

FELRA & UFCW VEBA FUND

AGENDA

SEPTEMBER 25, 2018

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 – 16)**
 - A. REGULAR MEETING – JUNE 4, 2018**
 - B. APPEALS COMMITTEE MEETING – MAY 11, 2018**
 - C. APPEALS COMMITTEE MEETING – JULY 2, 2018**
 - D. APPEALS COMMITTEE MEETING – JULY 10, 2018**
 - E. APPEALS COMMITTEE MEETING – AUGUST 1, 2018**
- III. FINANCIAL REPORT (pg. 17 - 18)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
 - B. CONFIDIO (FORMERLY HERITAGE RX)**
- V. ATTORNEYS' REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (2Q18) (pg. 19 – 84)**
- VII. INVOICES (pg. 85 – 87)**
- VIII. OTHER FUND BUSINESS (pg. 88)**
 - A. SAFEWAY OVERPAYMENT (PENDING RESPONSE BY SAFEWAY)**
 - B. THREE MONTH RESERVE ADJUSTMENT OF MOB**
 - C. BEACON HEALTH RENEWAL PROPOSAL**
 - D. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION (DECEMBER 12, 2018 – UFCW LOCAL 400)**
- 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
JUNE 4, 2018
LANDOVER, MARYLAND

The following Trustees were present:

Union Trustees

M. Federici - Secretary
J. Chorpensing
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
T. Hipkins - UFCW Local 27
N. Hill - UFCW Local 27
C. Hoffmann - UFCW Local 400
W. Jensen - Associated Administrators, LLC
S. Ridore – Safeway
D. Russell - Investment Performance Services
S. Sanchez - Slevin & Hart, P.C.
J. Timm - The Segal Company
L. Walsh - Associated Administrators, LLC

I. CALL TO ORDER

A. Proxy

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

He further reported that Trustee Goble was unable to attend the meeting and had provided his proxy to Trustee Paradis to act in all matters coming before the Board.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on March 2, 2018 and the Appeals Committee meeting held on May 2, 2018, which were pre-circulated.

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

RESOLVED that the minutes of the regular meeting held on March 2, 2018 and the Appeals Committee meeting held on May 2, 2018 are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Activity Report – ERISA Account - April 30, 2018

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2018 through April 30, 2018. Such report indicated a beginning market value of \$23,323,631, earnings of \$4,906, receipts of \$41,333,208, and disbursements of \$47,422,379, producing an ending market value of \$17,239,366 as of April 30, 2018.

2. Summary of Activity Report – Non-ERISA Account – April 30, 2018

Mr. Jensen then presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2018 through April 30, 2018. Such report indicated a beginning market value of \$10,508,579, no earnings, receipts of \$45,030,750 and disbursements of \$43,558,117, producing an ending market value of \$11,981,212 as of April 30, 2018.

3. PNC Management Fee Schedule for 2018

Mr. Jensen then reviewed correspondence dated March 28, 2018 from PNC Bank for the Non-ERISA account outlining its Management Fee Schedule for 2018. PNC previously waived fees for the checking account services. Effective July 1, 2018, PNC will implement a credit to offset transaction fees based on balances maintained in the Fund's commercial checking accounts. He noted that there would be no fee increases for PNC Institutional Investment Services (Trust Department) for 2018.

B. Investment Performance Services

The Trustees welcomed Mr. David Russell of Investment Performance Services to the meeting. Mr. Russell presented the Master Consulting Report for the quarter ending March 31, 2018. Such report indicated a beginning market value for the First Quarter 2018 of \$23,318,479, net withdrawals of \$1,918,729, and investment earnings of (\$37,014), producing an ending market value of \$25,200,193 for the quarter. The performance was a negative 0.1% for the quarter.

Mr. Russell next presented the Preliminary Performance update as of April 30, 2018. He noted that the beginning market value was \$25,200,193, net withdrawals were \$8,008,714, and investment earnings were \$38,859, producing an ending market value as of April 30, 2018 of \$17,230,338. The year-to-date performance was 0.1%. Mr. Russell reviewed the performance of the individual managers for all the Funds.

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

IV. CONSULTANT'S REPORT

A. The Segal Company

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

1. Life & AD & D Insurance Provider

Mr. Timm discussed the RFP results for life and AD&D insurance. He noted that Chairman and Secretary had selected Symetra as the new life insurance and AD&D provider between

meetings. He said that the rates would be \$0.183 for basic life insurance for the FELRA and UFCW VEBA Fund, \$0.204 for basic life for the UFCW and FELRA Severance Fund, and \$0.018 per \$1,000 for the basic AD&D insurance for the FELRA and UFCW VEBA Fund, for a three year period from July 1, 2018 through June 30, 2021. Savings to the Fund were estimated to be \$45,000. He said that Segal had notified Symetra of the Fund's decision.

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

RESOLVED to confirm hiring Symetra as the Fund's life and AD&D provider effective July 1, 2018 based on the execution of an acceptable contract.

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

B. Heritage Rx

Mr. Jensen distributed a report from Heritage Rx summarizing proposed savings opportunities relating to the PBM services provided by Express Scripts. The Trustees referred the report to Chairman and Secretary for further review with Heritage.

V. ATTORNEY'S REPORT

A. Open Enrollment Rule Clarification

Ms. Sanchez reported on the annual enrollment process for the Fund. After discussion,

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

RESOLVED that, because any increase in participant cost-sharing relating to dependent coverage is considered by the Trustees to be significant, participants may drop dependent coverage outside of open enrollment if there is an increase in the participant's share of the cost for such coverage, provided such election to drop coverage is made within thirty (30) days from the date the participant is notified of the increase.

B. Associated Administrators – Fee Amendment

Ms. Sanchez presented an amendment to Associated Administrators' agreement with the Fund for the Trustees' review. Thereafter, it was executed by the Chairman and Secretary.

C. Subrogation

Mr. Jensen stated that Slevin & Hart reported subrogation recoveries of \$100,423.80 for the first quarter 2018.

D. Disability Regulations

Ms. Sanchez reported on a Summary of Material Modifications regarding the Disability Claims Procedures Regulations which was approved by the Chair and Secretary between meetings. After discussion,

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

RESOLVED to ratify the Chairman and Secretary's approval of the disability claims procedures reflected in the Summary of Material Modification, effective April 1, 2018.

