

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2012

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
FOURTH QUARTER 2012

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,510	984	\$7,407,010
LOCAL 27 STAFF TEMPS	\$2,510	0	0
LOCAL 400 STAFF TEMPS ²	\$2,510	1	8,082
SAFEWAY ²	\$2,510	452	2,956,077
TOTAL		1,437	\$10,371,169

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$2,406

PLAN I = TIER I

PLAN I
FULL TIME
FOURTH QUARTER 2012

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$11,048		744 PART
OPTICAL BENEFIT 12	\$6.95	14,644		702 PART
TOTAL OPTICAL		\$25,692	\$5.96	
DENTAL INDIVIDUAL	\$28.34	\$36,389		428 PART
DENTAL FAMILY	\$56.19	171,604		1,018 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$208,419	\$48.35	
DRUG	\$.80/SCRIPT	\$1,110,927	\$257.70	12,717 SCRIPTS
HMO KAISER ¹	\$924.73	\$208,862		72 PART
HOSPITAL		1,861,474		
SURGICAL		559,953		
DIAGNOSTIC		339,461		
MAJOR MEDICAL		614,191		
MEDICAL ADMINISTRATION	\$11.06	47,082		1,371 PART
TOTAL MEDICAL		\$3,631,023	\$842.27	
PSYCHE	\$2.59	\$10,680	\$2.48	1,374 PART
PSYCHE		\$41,570	\$9.64	
E.A.P.	\$.67	\$2,763	\$0.64	1,374 PART
UTILIZATION MANAGEMENT	\$2.35	\$10,790	\$2.50	1,373 PART
DISEASE MANAGEMENT	\$2.06	\$17,499	\$4.06	1,328 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$20,795	\$4.82	332 PART
P.P.O. CAREFIRST NETWORK ^{1,2}	\$3.88	\$12,938	\$3.00	1,049 PART
P.P.O. AA, LLC		\$16	\$0.00	
P.P.O. A & G		\$996	\$0.23	
LIFE AD&D	\$175/.018/1000	\$13,694	\$3.18	1,469 PART
A & S		\$436,712	\$101.30	
SUB TOTAL		\$5,544,514	\$1,286.13	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$51,203	\$11.88	1,526 PART
MISCELLANEOUS		\$23,594	\$5.47	
SUB TOTAL		\$74,797	\$17.35	

TOTAL	\$5,619,311	\$1,303.48
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN I FULL TIME FOURTH QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$11,830,448	\$1,824,000	\$2,965,936	\$4,846,765	\$21,467,149
EMPLOYER CONTR - RETIREE		\$2,079,018	\$3,380,610	\$5,524,404	\$10,984,032
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	1,677,311	1,655,411	1,575,435	1,576,336	6,484,493
-LOA	0	0	0	0	0
-COBRA	15,059	6,642	5,902	1,078	28,681
-HMO COPAY	25,196	21,859	14,798	24,362	86,215

TOTAL	\$13,548,253	\$5,587,169	\$7,942,920	\$11,973,184	\$39,051,526
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EXPENSES

MEDICAL	\$3,031,099	\$3,361,492	\$4,518,811	\$3,631,023	\$14,542,425
RETIREE	7,965,362	7,000,608	6,940,563	7,602,751	29,509,284
A & S	504,635	523,490	488,602	436,712	1,953,439
DENTAL	227,096	220,935	214,635	208,419	871,085
DRUG	1,228,616	884,763	1,075,391	1,110,927	4,299,697
PSYCHE	62,550	44,030	69,781	52,250	228,611
OPTICAL	27,917	27,190	26,464	25,692	107,263
LIFE & AD & D	14,830	14,482	14,102	13,694	57,108
UTILIZATION MANAGEMENT	11,083	11,706	10,675	10,790	44,254
DISEASE MANAGEMENT	23,913	23,459	17,907	17,499	82,778
E.A.P.	2,994	2,905	2,825	2,763	11,487
P.P.O.	34,828	34,771	33,614	34,745	137,958
OPERATING EXPENSE	74,408	93,065	73,679	74,797	315,949

TOTAL EXPENSE	\$13,209,331	\$12,242,896	\$13,487,049	\$13,222,062	\$52,161,338
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SURPLUS (DEFICIT)	\$338,922	(\$6,655,727)	(\$5,544,129)	(\$1,248,878)	(\$13,109,812)
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AVERAGE INCOME	\$2,902	\$1,228	\$1,799	\$2,777	\$2,177
AVERAGE EXPENSE	\$2,830	\$2,690	\$3,054	\$3,067	\$2,910
SURPLUS (DEFICIT)	\$73	(\$1,462)	(\$1,255)	(\$290)	(\$734)

TOTAL PARTICIPANTS	1,556	1,517	1,472	1,437	1,496
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PLAN I
FULL TIME
2011

