWARE	\$103.00	18	5,665
TOTAL		1,498	\$489,110

AVG. MONTHLY CONTRIBUTIONS

\$109

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

⁴INCLUDES ADJUSTMENTS FOR 07/2016-09/2017

PLAN XXX
PART TIME
FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,925	\$0.87	264 PART
DENTAL FAMILY	\$35.23	\$1,761		17 PART
DENTAL INDIVIDUAL	\$17.11	12,763		249 PART
DENTAL		\$14,524	\$3.23	
DRUG	\$.80/SCRIPT	\$119,203	\$26.52	906 SCRIPTS
MEDICAL		\$304,248		
MEDICAL ADMINISTRATION	\$13.35	20,145		503 PART
TOTAL MEDICAL		\$324,393	\$72.18	
BEHAVIORAL HEALTH	\$2.59	\$3,939	\$0.88	507 PART
BEHAVIORAL HEALTH		\$3,752	\$0.83	
UTILIZATION MANAGEMENT	\$2.35	\$3,566	\$0.79	506 PART
DISEASE MANAGEMENT	\$2.06	\$3,225	\$0.72	484 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$7,140	\$1.59	120 PART
P P O CAREFIRST NETWORK	\$3.88	\$4,373	\$0.97	376 PART
LIFE-AD&D	\$.175/.018/1000	\$664	\$0.15	459 PART
A & S		\$6,089	\$1.35	
SUB TOTAL		\$494,793	\$110.08	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$37,539	\$8.35	928 PART
MISCELLANEOUS		\$31,875	\$7.09	
SUB TOTAL		\$69,414	\$15.44	

TOTAL	\$564,207	\$125.52	
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PLAN XXX
PART TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	764	897	927	1,498	1,022
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PLAN XXX
PART TIME
2017

QUARTERLY RECAPS - ACTIVE

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

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

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

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

TOTAL PARTICIPANTS	764	897	927	1,498	1,022
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PLAN XXX
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$161,916	\$134,003	\$192,816	\$195,628	\$684,363
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	344	247	165	756

TOTAL INCOME	\$161,916	\$134,347	\$193,063	\$195,793	\$685,119
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EXPENSES

MEDICAL	\$29,435	\$52,967	\$106,483	\$144,384	\$333,269
A & S	0	0	517	0	517
DENTAL	366	509	1,438	3,289	5,602
DRUG	27,847	43,684	86,585	102,566	260,682
BEHAVIORAL HEALTH	8,856	2,139	2,058	4,092	17,145
OPTICAL	105	129	376	896	1,506
LIFE & AD & D	100	195	277	327	899
UTILIZATION MANAGEMENT	1,099	1,455	1,729	2,149	6,432
DISEASE MANAGEMENT	541	1,083	1,353	1,669	4,646
P.P.O.	3,724	4,761	5,867	7,092	21,444
OPERATING EXPENSE	36,917	31,800	27,020	51,033	146,770

TOTAL EXPENSE	\$108,990	\$138,722	\$233,703	\$317,497	\$798,912
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SURPLUS (DEFICIT)	\$52,926	(\$4,375)	(\$40,640)	(\$121,704)	(\$113,793)
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AVERAGE INCOME	\$103	\$103	\$103	\$104	\$103
AVERAGE EXPENSE	\$69	\$107	\$125	\$169	\$118
SURPLUS (DEFICIT)	\$34	(\$4)	(\$22)	(\$65)	(\$15)

TOTAL PARTICIPANTS	524	433	623	625	551
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PLAN XL
PART TIME
FOURTH QUARTER 2017

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$18.40	1	\$18
GIANT	\$18.40	1,030	56,857
LOCAL 27 STAFF TEMPS	\$18.40	0	0
LOCAL 400 STAFF TEMPS	\$18.40	0	0
SAFEWAY	\$18.40	0	0
SAFEWAY DELAWARE	\$18.40	0	0
TOTAL		1,031	\$56,875

AVG. MONTHLY CONTRIBUTIONS \$18

PLAN XL PART TIME FOURTH QUARTER 2017

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$1,460	\$0.47	98 PART
DENTAL	\$17.11	\$5,048	\$1.63	98 PART
LIFE-AD&D	\$.175/.018/1000	\$244	\$0.08	169 PART
A & S		\$0	\$0.00	
SUB TOTAL		\$6,752	\$2.18	