E. ESI Clinical Addendum

Ms. Sanchez reported on a Clinical Addendum to the Fund's agreement with Express Scripts. It was executed between meetings.

F. SMM re Associated MOA

Ms. Sanchez reported on a Summary of Material Modification regarding the eligibility changes reflected in Associated's MOA, as previously approved by the Trustees.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. First Quarter 2018 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the First Quarter 2018. For the combined VEBA Fund, Active and Retiree Plans, total income was \$33,840,478.

Expenses totaled \$36,332,428, producing a net deficit of \$2,492,050 for the first quarter 2018. Mr. Jensen noted that contributions were made on behalf of 16,650 active Plan participants.

B. Adjusted Reserve – April 30, 2018

Mr. Jensen said the adjusted reserve for the Health and Welfare Plan was 2.36 months of expenses. Adjusted assets held in the ERISA account after transfers from the Non-ERISA accounts were \$27,784,867. Mr. Jensen said he sent the revised MOB projections to Fund Counsel and the Trustees. The Trustees discussed the Fund's reserve level and MOB rates and agreed to defer any decision until the September meeting.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated June 4, 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 June 4, 2018 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Safeway Overpayment

Mr. Jensen said that Safeway has not yet submitted information on the scope of any overpayment or a credit request.

B. Participant Appeal Referred by Subcommittee - #A18/102-9281

Mr. Jensen noted that the participant is appealing for payment of accident and sickness benefits for a period of disability beginning January 15, 2018 through January 21, 2018. The Trustees discussed the case and,

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

RESOLVED to approve payment of accident and sickness benefits on a non-precedent setting basis, based on the specific facts and circumstances.

C. Miscellaneous Correspondence

1. Cheiron – 2018 Engagement

Mr. Jensen reviewed correspondence received from Cheiron outlining proposed fees for 2018. He noted that the health retainer will increase from \$52,200 per month to \$54,000 per month, which does not include services for the Non-ERISA account. The non-retainer fees will range between \$102 and \$496 per hour.

The Trustees discussed the proposed fee increases and,

RESOLVED to approve Cheiron's 2018 engagement as requested.

2. Fiduciary Insurance and Fidelity Bond Renewals

Mr. Jensen discussed the renewal of the fiduciary insurance for the FELRA and UFCW VEBA Fund through Chubb and renewal of the fidelity bond for the FELRA and UFCW Retiree Health Plan. He noted that the cost to renew the fiduciary insurance is \$56,378 for a \$10 million dollar policy and the cost to renew the fidelity bond through Chubb for a three year period would be \$3,267 per year for a \$1 million dollar policy.

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

RESOLVED to approve the renewal of the fiduciary insurance for the FELRA and UFCW VEBA Fund and the fidelity bond for the FELRA and UFCW Retiree Health Plan through Chubb for the three year period beginning May 29, 2018 through May 29, 2021.

3. Express Scripts, Inc.

Mr. Jensen noted that the Fund had received payment in the amount of \$200,800.03 from Express Scripts for failure to meet performance guarantees for the period January 1, 2017 - December 31, 2017.

4. CIGNA

Mr. Jensen noted that the Fund had received payment in the amount of \$9,253.84 for a claim refund from CIGNA.

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

It was noted that the next meeting of the Board of Trustees is scheduled for September 25, 2018 in the offices of UFCW Local 400 located 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 TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON MAY 11, 2018
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – April 2018

Code	Issue	Decision
E18/120-6156	Open Enrollment (Dependent Coverage)	Approved Non-Precedent
Rx18/121-8076	Brand Name (Synthroid)	Approved
Rx18/118-9448	Brand Name (Synthroid)	Approved
Rx18/122-4799	Quantity Limits (Ondansetron)	Approved
M18/209-8637	Late Filing	Denied
M18/217-9614	Routine Services (Cologuard)	Denied
M18/247-7162a	CRNA	Denied
M18/219-6995	CRNA	Denied
M18/190-2735	Ambulance Services	Denied

Local 400 – April 2018

Code	Issue	Decision
A18/107-3078	Three Day Prior Rule	Denied
E18/111-7513	Newborn Enrollment	Denied
M18/196-6024	Late Filing	Denied
M18/218-3702	Late Filing, Re-Appeal	Denied
M18/201-3160	Routine Services, Late Appeal	Denied
M18/188-8944	Routine Services, Laboratory Services	Denied
M18/215-8841	CRNA	Denied
M18/207-1424	Benefit Level Maximum	Denied
M18/229-0614	Loss of Coverage, Partial Late Appeal	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JUNE 7, 2018
AND RESOLVED VIA CONFERENCE CALL ON JULY 2, 2018**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – May 2018

Code	Issue	Decision
E18/124-2334	Deduction Authorization	Denied
E18/133-1437	Network of Coverage (Retiree Kaiser HMO)	Denied
M18/243-3078	Nonparticipating Provider	Denied
M18/235-7892	Ambulance Services	Denied
M18/224-8091	Ambulance Services	Denied
M18/225-2735	Ambulance Services	Denied
M18/270-5113	Excluded Services (Acupuncture)	Denied
D18/239-5352	Outpatient Dental Services	Tabled

Local 400 – May 2018

Code	Issue	Decision
E18/131-1601	Open Enrollment - Dependent Coverage	Denied
E18/128-8373	Coordination of Benefits – Plan XX Part Time	Approved
E18/134-7513	Newborn Enrollment, Re-Appeal	Denied
Rx18/130-3715	Prior Authorization (Forteo)	Denied
Rx18/129-8819	Quantity Limits (Zolpidem)	Approved
M18/246-1761	Late Response	Denied
M18/245-2512	Routine Services, Late Appeal	Denied
M18/189-6384	Routine Services, Laboratory Services	Denied
M18/221-5431	Laboratory Services	Denied
M18/254-5431	Laboratory Services	Denied
M18/237-5431b	Laboratory Services	Denied
M18/255-5619	Nonparticipating Provider	Denied
M18/256-0644	CRNA	Denied
M18/273-3056	Mental Health Benefit	Denied
M18/264-7165	Mental Health Benefit	Denied
M18/261-1511	Schedule of Benefits/Benefit Maximum	Approved Non-Precedent
RAP18/120-2907	Dependent Eligibility for Stipend	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JULY 10, 2018
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – June 2018