QUARTERLY RECAPS

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

TOTAL	\$15,383,276	\$14,174,459	\$14,306,822	\$13,926,293	\$57,790,850
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EXPENSES					
MEDICAL	\$3,107,443	\$3,805,582	\$3,272,462	\$3,512,829	\$13,698,316
RETIREE	10,008,891	9,357,143	8,794,912	6,855,753	35,016,699
A & S	510,214	547,893	562,371	488,490	2,108,968
DENTAL	245,092	241,508	231,132	225,323	943,055
DRUG	1,198,576	933,773	1,183,442	783,187	4,098,978
PSYCHE	86,862	43,097	59,162	45,809	234,930
OPTICAL	30,756	30,320	29,154	28,526	118,756
LIFE & AD & D	19,150	13,728	15,805	15,088	63,771
UTILIZATION MANAGEMENT	12,344	12,318	11,603	11,219	47,484
DISEASE MANAGEMENT	24,152	24,035	23,952	24,198	96,337
E.A.P.	3,303	3,246	3,110	3,057	12,716
P.P.O.	39,277	38,980	36,964	35,215	150,436
OPERATING EXPENSE	87,946	94,728	92,487	75,249	350,410

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

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

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$2,399	212	\$1,530,562
SAFEWAY ²	\$2,399	36	223,011
TOTAL		248	\$1,753,573

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$2,357

PLAN I = TIER I

PLAN I
PART TIME
FOURTH QUARTER 2012

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$2,218		149 PART
OPTICAL BENEFIT 12	\$6.95	2,302		110 PART
TOTAL OPTICAL		\$4,520	\$6.08	
DENTAL INDIVIDUAL	\$28.34	\$10,883		128 PART
DENTAL FAMILY	\$56.19	22,195		132 PART
TOTAL DENTAL		\$33,078	\$44.46	
DRUG	\$.80/SCRIPT	\$162,030	\$217.78	1,963 SCRIPTS
HMO KAISER ¹	\$889.16	\$38,273		15 PART
HOSPITAL		186,618		
SURGICAL		55,433		
DIAGNOSTIC		55,499		
MAJOR MEDICAL		90,179		
MEDICAL ADMINISTRATION	\$11.06	8,416		245 PART
TOTAL MEDICAL		\$434,418	\$583.90	
PSYCHE	\$2.59	\$1,899	\$2.55	244 PART
PSYCHE		\$5,964	\$8.02	
E.A.P.	\$.67	\$490	\$0.66	244 PART
UTILIZATION MANAGEMENT	\$2.35	\$2,147	\$2.89	244 PART
DISEASE MANAGEMENT	\$2.06	\$2,478	\$3.33	238 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$3,081	\$4.14	49 PART
P.P.O. CAREFIRST NETWORK ^{1,2}	\$3.88	\$2,436	\$3.27	196 PART
P.P.O. AA LLC		\$3	\$0.00	
P.P.O. A & G		\$171	\$0.23	
LIFE AD&D	\$.175/.018/1000	\$1,058	\$1.42	265 PART
A & S		\$29,578	\$39.76	
SUB TOTAL		\$683,351	\$918.49	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$8,832	\$11.87	261 PART
MISCELLANEOUS		\$4,072	\$5.47	
SUB TOTAL		\$12,904	\$17.34	

TOTAL	\$696,255	\$935.83
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN I PART TIME FOURTH QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,965,793	\$305,225	\$465,424	\$819,498	\$3,555,940
EMPLOYER CONTR - RETIREE		\$347,900	\$530,497	\$934,075	\$1,812,472
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	364,398	359,432	342,921	343,770	1,410,521
-LOA	3,582	2,149	748	0	6,479
-COBRA	7,783	2,611	2,216	3,692	16,302
-HMO COPAY	4,464	3,999	3,162	4,235	15,860

TOTAL	\$2,346,020	\$1,021,316	\$1,344,968	\$2,105,270	\$6,817,574
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EXPENSES

MEDICAL	\$430,500	\$371,743	\$723,618	\$434,418	\$1,960,279
RETIREE	1,308,024	1,201,673	1,034,245	1,105,000	4,648,942
A & S	31,611	56,719	60,051	29,578	177,959
DENTAL	37,421	35,618	34,152	33,078	140,269
DRUG	200,616	138,977	234,106	162,030	735,729
PSYCHE	4,295	13,506	19,634	7,863	45,298
OPTICAL	5,111	4,889	4,719	4,520	19,239
LIFE & AD & D	1,176	1,152	1,104	1,058	4,490
UTILIZATION MANAGEMENT	2,072	1,963	2,680	2,147	8,862
DISEASE MANAGEMENT	3,490	3,403	2,552	2,478	11,923
E.A.P.	561	533	514	490	2,098
P.P.O.	6,015	6,002	5,546	5,691	23,254
OPERATING EXPENSE	13,340	16,705	13,049	12,904	55,998

TOTAL EXPENSE	\$2,044,232	\$1,852,883	\$2,135,970	\$1,801,255	\$7,834,340
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SURPLUS (DEFICIT)	\$301,788	(\$831,567)	(\$791,002)	\$304,015	(\$1,016,766)
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AVERAGE INCOME	\$2,793	\$1,266	\$1,779	\$2,830	\$2,167
AVERAGE EXPENSE	\$2,434	\$2,296	\$2,825	\$2,421	\$2,494
SURPLUS (DEFICIT)	\$359	(\$1,030)	(\$1,046)	\$409	(\$327)