OPERATING EXPENSES

ADMINISTRATION	\$13.03	\$36,654	\$11.85	936 PART
MISCELLANEOUS		\$21,937	\$7.09	
SUB TOTAL		\$58,591	\$18.94	

TOTAL		\$65,343	\$21.12	
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PLAN XL
PART TIME
FOURTH QUARTER 2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	859	886	936	1,031	928
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PLAN XL PART TIME 2017 <u>QUARTERLY RECAPS - ACTIVE</u>

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

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

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

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

TOTAL PARTICIPANTS	859	886	936	1,031	928
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PLAN XL
PART TIME
2016

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTRIBUTIONS	\$23,014	\$39,266	\$31,793	\$48,890	\$142,963
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$23,014	\$39,266	\$31,793	\$48,890	\$142,963
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EXPENSES

A & S	\$0	\$0	\$0	\$0	\$0
DENTAL	175	210	576	1,309	2,270
OPTICAL	50	60	163	371	644
LIFE & AD & D	19	68	115	161	363
OPERATING EXPENSE	53,045	35,023	36,171	59,034	183,273

TOTAL EXPENSE	\$53,289	\$35,361	\$37,025	\$60,875	\$186,550
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SURPLUS (DEFICIT)	(\$30,275)	\$3,905	(\$5,232)	(\$11,985)	(\$43,587)
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AVERAGE INCOME	\$17	\$18	\$18	\$18	\$18
AVERAGE EXPENSE	\$38	\$17	\$21	\$23	\$25
SURPLUS (DEFICIT)	(\$21)	\$1	(\$3)	(\$5)	(\$7)

TOTAL PARTICIPANTS	463	711	576	885	659
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**ACTIVE PLANS
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
EMPLOYEE CONTRIBUTIONS	322,069	292,906	299,266	352,889	1,267,130
INTEREST & DIVIDENDS - ACTIVE	337,792	316,103	186,975	212,407	1,053,277
MISCELLANEOUS ¹	2,179,866	984	997	137,810	2,319,657

TOTAL INCOME	\$8,844,718	\$26,046,465	\$25,574,562	\$25,385,762	\$85,851,507
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EXPENSES

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

TOTAL EXPENSE	\$24,677,036	\$29,890,524	\$28,028,567	\$28,164,723	\$110,760,850
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SURPLUS (DEFICIT)	(\$15,832,318)	(\$3,844,059)	(\$2,454,005)	(\$2,778,961)	(\$24,909,343)
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TOTAL PARTICIPANTS	16,346	16,462	16,186	16,087	16,270
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FUND RESERVE	\$38,631,615	\$22,175,495	\$18,611,382	\$17,440,829
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¹LITIGATION SETTLEMENTS 4TH QTR:

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

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
FOURTH QUARTER 2017**

INCOME

EMPLOYER CONTRIBUTIONS	\$2,626,735
RETIREE COPAYMENTS	\$931,487
INTEREST AND DIVIDENDS	\$40,086
TOTAL INCOME	\$3,598,308

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,393	\$4.76	2,922 RET
DENTAL	\$28.80	\$252,461		2,922 RET
TOTAL DENTAL		\$252,461	\$27.72	
DRUG	\$.80/1.25/SCRIPT	\$774,760		17,129 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,176		
TOTAL DRUG		\$777,936	\$85.41	
HMO CIGNA		(30,191)		
HMO KAISER	\$239.15	1,483,841		1,532 RET
HMO WELL CARE CHOICE	\$40.60	0		
HOSPITAL		317,403		
SURGICAL		146,618		
DIAGNOSTIC		57,438		
MAJOR MEDICAL		141,732		
MEDICAL ADMINISTRATION	\$13.35	55,937		1,397 RET
TOTAL MEDICAL		\$2,172,778	\$238.56	
BEHAVIORAL HEALTH	\$2.59	\$10,824	\$1.19	1,393 RET
BEHAVIORAL HEALTH		\$343	\$0.04	
UTILIZATION MANAGEMENT	\$2.35	\$227	\$0.02	3 RET
DISEASE MANAGEMENT	\$2.06	\$119	\$0.01	0 RET
P P O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	
P P O CAREFIRST NETWORK	\$3.88	\$23	\$0.00	0 RET
P P O. AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$1,475	\$0.16	
ADMINISTRATION	\$6.22	\$56,658	\$6.22	3,036 RET