Code	Issue	Decision
E18/139-4396	Open Enrollment (Dependent Coverage)	Denied
E18/136-2093	Enrollment of Overage Step Child	Denied
Rx18/138-8123	Quantity Limits (Zolpidem)	Approved
M18/251-4340	Laboratory Services, Late Appeal	Denied
M18/281-3607	Nonparticipating Provider	Denied
M18/277-9997	Nonparticipating Provider	Denied
M18/303-5467	CRNA	Denied
M18/286-9564	CRNA	Denied

Local 400 – June 2018

Code	Issue	Decision
E18/141-6896	Newborn Enrollment	Denied
Rx18/137-5364	Brand Name (Synthroid)	Approved
Rx18/132-1765	Brand Name (Synthroid)	Approved
Rx18/135-2488	Quantity Limits (Ondansetron)	Approved
Rx18/123-8940	Quantity Limits (Ondansetron)	Approved
M18/287-0785	Late Filing	Denied
M18/250-3922	Late Filing, Late Appeal	Denied
M18/284-4889	Routine Services, Late Appeal	Denied
M18/272-4784	Experimental, Late Appeal	Denied
M18/278-7506	Chiropractic Benefit Maximum	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON AUGUST 1, 2018
AND RESOLVED VIA EMAIL**

The following committee members made determinations on the appeals:

UNION

Y. Anwar
T. Hipkins

EMPLOYER

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – July 2018

Code	Issue	Decision
A18/110-2112	Benefit Maximum	Denied
E18/143-7525	Request to Cancel Dependent Coverage	Approved Non-Precedent
M18/305-7952	Late Response, Laboratory Services, Late Appeal	Denied
M18/314-5671	Excluded Services, Laboratory Services	Denied
M18/299-5182	Laboratory Services, Mental Health Benefit, Late Appeal	Denied
M18/317-7237	CRNA	Denied
M18/316-5534	CRNA	Denied

Local 400 – July 2018

Code	Issue	Decision
E18/142-6449	Request to Cancel Fund Coverage	Denied
M18/324-1297	Subrogation, No Response, Late Appeal	Denied

M18/298-8688	Laboratory Services, Late Appeal	Denied
M18/300-0773	Laboratory Services, Mental Health Benefit, Late Appeal	Denied
M18/297-5435	Laboratory Services, Mental Health Benefit, Late Appeal	Denied
M18/311-3572	Ambulance Services	Denied

Respectfully submitted,
Chris Brown, Appeals Supervisor

FINANCIAL REPORT

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

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2018	\$23,323,631
Earnings	\$552,640
Receipts	\$93,588,136
Disbursements	(\$96,414,130)
Market Value 8/31/2018	\$21,050,277

PNC BANK, NA

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

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2018	\$10,508,579
Earnings	-
Receipts	\$98,666,219
Disbursements	(\$97,542,778)
Market Value 8/31/2018	\$11,632,020

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
SECOND QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

PLAN I FULL TIME SECOND QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,626	398	\$1,151,191
SAFEWAY	\$1,636	288	972,986
TOTAL		686	\$2,124,177

AVG. MONTHLY CONTRIBUTIONS¹ \$1,032

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I FULL TIME SECOND QUARTER 2018
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BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$5,856		394 PART
OPTICAL BENEFIT 12	\$6.95	6,241		299 PART
TOTAL OPTICAL		\$12,097	\$5.88	
DENTAL INDIVIDUAL	\$28.62	\$25,186		293 PART
DENTAL FAMILY	\$56.72	67,838		399 PART
DENTAL 27	\$139.48	417		1 PART
TOTAL DENTAL		\$93,441	\$45.40	
DRUG	\$.80/SCRIPT	\$752,051	\$365.43	5,165 SCRIPTS
HMO KAISER	\$1,675.93	\$21,787		4 PART
HOSPITAL		12,416		
SURGICAL		24,975		
DIAGNOSTIC		17,411		
MAJOR MEDICAL		2,121,622		
MEDICAL ADMINISTRATION ¹	\$13.75	28,436		689 PART
TOTAL MEDICAL		\$2,226,647	\$1,081.95	
BEHAVIORAL HEALTH	\$2.59	\$5,369	\$2.61	691 PART
BEHAVIORAL HEALTH		\$171,156	\$83.17	
E A P	\$.67	\$1,389	\$0.67	691 PART
UTILIZATION MANAGEMENT	\$2.35	\$4,925	\$2.39	690 PART
DISEASE MANAGEMENT	\$2.06	\$8,351	\$4.06	729 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$9,818	\$4.77	165 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,328	\$3.07	544 PART
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$539	\$0.26	
LIFE-AD&D	\$.215/.018/1000	\$8,309	\$4.04	727 PART
A & S		\$231,284	\$112.38	
SUB TOTAL		\$3,531,704	\$1,716.08	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$30,073	\$14.61	742 PART
MISCELLANEOUS		\$13,082	\$6.36	
SUB TOTAL		\$43,155	\$20.97	

TOTAL	\$3,574,859	\$1,737.05
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¹RATE CHANGE EFFECTIVE APRIL 2018

**PLAN I
FULL TIME
SECOND QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554			\$2,926,628
EMPLOYER CONTR - RETIREE	1,467,532	855,623			2,323,155
MISC. INCOME-DENTAL	239	0			239
-RETIREE	923,488	928,042			1,851,530
-LOA	0	0			0
-COBRA	20,531	18,312			38,843
-HMO COPAY	8,751	6,373			15,124

TOTAL	\$4,078,615	\$3,076,904	\$0	\$0	\$7,155,519
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647			\$3,975,345
RETIREE	4,053,556	3,554,593			7,608,149
A & S	240,908	231,284			472,192
DENTAL	99,157	93,441			192,598
DRUG	1,165,693	752,051			1,917,744
BEHAVIORAL HEALTH	216,203	176,525			392,728
OPTICAL	12,911	12,097			25,008
LIFE & AD & D	8,453	8,309			16,762
UTILIZATION MANAGEMENT	5,199	4,925			10,124
DISEASE MANAGEMENT	8,472	8,351			16,823
E.A.P.	1,476	1,389			2,865
P.P.O.	17,121	16,685			33,806
OPERATING EXPENSE	39,779	43,155			82,934