	2017	2018	2019	2020	2021
TOTAL PARTICIPANTS	280	269	252	248	262

PLAN I
PART TIME
2011

QUARTERLY RECAPS

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

TOTAL	\$2,893,982	\$2,633,208	\$2,503,171	\$2,407,749	\$10,438,110
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EXPENSES					
MEDICAL	\$438,207	\$605,462	\$590,307	\$741,111	\$2,375,087
RETIREE	1,815,014	1,852,885	1,398,382	1,252,780	6,319,061
A & S	44,006	32,133	28,732	32,369	137,240
DENTAL	40,135	39,588	37,866	36,799	154,388
DRUG	195,974	159,298	189,367	136,855	681,494
PSYCHE	33,350	40,262	5,237	5,022	83,871
OPTICAL	5,642	5,563	5,346	5,197	21,748
LIFE & AD & D	1,539	1,101	1,270	1,192	5,102
UTILIZATION MANAGEMENT	2,319	2,303	2,186	2,097	8,905
DISEASE MANAGEMENT	3,552	3,511	3,509	3,495	14,067
E.A.P.	620	611	588	572	2,391
P.P.O.	6,693	6,616	6,253	5,999	25,561
OPERATING EXPENSE	16,115	17,247	16,796	13,455	63,613

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

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

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$762	82	\$186,690
EDDIES	\$715	3	6,435
GIANT ¹	\$762	2,977	6,800,035
FRESH & GREEN	\$762	10	23,622
LOCAL 27 STAFF TEMPS ²	\$762	6	12,052
LOCAL 400 STAFF TEMPS ²	\$762	6	10,447
SAFEWAY ^{1,2}	\$762	1,900	3,782,027
SAFEWAY DELAWARE ¹	\$762	84	166,002
TOTAL		5,068	\$10,987,310

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$723

PLAN X = TIER II

PLAN X
FULL TIME
FOURTH QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$75,350	\$4.96	5,074 PART
DENTAL FAMILY	\$59.20	\$562,483		3,167 PART
DENTAL INDIVIDUAL	28.76	164,795		1,910 PART
TOTAL DENTAL		\$727,278	\$47.83	
DRUG	\$.80/SCRIPT	\$2,560,207	\$168.39	33,147 SCRIPTS
HMO KAISER ¹	\$632.88	\$723,240		379 PART
MEDICAL INDIVIDUAL		1,571,712		
MEDICAL FAMILY		5,090,068		
MEDICAL ADMINISTRATION	\$11.06	162,085		4,719 PART
TOTAL MEDICAL		\$7,547,105	\$496.39	
PSYCHE	\$2.59	\$36,562	\$2.40	4,706 PART
PSYCHE		\$78,904	\$5.19	
E.A.P.	\$.67	\$9,469	\$0.62	4,706 PART
UTILIZATION MANAGEMENT	\$2.35	\$38,203	\$2.38	4,685 PART
DISEASE MANAGEMENT	\$2.06	\$60,274	\$3.96	4,572 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$67,278	\$4.43	1,071 PART
P.P.O. CAREFIRST NETWORK ²	\$3.88	\$44,655	\$2.94	3,615 PART
P.P.O. AA LLC		\$57	\$0.00	
P.P.O. A & G		\$3,435	\$0.23	
LIFE AD&D	\$.175/.018/1000	\$21,387	\$1.41	5,084 PART
A & S		\$1,158,095	\$76.17	
SUB TOTAL		\$12,426,249	\$817.30	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$175,595	\$11.55	5,221 PART
MISCELLANEOUS		\$83,209	\$5.47	
SUB TOTAL		\$258,804	\$17.02	

TOTAL	\$12,685,053	\$834.32
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN X
FULL TIME
FOURTH QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,672,851	\$3,766,527	\$6,805,608	\$10,987,310	\$32,232,296
MISC. INCOME-LOA	(441)	0	0	0	(441)
-COBRA	38,379	29,718	33,223	26,636	127,956
-HMO COPAY	127,799	108,764	92,135	102,496	431,194

TOTAL INCOME	\$10,838,588	\$3,905,009	\$6,930,966	\$11,116,442	\$32,791,005
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EXPENSES

MEDICAL	\$6,332,497	\$6,742,440	\$7,667,370	\$7,547,105	\$28,289,412
A & S	1,047,732	1,073,729	1,167,289	1,158,095	4,446,845
DENTAL	687,168	716,770	728,785	727,278	2,860,001
DRUG	2,597,355	1,870,241	2,550,012	2,560,207	9,577,815
PSYCHE	189,640	197,340	197,519	115,466	699,965
OPTICAL	75,898	75,923	75,552	75,350	302,723
LIFE & AD & D	21,479	21,598	21,420	21,387	85,884
UTILIZATION MANAGEMENT	34,595	35,285	34,772	36,203	140,855
DISEASE MANAGEMENT	75,450	76,159	59,813	60,274	271,696
E.A.P.	9,407	9,387	9,350	9,459	37,603
P.P.O.	104,096	108,289	107,789	115,425	435,599
OPERATING EXPENSE	239,737	309,719	251,764	258,804	1,060,024