TOTAL EXPENSES	\$3,316,237	\$364.10
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SURPLUS (DEFICIT)	\$282,071
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RETIREES 3,036

AVERAGE COST PER RETIREE \$364.10

**PART TIME RETIREES
FOURTH QUARTER 2017**

INCOME

EMPLOYER CONTRIBUTIONS	\$448,685
RETIREE COPAYMENTS	\$198,508
INTEREST AND DIVIDENDS	\$8,543
TOTAL INCOME	\$655,736

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,632	\$4.96	649 RET
DENTAL	\$28.80	\$56,046	\$28.87	649 RET
DRUG	\$.80/1.25/SCRIPT	\$110,962		2,398 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	450		
DRUG		\$111,412	\$57.40	
HMO CIGNA		(\$942)		
HMO KAISER	\$239.15	314,779		408 RET
WELL CARE CHOICE	\$40.60	0		
HOSPITAL		42,704		
SURGICAL		21,356		
DIAGNOSTIC		10,941		
MAJOR MEDICAL		17,613		
MEDICAL ADMINISTRATION	\$13.35	10,494		262 RET
TOTAL MEDICAL		\$416,945	\$214.81	
BEHAVIORAL HEALTH	\$2.59	\$2,031	\$1.05	261 RET
BEHAVIORAL HEALTH		\$220	\$0.11	
UTILIZATION MANAGEMENT	\$2.35	\$6	\$0.00	1 RET
DISEASE MANAGEMENT	\$2.06	\$12	\$0.01	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		\$314	\$0.16	
ADMINISTRATION	\$6.22	\$12,067	\$6.22	647 RET

TOTAL EXPENSES	\$608,597	\$313.60
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SURPLUS (DEFICIT)	\$47,039
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RETIREES 647

AVERAGE COST PER RETIREE \$313.60

FOURTH QUARTER 2017
STIPEND
INCOME & EXPENSES

INCOME

GIANT	\$994,577
SAFEWAY	\$580,118
TOTAL INCOME	\$1,574,695

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,564,050
SUBTOTAL	\$1,564,050

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$10,533
POSTAGE	112
SUBTOTAL	\$10,645
TOTAL EXPENSES	\$1,574,695

SURPLUS (DEFICIT)	\$0
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PARTICIPANTS 1,404

2017 RETIREES QUARTERLY RECAPS

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

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

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

TOTAL EXPENSES	\$5,196,098	\$6,420,875	\$6,393,997	\$5,499,629	\$23,510,599
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SURPLUS (DEFICIT)	(\$1,650,275)	(\$76,532)	(\$384,160)	\$329,110	(\$1,781,858)
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TOTAL PARTICIPANTS	3,684	3,687	3,685	3,683	3,685
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FUND RESERVE	\$6,002,247	\$5,869,838	\$6,120,234	\$5,877,650
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**2016
RETIREES
QUARTERLY RECAPS**

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

TOTAL INCOME	\$6,494,239	\$6,411,236	\$6,297,657	\$6,153,121	\$25,356,253
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EXPENSES

MEDICAL	\$3,718,945	\$2,692,686	\$2,599,173	\$2,600,734	\$11,611,538
DENTAL	316,001	317,030	316,941	317,323	1,267,295
DRUG	1,520,591	1,966,080	570,683	1,681,607	5,738,961
BEHAVIORAL HEALTH	30,688	13,278	15,002	12,927	71,895
OPTICAL	53,217	53,388	53,377	53,450	213,432
UTILIZATION MANAGEMENT	390	1,113	328	502	2,333
DISEASE MANAGEMENT	639	157	134	140	1,070
P.P.O.	2,856	3,070	1,156	1,057	8,139
ADMINISTRATION	64,648	66,827	66,864	67,020	265,359
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605