TOTAL EXPENSE	\$7,617,626	\$7,129,452	\$0	\$0	\$14,747,078
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SURPLUS (DEFICIT)	(\$3,539,011)	(\$4,052,548)	\$0	\$0	(\$7,591,559)
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AVERAGE INCOME	\$1,875	\$1,495			\$1,685
AVERAGE EXPENSE	\$3,502	\$3,464			\$3,483
SURPLUS (DEFICIT)	(\$1,627)	(\$1,969)			(\$1,798)

TOTAL PARTICIPANTS	725	686			706
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PLAN I
FULL TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	780	770	761	733	761
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PLAN I
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,658,074	\$1,268,554			\$2,926,628
MISC. INCOME-DENTAL	239	0			239
-LOA	0	0			0
-COBRA	20,531	18,312			38,843
-HMO COPAY	8,751	6,373			15,124

TOTAL	\$1,687,595	\$1,293,239	\$0	\$0	\$2,980,834
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EXPENSES

MEDICAL	\$1,748,698	\$2,226,647			\$3,975,345
A & S	240,908	231,284			472,192
DENTAL	99,157	93,441			192,598
DRUG	1,165,693	752,051			1,917,744
BEHAVIORAL HEALTH	216,203	176,525			392,728
OPTICAL	12,911	12,097			25,008
LIFE & AD & D	8,453	8,309			16,762
UTILIZATION MANAGEMENT	5,199	4,925			10,124
DISEASE MANAGEMENT	8,472	8,351			16,823
E.A.P.	1,476	1,389			2,865
P.P.O.	17,121	16,685			33,806
OPERATING EXPENSE	39,779	43,155			82,934

TOTAL EXPENSE	\$3,564,070	\$3,574,859	\$0	\$0	\$7,138,929
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SURPLUS (DEFICIT)	(\$1,876,475)	(\$2,281,620)	\$0	\$0	(\$4,158,095)
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AVERAGE INCOME	\$776	\$628			\$702
AVERAGE EXPENSE	\$1,639	\$1,737			\$1,688
SURPLUS (DEFICIT)	(\$863)	(\$1,109)	\$0	\$0	(\$986)

TOTAL PARTICIPANTS	725	686			706
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PLAN I PART TIME SECOND QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,519	90	\$241,287
SAFEWAY	\$1,529	27	31,103
TOTAL		117	\$272,390

AVG. MONTHLY CONTRIBUTIONS¹ \$776

PLAN I = TIER I

¹CONTRIBUTION AMOUNTS ARE NET OF RETIREE STIPEND INCOME.

PLAN I
PART TIME
SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$911		61 PART
OPTICAL BENEFIT 12	\$6.95	1,015		49 PART
TOTAL OPTICAL		\$1,926	\$5.49	
DENTAL INDIVIDUAL	\$28.62	\$4,837		54 PART
DENTAL FAMILY	\$56.72	9,131		57 PART
TOTAL DENTAL		\$13,968	\$39.79	
DRUG	\$.80/SCRIPT	\$32,800	\$93.45	640 SCRIPTS
HMO KAISER	\$1,600.42	\$4,801		1 PART
HOSPITAL		4,333		
SURGICAL		5,149		
DIAGNOSTIC		3,212		
MAJOR MEDICAL		161,686		
MEDICAL ADMINISTRATION ¹	\$13.75	4,511		109 PART
TOTAL MEDICAL		\$183,692	\$523.34	
BEHAVIORAL HEALTH	\$2.59	\$849	\$2.42	109 PART
BEHAVIORAL HEALTH		\$912	\$2.60	
E A P	\$.67	\$220	\$0.63	109 PART
UTILIZATION MANAGEMENT	\$2.35	\$771	\$2.20	109 PART
DISEASE MANAGEMENT	\$2.06	\$1,251	\$3.56	118 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$1,570	\$4.47	26 PART
P P O CAREFIRST NETWORK	\$3.88	\$1,009	\$2.87	87 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$97	\$0.28	
LIFE-AD&D	\$.215/.018/1000	\$575	\$1.64	118 PART
A & S		\$10,414	\$29.67	
SUB TOTAL		\$250,054	\$712.41	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$5,313	\$15.14	132 PART
MISCELLANEOUS		\$2,231	\$6.36	
SUB TOTAL		\$7,544	\$21.50	

TOTAL

\$257,598 \$733.91

¹RATE CHANGE EFFECTIVE APRIL 2018

**PLAN I
PART TIME
SECOND QUARTER 2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286			\$493,801
EMPLOYER CONTR - RETIREE	210,746	70,104			280,850
MISC. INCOME-DENTAL	0	0			0
-RETIREE	196,904	195,572			392,476
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	2,611	1,741			4,352

TOTAL	\$701,776	\$469,703	\$0	\$0	\$1,171,479
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EXPENSES

MEDICAL	\$310,023	\$183,692			\$493,715
RETIREE	749,354	672,865			1,422,219
A & S	30,075	10,414			40,489
DENTAL	14,879	13,968			28,847
DRUG	90,639	32,800			123,439
BEHAVIORAL HEALTH	12,186	1,761			13,947
OPTICAL	2,054	1,926			3,980
LIFE & AD & D	573	575			1,148
UTILIZATION MANAGEMENT	820	771			1,591
DISEASE MANAGEMENT	1,254	1,251			2,505
E.A.P.	233	220			453
P.P.O.	2,719	2,676			5,395
OPERATING EXPENSE	7,192	7,544			14,736

TOTAL EXPENSE	\$1,222,001	\$930,463	\$0	\$0	\$2,152,464
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SURPLUS (DEFICIT)	(\$520,225)	(\$460,760)	\$0	\$0	(\$980,985)
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AVERAGE INCOME	\$1,799	\$1,338			\$1,569
AVERAGE EXPENSE	\$3,133	\$2,651			\$2,892
SURPLUS (DEFICIT)	(\$1,334)	(\$1,313)			(\$1,323)

TOTAL PARTICIPANTS	130	117			124
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PLAN I
PART TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	127	143	141	135	137
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PLAN I
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$291,515	\$202,286			\$493,801
MISC. INCOME-DENTAL	0	0			0
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	2,611	1,741			4,352

TOTAL	\$294,126	\$204,027	\$0	\$0	\$498,153
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EXPENSES