TOTAL EXPENSE	\$11,415,054	\$11,236,880	\$12,871,435	\$12,685,053	\$48,208,422
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SURPLUS (DEFICIT)	(\$576,466)	(\$7,331,871)	(\$5,940,469)	(\$1,568,611)	(\$15,417,417)
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AVERAGE INCOME	\$712	\$250	\$455	\$731	\$537
AVERAGE EXPENSE	\$750	\$720	\$845	\$834	\$787
SURPLUS (DEFICIT)	(\$38)	(\$470)	(\$390)	(\$103)	(\$250)

TOTAL PARTICIPANTS	5,074	5,200	5,075	5,068	5,104
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PLAN X
FULL TIME
2011

QUARTERLY RECAPS

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

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

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

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

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

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$430	1	\$1,290
GIANT ¹	\$430	2,862	3,693,804
FRESH & GREEN	\$430	12	15,050
LOCAL 400 STAFF TEMPS ²	\$430	1	1,122
SAFEWAY ^{1,2}	\$430	1,185	1,331,435
SAFEWAY DELAWARE ^{1,2}	\$430	60	67,076
TOTAL		4,121	\$5,109,777

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$413

PLAN X - TIER II

PLAN X
PART TIME
FOURTH QUARTER 2012

BENEFIT EXPENSE
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$57,543	\$4.65	3,875 PART
DENTAL	\$28.76	\$334,422	\$27.05	3,876 PART
DRUG	\$.80/SCRIPT	\$1,125,992	\$91.08	13,956 SCRIPTS
HMO KAISER ¹	\$425.86	\$101,714		82 PART
MEDICAL		2,390,082		
MEDICAL ADMINISTRATION	\$11.06	130,439		3,797 PART
TOTAL MEDICAL		\$2,622,236	\$212.10	
PSYCHE	\$2.59	\$29,547	\$2.39	3,803 PART
PSYCHE		\$19,950	\$1.61	
E.A.P.	\$.67	\$7,543	\$0.62	3,803 PART
UTILIZATION MANAGEMENT	\$2.35	\$28,332	\$2.29	3,788 PART
DISEASE MANAGEMENT	\$2.06	\$21,837	\$1.77	3,585 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$45,366	\$3.67	722 PART
P.P.O. CAREFIRST NETWORK ^{1,2}	\$3.88	\$37,762	\$3.05	3,056 PART
P.P.O. AA LLC		\$44	\$0.00	
P.P.O. A & G		\$2,724	\$0.22	
LIFE AD&D	\$.175/.018/1000	\$10,859	\$0.88	3,934 PART
A & S		\$235,680	\$19.06	
SUB TOTAL		\$4,579,936	\$370.44	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$137,269	\$11.10	4,074 PART
MISCELLANEOUS		\$67,682	\$5.47	
SUB TOTAL		\$204,931	\$16.57	

TOTAL	\$4,784,867	\$387.01
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN X PART TIME FOURTH QUARTER 2012
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INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,972,247	\$1,764,360	\$3,009,258	\$5,109,777	\$14,855,642
MISC. INCOME-LOA	0	0	845	438	1,283
-COBRA	32,891	18,922	21,699	24,838	98,350
-HMO COPAY	30,056	24,051	19,906	20,480	94,493

TOTAL INCOME	\$5,035,194	\$1,807,333	\$3,051,708	\$5,155,533	\$15,049,768
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EXPENSES

MEDICAL	\$3,613,532	\$2,698,126	\$3,885,101	\$2,622,235	\$12,818,994
A & S	229,051	218,420	275,338	235,680	958,489
DENTAL	301,832	317,481	329,590	334,422	1,283,325
DRUG	1,079,557	809,098	1,036,324	1,125,992	4,050,971
PSYCHE	57,631	59,096	57,128	49,497	223,352
OPTICAL	55,460	55,847	56,806	57,543	225,656
LIFE & AD & D	10,324	10,510	10,594	10,859	42,287
UTILIZATION MANAGEMENT	26,300	26,181	27,047	28,332	107,860
DISEASE MANAGEMENT	25,808	26,489	21,066	21,837	95,200
E.A.P.	7,292	7,325	7,476	7,643	29,736
P.P.O.	73,261	78,715	79,854	85,896	317,726
OPERATING EXPENSES	178,657	234,219	193,540	204,931	811,347