TOTAL EXPENSES	\$7,579,739	\$6,950,511	\$5,392,410	\$6,469,967	\$26,392,627
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SURPLUS (DEFICIT)	(\$1,085,500)	(\$539,275)	\$905,247	(\$316,846)	(\$1,036,374)
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TOTAL PARTICIPANTS	3,677	3,688	3,690	3,699	3,689
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FUND RESERVE	\$8,075,810	\$7,778,362	\$7,298,192	\$6,598,157
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**COMBINED FUND
FOURTH QUARTER 2017**

QUARTERLY RECAPS

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

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

MEDICAL	\$16,778,204	\$18,630,624	\$16,045,178	\$16,321,724	\$67,775,730
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	171,956	701,810
LIFE & AD & D	43,964	43,685	43,198	42,502	173,349
UTILIZATION REVIEW	85,164	86,892	85,081	82,972	340,109
DISEASE MANAGEMENT	105,000	119,942	118,357	116,380	459,679
E.A.P.	19,811	19,568	19,364	19,206	77,949
P.P.O.	272,754	274,087	264,404	255,194	1,066,439
OPERATING EXPENSE	1,331,364	1,009,117	878,262	978,111	4,196,854

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

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

**COMBINED FUND
2016**

QUARTERLY RECAPS

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,630,044	\$26,325,503	\$26,313,968	\$25,751,774	\$105,021,289
EMPLOYER CONTR - RETIREE	3,393,868	3,353,785	3,311,282	3,180,676	13,239,611
EMPLOYEE CONTRIBUTIONS	1,510,496	1,476,553	1,451,874	1,449,305	5,888,228
INTEREST & DIVIDENDS - ACTIVE	409,096	395,211	335,910	402,300	1,542,517
INTEREST & DIVIDENDS - RETIREE	89,870	87,262	75,031	90,644	342,807
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
MISCELLANEOUS ¹	2,761	1,567	8	22,660	26,996

TOTAL INCOME	\$33,907,899	\$33,476,763	\$33,256,825	\$32,632,566	\$133,274,053
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EXPENSES

MEDICAL	\$14,830,648	\$14,469,936	\$15,398,711	\$15,351,232	\$60,050,527
RETIREES	5,707,975	5,113,629	3,623,658	4,734,760	19,180,022
STIPEND	1,871,764	1,836,882	1,768,752	1,735,207	7,212,605
A & S	1,451,266	1,525,006	1,523,768	1,513,632	6,013,672
DENTAL	1,423,502	1,416,478	1,403,187	1,383,108	5,626,275
DRUG	6,320,824	7,396,328	6,224,362	7,293,142	27,234,656
BEHAVIORAL HEALTH	512,025	829,568	558,371	623,939	2,523,903
OPTICAL	187,075	185,438	183,134	179,461	735,108
LIFE & AD & D	45,314	45,383	45,087	44,515	180,299
UTILIZATION REVIEW	88,845	88,823	88,440	85,636	351,744
DISEASE MANAGEMENT	121,727	122,786	122,114	120,536	487,163
E.A.P.	20,514	20,400	20,242	20,108	81,264
P.P.O.	272,677	275,677	270,200	264,842	1,083,396
OPERATING EXPENSE	1,726,616	1,050,648	900,231	1,318,769	4,996,264

TOTAL EXPENSE	\$34,580,772	\$34,376,982	\$32,130,257	\$34,668,887	\$135,756,898
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SURPLUS (DEFICIT)	(\$672,873)	(\$900,219)	\$1,126,568	(\$2,036,321)	(\$2,482,845)
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TOTAL PARTICIPANTS	16,738	16,703	16,520	16,422	16,596
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FUND RESERVE	\$52,852,855	\$64,810,884	\$55,341,467	\$55,118,478
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$142 Lehman Brothers
22,518 Countrywide
<u>\$22,660</u>

COMBINED FUND
FOURTH QUARTER 2017

MISCELLANEOUS

ACCOUNTING	\$82,709
ACTUARIAL & CONSULTING	46,702
BONDING AND INS	1,300
EDUCATION FEES FOR RETIREE ASSISTANCE	14,871
INVESTMENT MANAGEMENT	20,076
LEGAL	58,331
POSTAGE	7,838
PRINTING	4,611
TELEPHONE	2,138
TRANSITIONAL REINSURANCE FEE	103,723