MEDICAL	\$310,023	\$183,692			\$493,715
A & S	30,075	10,414			40,489
DENTAL	14,879	13,968			28,847
DRUG	90,639	32,800			123,439
BEHAVIORAL HEALTH	12,186	1,761			13,947
OPTICAL	2,054	1,926			3,980
LIFE & AD & D	573	575			1,148
UTILIZATION MANAGEMENT	820	771			1,591
DISEASE MANAGEMENT	1,254	1,251			2,505
E.A.P.	233	220			453
P.P.O.	2,719	2,676			5,395
OPERATING EXPENSE	7,192	7,544			14,736

TOTAL EXPENSE	\$472,647	\$257,598	\$0	\$0	\$730,245
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SURPLUS (DEFICIT)	(\$178,521)	(\$53,571)	\$0	\$0	(\$232,092)
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AVERAGE INCOME	\$754	\$581			\$668
AVERAGE EXPENSE	\$1,212	\$734			\$973
SURPLUS (DEFICIT)	(\$458)	(\$153)	\$0	\$0	(\$305)

TOTAL PARTICIPANTS	130	117			124
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PLAN X FULL TIME SECOND QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$862	65	\$168,090
GIANT	\$1,082	2,752	8,931,910
LOCAL 400 STAFF TEMPS	\$1,092	1	4,368
LOCAL 400 STAFF TEMPS	\$1,082	1	2,164
SAFEWAY	\$1,092	1,759	5,762,484
SAFEWAY DELAWARE	\$1,092	70	230,412
TOTAL		4.648	\$15,099,428

AVG. MONTHLY CONTRIBUTIONS \$1,083

PLAN X = TIER II

PLAN X
FULL TIME
SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$68,142	\$4.89	4,589 PART
DENTAL FAMILY	\$59.76	\$437,682		2,441 PART
DENTAL INDIVIDUAL	\$29.04	187,047		2,147 PART
TOTAL DENTAL		\$624,729	\$44.80	
DRUG	\$.80/SCRIPT	\$1,855,685	\$133.08	24,923 SCRIPTS
HMO KAISER	\$1,067.02	\$239,012		75 PART
MEDICAL INDIVIDUAL		3,729,330		
MEDICAL FAMILY		4,277,307		
MEDICAL ADMINISTRATION ¹	\$13.75	186,340		4,517 PART
TOTAL MEDICAL		\$8,431,989	\$604.70	
BEHAVIORAL HEALTH	\$2.59	\$35,069	\$2.51	4,513 PART
BEHAVIORAL HEALTH		\$230,352	\$16.52	
E A P	\$0.67	\$9,071	\$0.65	4,513 PART
UTILIZATION MANAGEMENT	\$2.35	\$32,214	\$2.31	4,509 PART
DISEASE MANAGEMENT	\$2.06	\$55,965	\$4.01	4,539 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$60,091	\$4.31	1,011 PART
P P O CAREFIRST NETWORK	\$3.88	\$40,713	\$2.92	3,498 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G HRGI		\$3,453	\$0.25	
LIFE-AD&D	\$.215/.018/1000	\$23,476	\$1.68	4,596 PART
A & S		\$825,122	\$59.17	
SUB TOTAL		\$12,296,071	\$881.80	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$190,610	\$13.67	4,721 PART
MISCELLANEOUS		\$88,639	\$6.36	
SUB TOTAL		\$279,249	\$20.03	

TOTAL	\$12,575,320	\$901.83
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN X
FULL TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428			\$28,875,460
MISC. INCOME-LOA	0	0			0
-COBRA	32,708	31,926			64,634
-HMO COPAY	141,257	110,377			251,634

TOTAL INCOME	\$13,949,997	\$15,241,731	\$0	\$0	\$29,191,728
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989			\$17,489,165
A & S	968,381	825,122			1,793,503
DENTAL	625,317	624,729			1,250,046
DRUG	3,365,562	1,855,685			5,221,247
BEHAVIORAL HEALTH	247,206	265,421			512,627
OPTICAL	68,255	68,142			136,397
LIFE & AD & D	23,520	23,476			46,996
UTILIZATION MANAGEMENT	33,228	32,214			65,442
DISEASE MANAGEMENT	55,648	55,965			111,613
E.A.P.	9,086	9,071			18,157
P.P.O.	103,797	104,257			208,054
OPERATING EXPENSE	247,676	279,249			526,925

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$0	\$0	\$27,380,172
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$0	\$0	\$1,811,556
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AVERAGE INCOME	\$1,001	\$1,093			\$1,047
AVERAGE EXPENSE	\$1,063	\$902			\$983
SURPLUS (DEFICIT)	(\$62)	\$191	\$0	\$0	\$64

TOTAL PARTICIPANTS	4,644	4,648			4,646
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PLAN X
FULL TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	4,786	4,738	4,711	4,643	4,720
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PLAN X
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$13,776,032	\$15,099,428			\$28,875,460
MISC. INCOME-LOA	0	0			0
-COBRA	32,708	31,926			64,634
-HMO COPAY	141,257	110,377			251,634

TOTAL INCOME	\$13,949,997	\$15,241,731	\$0	\$0	\$29,191,728
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EXPENSES

MEDICAL	\$9,057,176	\$8,431,989			\$17,489,165
A & S	968,381	825,122			1,793,503
DENTAL	625,317	624,729			1,250,046
DRUG	3,365,562	1,855,685			5,221,247
BEHAVIORAL HEALTH	247,206	265,421			512,627
OPTICAL	68,255	68,142			136,397
LIFE & AD & D	23,520	23,476			46,996
UTILIZATION MANAGEMENT	33,228	32,214			65,442
DISEASE MANAGEMENT	55,648	55,965			111,613
E.A.P.	9,086	9,071			18,157
P.P.O.	103,797	104,257			208,054
OPERATING EXPENSE	247,676	279,249			526,925

TOTAL EXPENSE	\$14,804,852	\$12,575,320	\$0	\$0	\$27,380,172
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SURPLUS (DEFICIT)	(\$854,855)	\$2,666,411	\$0	\$0	\$1,811,556
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AVERAGE INCOME	\$1,001	\$1,093			\$1,047
AVERAGE EXPENSE	\$1,063	\$902			\$983
SURPLUS (DEFICIT)	(\$62)	\$191	\$0	\$0	\$64