TOTAL EXPENSE	\$5,658,705	\$4,541,507	\$5,979,864	\$4,784,867	\$20,964,943
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SURPLUS (DEFICIT)	(\$623,511)	(\$2,734,174)	(\$2,928,156)	\$370,666	(\$5,915,175)
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AVERAGE INCOME	\$441	\$151	\$253	\$417	\$316
AVERAGE EXPENSE	\$495	\$379	\$495	\$387	\$439
SURPLUS (DEFICIT)	(\$54)	(\$228)	(\$242)	\$30	(\$123)

TOTAL PARTICIPANTS	3,809	3,992	4,025	4,121	3,987
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PLAN X
PART TIME
2011

INDIVIDUAL
QUARTERLY RECAPS

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

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

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

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

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

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$903	0	\$0
GIANT ¹	\$903	883	2,383,179
FRESH & GREEN	\$903	5	13,545
LOCAL 400 STAFF TEMPS ²	\$903	1	551
SAFEWAY ^{1,2}	\$903	229	540,726
SAFEWAY DELAWARE ²	\$903	7	16,850
TOTAL		1,125	\$2,954,851

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$876

PLAN X - TIER II

PLAN X
PART TIME
FOURTH QUARTER 2012

EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,651	\$4.93	1,121 PART
DENTAL	\$59.20	\$199,326	\$59.06	1,122 PART
DRUG	\$.80/SCRIPT	\$782,865	\$231.96	10,520 SCRIPTS
HMO KAISER ¹	\$737.07	\$271,173		120 PART
MEDICAL		1,775,673		
MEDICAL ADMINISTRATION	\$11.06	34,350		1000 PART
TOTAL MEDICAL		\$2,081,196	\$616.65	
PSYCHE	\$2.59	\$7,775	\$2.30	1001 PART
PSYCHE		\$37,011	\$10.97	
E.A.P.	\$.67	\$2,011	\$0.60	1001 PART
UTILIZATION MANAGEMENT	\$2.35	\$7,761	\$2.30	997 PART
DISEASE MANAGEMENT	\$2.06	\$17,231	\$5.11	959 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$12,518	\$3.71	200 PART
P.P.O. CAREFIRST NETWORK ^{1,2}	\$3.88	\$9,887	\$2.93	801 PART
P.P.O. AA, LLC		\$12	\$0.00	
P.P.O. A & G		\$744	\$0.22	
LIFE AD&D	\$.175/.018/1000	\$2,937	\$0.87	1,064 PART
A & S		\$72,454	\$21.47	
SUB TOTAL		\$3,250,377	\$963.08	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$37,541	\$11.12	1,118 PART
MISCELLANEOUS		\$18,471	\$5.47	
SUB TOTAL		\$56,012	\$16.59	

TOTAL	\$3,306,389	\$979.67
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN X
PART TIME
FOURTH QUARTER 2012

DEPENDENT
QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,143,360	\$1,080,060	\$1,675,409	\$2,954,851	\$8,853,680
MISC. INCOME -LOA	0	0	897	0	897
-COBRA	1,963	0	3,791	2,756	8,510
-HMO COPAY	38,789	35,694	28,037	31,228	133,748
-DEP. COPAY	2,068	564	188	0	2,820

TOTAL INCOME	\$3,186,180	\$1,116,318	\$1,708,322	\$2,988,835	\$8,999,655
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EXPENSES

MEDICAL	\$1,808,901	\$2,317,672	\$2,266,300	\$2,081,196	\$8,474,069
A & S	89,323	94,941	80,201	72,454	336,919
DENTAL	186,999	193,697	198,379	199,326	778,401
DRUG	767,961	583,572	756,341	782,865	2,890,739
PSYCHE	41,129	43,679	57,139	44,786	186,733
OPTICAL	16,686	16,527	16,588	16,651	66,452
LIFE & AD & D	2,977	2,999	2,955	2,937	11,868
UTILIZATION MANAGEMENT	7,322	7,406	7,044	7,761	29,533
DISEASE MANAGEMENT	21,014	21,336	16,612	17,231	76,193
E.A.P.	1,989	1,965	1,970	2,011	7,935
P.P.O.	20,737	21,575	21,616	23,159	87,087
OPERATING EXPENSE	51,784	67,005	53,925	56,012	228,726

TOTAL EXPENSE	\$3,016,822	\$3,372,374	\$3,479,070	\$3,306,389	\$13,174,655
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SURPLUS (DEFICIT)	\$169,358	(\$2,256,056)	(\$1,770,748)	(\$317,554)	(\$4,175,000)
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AVERAGE INCOME	\$952	\$333	\$518	\$886	\$672
AVERAGE EXPENSE	\$901	\$1,006	\$1,054	\$980	\$985
SURPLUS (DEFICIT)	\$51	(\$673)	(\$536)	(\$94)	(\$313)

TOTAL PARTICIPANTS	1,116	1,117	1,100	1,125	1,115
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PLAN X
PART TIME
2011

DEPENDENT
QUARTERLY RECAPS

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

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

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

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

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

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$471	46	\$64,998
GIANT ¹	\$471	255	358,391
FRESH & GREEN	\$471	1	1,884
LOCAL 27 STAFF TEMPS	\$471	0	0
LOCAL 400 STAFF TEMPS	\$471	0	0
SAFEWAY ^{1,2}	\$471	255	296,908
SAFEWAY DELAWARE ^{1,2}	\$471	9	11,064
TOTAL		566	\$733,248