TOTAL \$342,299

DELINQUENCIES

NONE

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

QUARTERLY RECAPS

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

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

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

Fund Reserve	\$49,692,759	\$31,694,250	\$27,595,239	\$25,000,792
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**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2016**

QUARTERLY RECAPS

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

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

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

Fund Reserve	\$56,474,379	\$70,175,670	\$59,692,007	\$58,280,086
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CONTRACT INFORMATION FOURTH QUARTER 2017

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	830.00	01-01-15	10-29-20
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT 27	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT DELAWARE	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT LEXINGTON PARK 400	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
GIANT VALLEY 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	

CONTRACT INFORMATION FOURTH QUARTER 2017
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<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY 400	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY CULPEPER	I	2,867.00	01-01-15	10-26-19
	I	2,871.00	01-01-15	
	X	830.00	01-01-15	
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY DELAWARE	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
SAFEWAY DOVER	X	830.00	01-01-15	10-26-19
	X	479.00	01-01-15	
	X	1,096.00	01-01-15	
	XX	267.00	01-01-15	
	XX	105.00	01-01-15	
	XXX	262.00	01-01-15	
	XXX	103.00	01-01-15	
	XL	18.40	01-01-15	
STAFF 400	X	830.00	01-01-15	

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

March 2, 2018

1. **Associated Administrators, LLC**

01/10/18	Meeting Expenses - Regular Meeting	\$	554.23
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2. **Chartwell Investment Partners**

01/23/18	Investment Management Fee - 4Q17	\$	5,030.50
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3. **Cheiron**

12/18/17	Retainer Services - 11/17	\$	3,600.00
01/23/18	Retainer Services - 12/17		3,600.00

4. **HCCCC**

01/04/18	2018 Membership Renewal	\$	3,750.00
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5. **Heritage Rx**

12/19/17	Services rendered - 11/17	\$	1,650.00
01/22/18	Services rendered - 12/17		1,400.00

6. **Investment Performance Services**

12/01/17	For services rendered - 4Q17	\$	10,000.00
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7. **Morgan, Lewis & Bockius, LLP**

01/08/18	Professional Services rendered - 10/17	\$	282.50
01/08/18	Professional Services rendered - 11/17		56.50

8. **Segal Consulting**

12/15/17	For actuarial and consulting services rendered for the period 12/01/17 - 02/28/18	\$	16,750.00
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12/28/17	For compliance services rendered in connection with the drafting and updating of the Fund's Summary of Benefits (SBC's) for the period ended 11/30/17	\$	355.00
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9. **Segal Marco Advisors**

12/27/17	Proxy Voting Service rendered for the period 10/17 - 12/17	\$	187.50
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10. **Segall, Bryant, Hamill**

01/31/18	Investment Management Fee for services rendered 10/01/17 - 12/31/17	\$	4,347.97
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01/31/18	Investment Management Fee (Illiquid) – for services rendered 10/01/17 - 12/31/17		10.69
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11. **Slevin & Hart P.C.**

01/22/18	Professional Services rendered - 12/17	\$	12,597.92
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01/24/18	Subrogation Expenses – 01/17 - 12/17		492.94
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FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

March 2, 2018

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

01/22/18	Professional Services rendered – 12/17	\$ 3,977.00
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**OTHER FUND
BUSINESS**

From: Falvo, John (EHQ) <John_Falvo@express-scripts.com>
Sent: Monday, February 26, 2018 9:24 AM
To: Colleen Murphy; Bill Jensen
Cc: Valianatos, Michele L. (EHQ); McDonald, Aaron J (BLM); Nancy Eid
Subject: 4369 - Affordable Care Act (ACA) Preventive Items and Services Vaccine Update; Opt-Out Deadline 3/1/18
Importance: High



Affordable Care Act (ACA) Preventive Items and Services Vaccine Update

Good morning,

The Affordable Care Act (ACA) requires non-grandfathered plans to cover certain preventive items and services at a \$0 cost share to their members. Your plan is currently enrolled in the Express Scripts standard list of required preventive medications based on the recommendations of the U.S. Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), Departments of Labor, Health and Human Services (HHS), and the U.S. Treasury.