TOTAL PARTICIPANTS	4,644	4,648			4,646
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PLAN X PART TIME SECOND QUARTER 2018

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$528	1	\$1,584
GIANT	\$748	2,329	5,227,024
SAFEWAY ¹	\$758	1,060	2,411,956
SAFEWAY DELAWARE	\$758	54	122,796
LOCAL 400 STAFF TEMPS	\$748	2	1,496
TOTAL		3,446	\$7,764,856

AVG. MONTHLY CONTRIBUTIONS \$751

PLAN X = TIER II

¹INCLUDE ADJUSTMENTS FOR 03/18-04/18 - \$498,006.00

PLAN X
PART TIME
SECOND QUARTER 2018

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$45,718	\$4.42	3,079 PART
DENTAL	\$29.04	\$268,127	\$25.94	3,078 PART
DRUG	\$.80/SCRIPT	\$768,406	\$74.33	10,806 SCRIPTS
HMO KAISER MEDICAL	\$768.52	\$19,213 4,891,762		8 PART
MEDICAL ADMINISTRATION ¹	\$13.75	125,936		3,053 PART
TOTAL MEDICAL		\$5,036,911	\$487.22	
BEHAVIORAL HEALTH	\$2.59	\$23,854	\$2.31	3,070 PART
BEHAVIORAL HEALTH		\$10,024	\$0.97	
E A P	\$0.67	\$6,171	\$0.60	3,070 PART
UTILIZATION MANAGEMENT	\$2.35	\$21,887	\$2.12	3,070 PART
DISEASE MANAGEMENT	\$2.06	\$19,212	\$1.86	3,103 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$35,794	\$3.46	602 PART
P P O CAREFIRST NETWORK	\$3.88	\$28,960	\$2.80	2,488 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$2,539	\$0.25	
LIFE-AD&D	\$.215/.018/1000	\$10,402	\$1.01	3,096 PART
A & S		\$249,074	\$24.09	
SUB TOTAL		\$6,527,079	\$631.38	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$139,305	\$13.48	3,444 PART
MISCELLANEOUS		\$65,716	\$6.36	
SUB TOTAL		\$205,021	\$19.84	

TOTAL	\$6,732,100	\$651.22
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¹RATE CHANGE EFFECTIVE APRIL 2018

**PLAN X
PART TIME
SECOND QUARTER 2018**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856			\$14,520,782
MISC. INCOME-LOA	0	0			0
-COBRA	17,415	21,270			38,685
-HMO COPAY	26,217	18,088			44,305

TOTAL INCOME	\$6,799,558	\$7,804,214	\$0	\$0	\$14,603,772
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911			\$8,119,595
A & S	221,766	249,074			470,840
DENTAL	275,154	268,127			543,281
DRUG	1,461,307	768,406			2,229,713
BEHAVIORAL HEALTH	124,569	33,878			158,447
OPTICAL	46,911	45,718			92,629
LIFE & AD & D	10,831	10,402			21,233
UTILIZATION MANAGEMENT	22,448	21,887			44,335
DISEASE MANAGEMENT	19,437	19,212			38,649
E.A.P.	6,320	6,171			12,491
P.P.O.	68,323	67,293			135,616
OPERATING EXPENSES	184,046	205,021			389,067

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$0	\$0	\$12,255,896
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$0	\$0	\$2,347,876
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AVERAGE INCOME	\$664	\$755			\$710
AVERAGE EXPENSE	\$539	\$651			\$595
SURPLUS (DEFICIT)	\$125	\$104	\$0	\$0	\$115

TOTAL PARTICIPANTS	3,414	3,446			3,430
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PLAN X
PART TIME
2017

INDIVIDUAL
QUARTERLY RECAPS

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

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

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

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

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

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,755,926	\$7,764,856			\$14,520,782
MISC. INCOME-LOA	0	0			0
-COBRA	17,415	21,270			38,685
-HMO COPAY	26,217	18,088			44,305

TOTAL INCOME	\$6,799,558	\$7,804,214	\$0	\$0	\$14,603,772
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EXPENSES

MEDICAL	\$3,082,684	\$5,036,911			\$8,119,595
A & S	221,766	249,074			470,840
DENTAL	275,154	268,127			543,281
DRUG	1,461,307	768,406			2,229,713
BEHAVIORAL HEALTH	124,569	33,878			158,447
OPTICAL	46,911	45,718			92,629
LIFE & AD & D	10,831	10,402			21,233
UTILIZATION MANAGEMENT	22,448	21,887			44,335
DISEASE MANAGEMENT	19,437	19,212			38,649
E.A.P.	6,320	6,171			12,491
P.P.O.	68,323	67,293			135,616
OPERATING EXPENSES	184,046	205,021			389,067

TOTAL EXPENSE	\$5,523,796	\$6,732,100	\$0	\$0	\$12,255,896
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SURPLUS (DEFICIT)	\$1,275,762	\$1,072,114	\$0	\$0	\$2,347,876
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AVERAGE INCOME	\$664	\$755			\$710
AVERAGE EXPENSE	\$539	\$651			\$595
SURPLUS (DEFICIT)	\$125	\$104	\$0	\$0	\$115

TOTAL PARTICIPANTS	3,414	3,446			3,430
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PLAN X PART TIME SECOND QUARTER 2018

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,204	1	\$3,612
GIANT	\$1,424	721	3,077,264
SAFEWAY	\$1,434	213	918,272
SAFEWAY DELAWARE	\$1,434	8	35,850
TOTAL		943	\$4,034,998

AVG. MONTHLY CONTRIBUTIONS \$1,426

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2018

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$14,206	\$5.02	957 PART
DENTAL	\$59.76	\$171,391	\$60.58	956 PART
DRUG	\$.80/SCRIPT	\$594,269	\$210.06	7,559 SCRIPTS
HMO KAISER MEDICAL	\$1,339.61	\$122,849 1,533,809		31 PART
MEDICAL ADMINISTRATION ¹	\$13.75	37,772		916 PART
TOTAL MEDICAL		\$1,694,430	\$598.95	
BEHAVIORAL HEALTH	\$2.59	\$7,141	\$2.52	919 PART
BEHAVIORAL HEALTH		\$12,900	\$4.56	
E A P	\$.67	\$1,847	\$0.65	919 PART
UTILIZATION MANAGEMENT	\$2.35	\$6,533	\$2.31	918 PART
DISEASE MANAGEMENT	\$2.06	\$16,007	\$5.66	926 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$12,542	\$4.43	211 PART
P P O CAREFIRST NETWORK	\$3.88	\$8,346	\$2.95	717 PART
P P O AA, LLC		\$0	\$0.00	
P P O A & G, HRGI		\$716	\$0.25	
LIFE-AD&D	\$.215/.018/1000	\$3,350	\$1.18	997 PART
A & S		\$56,549	\$19.99	
SUB TOTAL		\$2,600,227	\$919.11	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$39,088	\$13.82	969 PART
MISCELLANEOUS		\$17,983	\$6.36	
SUB TOTAL		\$57,071	\$20.18	