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$432

PLAN XX
FULL TIME
FOURTH QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,318	\$4.31	493 PART
DENTAL FAMILY	\$34.90	\$21,639		207 PART
DENTAL INDIVIDUAL	\$16.95	14,561		286 PART
TOTAL DENTAL		\$36,200	\$21.32	
DRUG	\$.80/SCRIPT	\$90,011	\$53.01	1,829 SCRIPTS
HMO KAISER ¹	\$359.38	\$50,438		48 PART
MEDICAL INDIVIDUAL		170,004		
MEDICAL FAMILY		297,959		
MEDICAL ADMINISTRATION	\$11.06	15,377		448 PART
TOTAL MEDICAL		\$533,778	\$314.36	
PSYCHE	\$2.59	\$3,526	\$2.08	454 PART
PSYCHE		\$20,654	\$12.16	
UTILIZATION MANAGEMENT	\$2.35	\$3,269	\$1.93	450 PART
DISEASE MANAGEMENT ¹	\$2.06	\$5,062	\$2.98	456 PART
P.P.O. CAREFIRST FLEXLINK ²	\$19.61	\$8,029	\$4.73	129 PART
P.P.O. CAREFIRST NETWORK ²	\$3.88	\$4,042	\$2.38	327 PART
LIFE AD&D	\$.175/.018/1000	\$1,466	\$0.86	507 PART
A & S		\$32,527	\$19.16	
SUB TOTAL		\$745,870	\$439.28	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$20,280	\$11.94	599 PART
MISCELLANEOUS		\$9,293	\$5.47	
SUB TOTAL		\$29,573	\$17.41	

TOTAL	\$775,443	\$456.69
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN XX
FULL TIME
FOURTH QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$682,147	\$216,720	\$500,182	\$733,245	\$2,132,294
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	961	2,564	1,487	6,553	11,565

TOTAL INCOME	\$683,108	\$219,284	\$501,669	\$739,798	\$2,143,859
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EXPENSES

MEDICAL	\$545,662	\$511,426	\$663,961	\$533,778	\$2,254,827
A & S	54,120	50,671	43,842	32,527	181,160
DENTAL	45,719	40,632	38,056	36,200	160,607
DRUG	123,285	80,893	92,379	90,011	386,568
PSYCHE	22,116	24,447	11,931	24,180	82,674
OPTICAL	9,063	8,103	7,629	7,316	32,111
LIFE & AD & D	1,858	1,634	1,540	1,466	6,498
UTILIZATION MANAGEMENT	4,284	3,753	3,327	3,269	14,633
DISEASE MANAGEMENT	8,205	7,227	5,352	5,052	25,836
P.P.O.	14,134	12,415	11,610	12,071	50,230
OPERATING EXPENSE	31,738	38,576	29,355	29,573	129,242

TOTAL EXPENSE	\$860,184	\$779,777	\$908,982	\$775,443	\$3,324,386
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SURPLUS (DEFICIT)	(\$177,076)	(\$560,493)	(\$407,313)	(\$35,645)	(\$1,180,527)
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AVERAGE INCOME	\$343	\$118	\$281	\$436	\$295
AVERAGE EXPENSE	\$432	\$421	\$509	\$457	\$455
SURPLUS (DEFICIT)	(\$89)	(\$303)	(\$228)	(\$21)	(\$160)

TOTAL PARTICIPANTS	663	618	595	566	611
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PLAN XX
FULL TIME
2011

QUARTERLY RECAPS

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

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

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

TOTAL EXPENSE	\$1,005,427	\$1,329,863	\$991,338	\$900,658	\$4,227,287
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SURPLUS (DEFICIT)	(\$172,072)	(\$535,938)	(\$200,593)	(\$173,928)	(\$1,082,531)
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AVERAGE INCOME	\$313	\$314	\$346	\$345	\$330
AVERAGE EXPENSE	\$378	\$525	\$434	\$428	\$441
SURPLUS (DEFICIT)	(\$65)	(\$211)	(\$88)	(\$83)	(\$111)

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

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$119	4	\$1,309
GIANT ¹	\$119	3,984	1,422,572
FRESH & GREEN	\$119	7	2,618
LOCAL 400 STAFF TEMPS ²	\$119	1	311
SAFEWAY ^{1,2}	\$119	2,109	661,407
SAFEWAY DELAWARE ^{1,2}	\$119	73	22,699
TOTAL		6,178	\$2,110,916