The ACIP voted to recommend a new recombinant herpes zoster vaccine, Shingrix, for adults 50 years and older on October 25, 2017. According to the ACA regulations, new ACIP recommendations are required to be covered at \$0 cost share no later than the plan year that begins on or after the date that is one year after its publication in the Mortality and Morbidity Weekly Report (MMWR), or inclusion in the Immunization Schedules of the CDC. The ACIP recommendation regarding the Shingrix vaccine was published in the MMWR on January 26, 2018.

Express Scripts will be adding Shingrix to the standard ACA vaccine offering on March 15, 2018. The decision to add the vaccine at this time, rather than waiting for one year, is based on the following:

- Shingrix is an additional shingles vaccine and the ACIP included the agent in existing zoster recommendations.
- The ACIP recommends Shingrix for protection of adults age ≥ 50 years versus 60 years for Zostavax.
- Shingrix carries an additional recommendation for adults previously vaccinated with Zostavax.
- In cost analyses reviewed by the ACIP, vaccination with Shingrix "prevented more disease at lower overall costs" compared to vaccination with Zostavax.

No further action is required by you to make this change.

Please contact me by March 1, 2018, if you would like to opt out of this update and implement \$0 coverage for Shingrix for a later effective date or if you have any other questions.

Express Scripts will continue to support your goals to be compliant, control costs, and promote healthier outcomes for your members.

Thank you,

John

Express Scripts

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From: Express Scripts <ExpressScriptsNotifications@esrxcommunications.com>
Sent: Tuesday, February 06, 2018 11:25 AM
To: Bill Jensen
Subject: Partner with Us to Prevent and Treat Disease



Dear Bill,

Express Scripts would like to provide an important opportunity for you and your members. As you are aware, there is greater momentum than ever for both public and private entities to embark on research studies designed to broaden the ability to prevent and treat disease. Express Scripts supports these efforts in multiple ways, including matching potential subjects with research projects.

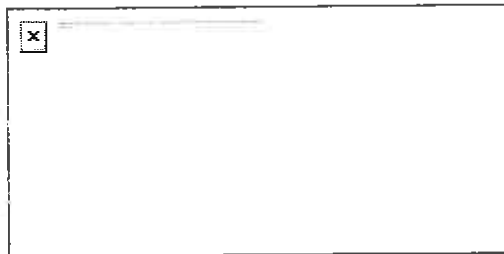
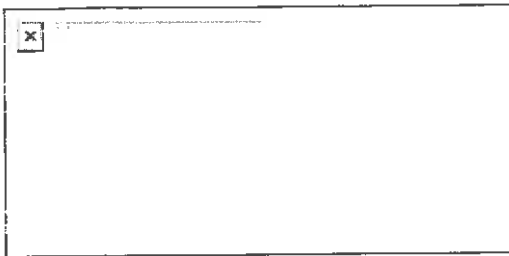
Participation shortfalls can be a significant obstacle to the commencement of important clinical studies. That's why we partner with academic and private researchers to assist in these efforts, and we'd like to offer your members the ability to receive information about research studies relevant to their health. For example, our past experience has included the following study subjects:

- Smoking cessation drug outcomes and adherence
- Antibiotic prescriptions and waste
- Alzheimer's Disease treatment outcomes

How would it work?

- Your members would be included in the pool of potential research subjects.
- When Express Scripts is made aware of research studies, we will identify members who might qualify for participation.
- Express Scripts would contact those potentially qualifying members, by mail, with information about the study and how to receive further information.
- Participation is voluntary and there is no cost to you or to the member.

For FELRA AND UFCW HEALTH & WELFARE FUND, carrier 4369, org ID 14369, Express Scripts would only provide a one-way communication to your members who potentially fit the study parameters. Further action related to any particular study would be at the member's individual option. To record your consent to include your members in these opportunities, please select your response below. Should you have questions about this opportunity, please do not hesitate to contact us.



Express Scripts
One Express Way
St. Louis, MO 63121



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This email was sent to billj@associated-admin.com. If you no longer wish to receive these emails you may [unsubscribe](#) at any time.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.