TOTAL	\$2,657,298	\$939.29
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN X
PART TIME
SECOND QUARTER 2018

DEPENDENT
QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998			\$7,829,750
MISC. INCOME -LOA	0	0			0
-COBRA	7,734	6,629			14,363
-HMO COPAY	64,588	50,300			114,888
-DEP. COPAY	0	0			0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$0	\$0	\$7,959,001
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430			\$3,318,372
A & S	66,184	56,549			122,733
DENTAL	175,873	171,391			347,264
DRUG	1,092,725	594,269			1,686,994
BEHAVIORAL HEALTH	96,789	20,041			116,830
OPTICAL	14,583	14,206			28,789
LIFE & AD & D	3,214	3,350			6,564
UTILIZATION MANAGEMENT	6,768	6,533			13,301
DISEASE MANAGEMENT	16,306	16,007			32,313
E.A.P.	1,895	1,847			3,742
P.P.O.	21,868	21,604			43,472
OPERATING EXPENSE	51,067	57,071			108,138

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$0	\$0	\$5,828,512
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$0	\$0	\$2,130,489
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AVERAGE INCOME	\$1,337	\$1,446			\$1,392
AVERAGE EXPENSE	\$1,097	\$939			\$1,018
SURPLUS (DEFICIT)	\$240	\$507	\$0	\$0	\$374

TOTAL PARTICIPANTS	964	943			954
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**PLAN X
PART TIME
2017**

**DEPENDENT
QUARTERLY RECAPS**

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

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

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

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

TOTAL PARTICIPANTS	1,005	1,035	990	962	998
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**PLAN X
PART TIME
2018**

**DEPENDENT
QUARTERLY RECAPS - ACTIVE**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,794,752	\$4,034,998			\$7,829,750
MISC. INCOME -LOA	0	0			0
-COBRA	7,734	6,629			14,363
-HMO COPAY	64,588	50,300			114,888
-DEP. COPAY	0	0			0

TOTAL INCOME	\$3,867,074	\$4,091,927	\$0	\$0	\$7,959,001
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EXPENSES

MEDICAL	\$1,623,942	\$1,694,430			\$3,318,372
A & S	66,184	56,549			122,733
DENTAL	175,873	171,391			347,264
DRUG	1,092,725	594,269			1,686,994
BEHAVIORAL HEALTH	96,789	20,041			116,830
OPTICAL	14,583	14,206			28,789
LIFE & AD & D	3,214	3,350			6,564
UTILIZATION MANAGEMENT	6,768	6,533			13,301
DISEASE MANAGEMENT	16,306	16,007			32,313
E.A.P.	1,895	1,847			3,742
P.P.O.	21,868	21,604			43,472
OPERATING EXPENSE	51,067	57,071			108,138

TOTAL EXPENSE	\$3,171,214	\$2,657,298	\$0	\$0	\$5,828,512
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SURPLUS (DEFICIT)	\$695,860	\$1,434,629	\$0	\$0	\$2,130,489
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AVERAGE INCOME	\$1,337	\$1,446			\$1,392
AVERAGE EXPENSE	\$1,097	\$939			\$1,018
SURPLUS (DEFICIT)	\$240	\$507	\$0	\$0	\$374

TOTAL PARTICIPANTS	964	943			954
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PLAN XX FULL TIME SECOND QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334	67	\$67,468
GIANT	\$334	275	275,550
SAFEWAY	\$334	179	180,027
SAFEWAY DELAWARE	\$334	1	1,336
TOTAL		522	\$524,381

AVG. MONTHLY CONTRIBUTIONS \$335

PLAN XX
FULL TIME
SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,980	\$3.82	403 PART
DENTAL FAMILY	\$35.23	\$12,330		117 PART
DENTAL INDIVIDUAL	\$17.11	14,680		286 PART
TOTAL DENTAL		\$27,010	\$17.25	
DRUG	\$.80/SCRIPT	\$42,220	\$26.96	1,056 SCRIPTS
HMO KAISER	\$669.36	\$2,008		1 PART
MEDICAL INDIVIDUAL		433,772		
MEDICAL FAMILY		170,404		
MEDICAL ADMINISTRATION ¹	\$13.75	16,954		411 PART
TOTAL MEDICAL		\$623,138	\$397.92	
BEHAVIORAL HEALTH	\$2.59	\$3,165	\$2.02	407 PART
BEHAVIORAL HEALTH		\$50,636	\$32.33	
UTILIZATION MANAGEMENT	\$2.35	\$2,865	\$1.83	406 PART
DISEASE MANAGEMENT	\$2.06	\$4,003	\$2.56	419 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$5,141	\$3.28	86 PART
P P O CAREFIRST NETWORK	\$3.88	\$3,760	\$2.40	323 PART
LIFE-AD&D	\$.215/.018/1000	\$1,438	\$0.92	412 PART
A & S		\$31,651	\$20.21	
SUB TOTAL		\$801,007	\$511.50	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$21,203	\$13.54	525 PART
MISCELLANEOUS		\$9,954	\$6.36	
SUB TOTAL		\$31,157	\$19.90	

TOTAL	\$832,164	\$531.40
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN XX
FULL TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381			\$1,025,478
MISC. INCOME -LOA	0	0			0
-COBRA	1,304	978			2,282

TOTAL INCOME	\$502,401	\$525,359	\$0	\$0	\$1,027,760
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EXPENSES