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

AVG. MONTHLY CONTRIBUTIONS \$114

PLAN XX
PART TIME
FOURTH QUARTER 2012

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$32,294	\$1.74	2,175 PART
DENTAL	\$16.95	\$110,802	\$5.98	2,179 PART
DRUG	\$.80/SCRIPT	\$255,472	\$13.78	4,569 SCRIPTS
HMO KAISER ¹	\$77.90	\$17,676		76 PART
MEDICAL		1,248,261		
MEDICAL ADMINISTRATION	\$11.06	84,592		2,463 PART
TOTAL MEDICAL		\$1,350,529	\$72.87	
PSYCHE	\$2.59	\$19,437	\$1.05	2,502 PART
PSYCHE		\$13,960	\$0.75	
UTILIZATION MANAGEMENT	\$2.35	\$18,171	\$0.98	2,496 PART
DISEASE MANAGEMENT ¹	\$2.06	\$15,170	\$0.82	2,489 PART
P.P.O. CAREFIRST FLEXLINK ^{1,2}	\$19.61	\$31,578	\$1.70	504 PART
P.P.O. CAREFIRST NETWORK ^{1,2}	\$3.88	\$24,932	\$1.35	2,025 PART
LIFE-AD&D	\$.175/.018/1000	\$3,844	\$0.21	2,654 PART
A & S		\$54,273	\$2.93	
SUB TOTAL		\$1,930,462	\$104.16	

OPERATING EXPENSES

ADMINISTRATION	\$11.18	\$216,791	\$11.70	6,442 PART
MISCELLANEOUS		\$101,435	\$5.47	
SUB TOTAL		\$318,226	\$17.17	

TOTAL	\$2,248,688	\$121.33
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¹RATE CHANGE EFFECTIVE NOVEMBER 2012

²INCLUDES RETROACTIVE ADJUSTMENTS

PLAN XX
PART TIME
FOURTH QUARTER 2012

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,047,932	\$673,227	\$1,327,373	\$2,110,916	\$6,159,448
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	6,769	7,434	7,162	7,692	29,057

TOTAL INCOME	\$2,054,701	\$680,661	\$1,334,535	\$2,118,608	\$6,188,605
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EXPENSES

MEDICAL	\$1,159,843	\$1,141,478	\$1,420,212	\$1,350,529	\$5,072,062
A & S	49,947	48,949	44,860	54,273	198,029
DENTAL	126,227	123,955	118,430	110,802	479,414
DRUG	290,796	179,355	234,786	255,472	960,409
PSYCHE	59,834	81,073	78,825	33,397	253,129
OPTICAL	36,783	36,110	34,631	32,294	139,818
LIFE & AD & D	4,293	4,225	4,089	3,844	16,451
UTILIZATION MANAGEMENT	22,390	19,960	19,473	18,171	79,994
DISEASE MANAGEMENT	21,432	21,344	16,274	15,170	74,220
P.P.O.	59,053	57,340	54,665	56,510	227,568
OPERATING EXPENSE	317,224	410,122	320,142	318,226	1,365,714

TOTAL EXPENSE	\$2,147,822	\$2,123,911	\$2,346,387	\$2,248,688	\$8,866,808
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SURPLUS (DEFICIT)	(\$93,121)	(\$1,443,250)	(\$1,011,852)	(\$130,080)	(\$2,678,303)
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AVERAGE INCOME	\$99	\$34	\$69	\$114	\$79
AVERAGE EXPENSE	\$104	\$105	\$122	\$121	\$113
SURPLUS (DEFICIT)	(\$5)	(\$71)	(\$53)	(\$7)	(\$34)

TOTAL PARTICIPANTS	6,894	6,756	6,433	6,178	6,565
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PLAN XX
PART TIME
2011

QUARTERLY RECAPS

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

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

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

TOTAL EXPENSE	\$2,013,467	\$2,950,867	\$2,686,616	\$1,920,839	\$9,571,779
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SURPLUS (DEFICIT)	\$250,850	(\$737,485)	(\$637,435)	\$136,843	(\$987,227)
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AVERAGE INCOME	\$101	\$101	\$99	\$99	\$100
AVERAGE EXPENSE	\$90	\$135	\$130	\$93	\$112
SURPLUS (DEFICIT)	\$11	(\$34)	(\$31)	\$6	(\$12)

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

QUARTERLY RECAPS

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
EMPLOYER CONTR - ACTIVE	\$35,314,778	\$9,630,119	\$16,749,190	\$27,562,362	\$89,256,449
EMPLOYER CONTR - RETIREE	\$0	\$2,426,918	\$3,911,107	\$6,458,479	\$12,796,504
EMPLOYEE CONTRIBUTIONS	2,377,266	2,280,053	2,154,791	2,176,829	8,988,939
INTEREST & DIVIDENDS - ACTIVE	285,315	271,137	305,868	121,547	983,867
INTEREST & DIVIDENDS - RETIREE		66,639	77,339	31,017	174,995
MISCELLANEOUS ²	2,593	2,272	5,235	4,147	14,247

TOTAL INCOME \$37,979,952 \$14,677,138 \$23,203,530 \$36,354,381 \$112,215,001

EXPENSES

MEDICAL	\$16,922,034	\$17,144,377	\$21,145,373	\$18,200,284	\$73,412,068
RETIREES	9,273,386	8,202,281	7,974,808	8,707,751	34,158,226
A & S	2,006,419	2,066,919	2,160,183	2,019,319	8,252,840
DENTAL	1,612,462	1,649,088	1,662,027	1,649,525	6,573,102
DRUG	6,288,186	4,546,899	5,979,339	6,087,504	22,901,928
PSYCHE	437,195	463,171	491,957	327,439	1,719,762
OPTICAL	226,918	224,589	222,389	219,366	893,262
LIFE & AD & D	56,937	56,600	55,804	55,245	224,586
UTILIZATION REVIEW	108,046	106,254	105,018	106,673	425,991
DISEASE MANAGEMENT	179,312	179,417	139,576	139,541	637,846
E.A.P.	22,243	22,115	22,135	22,366	88,859
P.P.O.	312,124	319,107	314,694	333,497	1,279,422
OPERATING EXPENSE	906,888	1,169,411	935,454	955,247	3,967,000

TOTAL EXPENSE \$38,352,150 \$36,150,228 \$41,208,757 \$38,823,757 \$154,534,892

SURPLUS (DEFICIT)	(\$372,198)	(\$21,473,090)	(\$18,005,227)	(\$2,469,376)	(\$42,319,891)
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TOTAL PARTICIPANTS 19,392 19,469 18,952 18,743 19,139

FUND RESERVE	\$77,687,906	\$70,103,810	\$46,341,810	\$38,832,606	
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¹INCLUDES LITIGATION SETTLEMENT FOR 4th QTR:

\$195 CIGNA
194 MAXIM INTEGRATED
1,380 NORTHERN TIER ENERGY
810 OFFSHORE GROUP
1,568 UNITED RENTALS
\$4,147

**COMBINED FUND
2011**

QUARTERLY RECAPS

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

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

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

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

\$2,796 INTECH

17,194 NWQ

3,036 SCHERING-PLOUGH

\$23,026

COMBINED FUND
FOURTH QUARTER 2012

MISCELLANEOUS

ACCOUNTING	63,825
ACTUARIAL & CONSULTING	19,927
BONDING AND INS	1,000
COMPUFACTS	4,320
IFEBP	1,080
INVESTMENT MANAGEMENT	58,511
LEGAL	117,061
MEETING	64
POSTAGE	21,851
PRINTING	16,072
TELEPHONE	4,025

TOTAL

\$307,736

DELINQUENCIES

NONE

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

QUARTERLY RECAPS

INCOME	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$37,979,952	\$13,981,776	\$21,207,835	\$36,354,381	\$109,523,944
Legal	1,190,952	1,205,489	1,176,946	1,150,859	4,724,246
Severance	153,029	5,333,313	178,360	214,935	5,879,637
Scholarship	3,219	7,729	3,862	6,225	21,035
Total Income	\$39,327,152	\$20,528,307	\$22,567,003	\$37,726,400	\$120,148,862

EXPENSES	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	\$38,352,150	\$36,150,228	\$41,208,757	\$38,823,757	\$154,534,892
Legal	1,158,453	1,164,490	1,147,401	1,119,648	4,589,992
Severance	4,842,692	1,811,458	1,903,295	2,424,987	10,982,432
Scholarship	9,120	17,048	29,640	10,336	66,144
Total Expenses	\$44,362,415	\$39,143,224	\$44,289,093	\$42,378,728	\$170,173,460

Surplus/(Deficit)	1Q2012	2Q2012	3Q2012	4Q2012	Total
Health	(\$372,198)	(\$22,168,452)	(\$20,000,922)	(\$2,469,376)	(\$45,010,948)
Legal	32,499	40,999	29,545	31,211	134,254
Severance	(4,689,663)	3,521,855	(1,724,935)	(2,210,052)	(5,102,795)
Scholarship	(5,901)	(9,319)	(25,778)	(4,111)	(45,109)
Total Surplus/(Deficit)	(\$5,035,263)	(\$18,614,917)	(\$21,722,090)	(\$4,652,328)	(\$50,024,598)

Fund Reserve	\$95,699,081	\$91,473,436	\$66,793,346	\$56,882,760
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**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2011**

QUARTERLY RECAPS

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

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

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

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

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	762.00	07-01-13	10-29-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
G & G EDDIES	X	715.00	07-01-13	07-31-13
GIANT 27	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT 400 PHARMACY	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT DELAWARE	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT LEXINGTON PARK 400	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
GIANT VALLEY 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY 27	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	

CONTRACT INFORMATION
FOURTH QUARTER 2012

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY CULPEPER	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY DELAWARE	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SAFEWAY DOVER	X	762.00	07-01-13	10-31-13
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
STAFF 27	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
STAFF 400	X	762.00	07-01-13	
SUPERFRESH 27	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	
SUPERFRESH 400	I	2,510.00	07-01-13	10-31-13
	I	2,399.00	07-01-13	
	X	762.00	07-01-13	
	X	430.00	07-01-13	
	X	903.00	07-01-13	
	XX	471.00	07-01-13	
	XX	119.00	07-01-13	