MEDICAL	\$311,456	\$623,138			\$934,594
A & S	20,823	31,651			52,474
DENTAL	27,929	27,010			54,939
DRUG	150,551	42,220			192,771
BEHAVIORAL HEALTH	75,129	53,801			128,930
OPTICAL	6,103	5,980			12,083
LIFE & AD & D	1,466	1,438			2,904
UTILIZATION MANAGEMENT	3,125	2,865			5,990
DISEASE MANAGEMENT	3,992	4,003			7,995
P.P.O.	9,323	8,901			18,224
OPERATING EXPENSE	31,807	31,157			62,964

TOTAL EXPENSE	\$641,704	\$832,164	\$0	\$0	\$1,473,868
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	\$0	\$0	(\$446,108)
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AVERAGE INCOME	\$320	\$335			\$328
AVERAGE EXPENSE	\$408	\$531			\$470
SURPLUS (DEFICIT)	(\$88)	(\$196)	\$0	\$0	(\$142)

TOTAL PARTICIPANTS	524	522			523
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PLAN XX
FULL TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	617	651	616	630	629
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PLAN XX
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$501,097	\$524,381			\$1,025,478
MISC. INCOME -LOA	0	0			0
-COBRA	1,304	978			2,282

TOTAL INCOME	\$502,401	\$525,359	\$0	\$0	\$1,027,760
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EXPENSES

MEDICAL	\$311,456	\$623,138			\$934,594
A & S	20,823	31,651			52,474
DENTAL	27,929	27,010			54,939
DRUG	150,551	42,220			192,771
BEHAVIORAL HEALTH	75,129	53,801			128,930
OPTICAL	6,103	5,980			12,083
LIFE & AD & D	1,466	1,438			2,904
UTILIZATION MANAGEMENT	3,125	2,865			5,990
DISEASE MANAGEMENT	3,992	4,003			7,995
P.P.O.	9,323	8,901			18,224
OPERATING EXPENSE	31,807	31,157			62,964

TOTAL EXPENSE	\$641,704	\$832,164	\$0	\$0	\$1,473,868
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SURPLUS (DEFICIT)	(\$139,303)	(\$306,805)	\$0	\$0	(\$446,108)
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AVERAGE INCOME	\$320	\$335			\$328
AVERAGE EXPENSE	\$408	\$531			\$470
SURPLUS (DEFICIT)	(\$88)	(\$196)	\$0	\$0	(\$142)

TOTAL PARTICIPANTS	524	522			523
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PLAN XX PART TIME SECOND QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	2	\$768
GIANT	\$128.00	992	381,056
GIANT ¹	\$245.05	5	3,675
GIANT ²	\$362.10	3	3,258
GIANT ³	\$479.15	1	1,437
SAFEWAY ⁴	\$128.00	387	148,609
SAFEWAY ¹	\$245.05	2	1,470
SAFEWAY ²	\$362.10	1	1,086
SAFEWAY DELAWARE	\$128.00	12	4,480
TOTAL		1,405	\$545,839

AVG. MONTHLY CONTRIBUTIONS \$129

¹ PARTICIPANTS WITH ONE DEPENDENT CHILD

² PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³ PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

⁴ INCLUDE ADJUSTMENTS FOR 03/18-04/18 - (\$84,096.00)

PLAN XX PART TIME SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$11,459	\$2.72	772 PART
DENTAL FAMILY	\$35.23	\$1,974		19 PART
DENTAL INDIVIDUAL	\$17.11	38,617		752 PART
DENTAL		\$40,591	\$9.63	
DRUG	\$.80/SCRIPT	\$76,734	\$18.20	1,448 SCRIPTS
HMO KAISER	\$329.25	(\$2,963)		0 PART
MEDICAL		610,921		
MEDICAL ADMINISTRATION ¹	\$13.75	31,433		762 PART
TOTAL MEDICAL		\$639,391	\$151.69	
BEHAVIORAL HEALTH	\$2.59	\$5,999	\$1.42	772 PART
BEHAVIORAL HEALTH		\$904	\$0.21	
UTILIZATION MANAGEMENT	\$2.35	\$5,445	\$1.29	772 PART
DISEASE MANAGEMENT	\$2.06	\$5,031	\$1.19	789 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$8,358	\$1.98	141 PART
P P O CAREFIRST NETWORK	\$3.88	\$7,485	\$1.78	643 PART
LIFE-AD&D	\$.215/.018/1000	\$1,381	\$0.33	790 PART
A & S		\$14,454	\$3.43	
SUB TOTAL		\$817,232	\$193.87	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$57,839	\$13.72	1,432 PART
MISCELLANEOUS		\$26,794	\$6.36	
SUB TOTAL		\$84,633	\$20.08	

TOTAL	\$901,865	\$213.95
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN XX
PART TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839			\$1,062,860
MISC. INCOME -LOA	0	0			0
-COBRA	1,229	1,665			2,894

TOTAL INCOME	\$518,250	\$547,504	\$0	\$0	\$1,065,754
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EXPENSES

MEDICAL	\$428,606	\$639,391			\$1,067,997
A & S	4,743	14,454			19,197
DENTAL	43,017	40,591			83,608
DRUG	140,430	76,734			217,164
BEHAVIORAL HEALTH	33,961	6,903			40,864
OPTICAL	12,167	11,459			23,626
LIFE & AD & D	1,415	1,381			2,796
UTILIZATION MANAGEMENT	5,743	5,445			11,188
DISEASE MANAGEMENT	4,968	5,031			9,999
P.P.O.	16,363	15,843			32,206
OPERATING EXPENSE	124,451	84,633			209,084

TOTAL EXPENSE	\$815,864	\$901,865	\$0	\$0	\$1,717,729
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	\$0	\$0	(\$651,975)
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AVERAGE INCOME	\$121	\$130			\$126
AVERAGE EXPENSE	\$190	\$214			\$202
SURPLUS (DEFICIT)	(\$69)	(\$84)	\$0	\$0	(\$76)

TOTAL PARTICIPANTS	1,430	1,405			1,418
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PLAN XX
PART TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	3,518	3,510	3,320	2,688	3,259
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PLAN XX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$517,021	\$545,839			\$1,062,860
MISC. INCOME -LOA	0	0			0
-COBRA	1,229	1,665			2,894

TOTAL INCOME	\$518,250	\$547,504	\$0	\$0	\$1,065,754
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EXPENSES

MEDICAL	\$428,606	\$639,391			\$1,067,997
A & S	4,743	14,454			19,197
DENTAL	43,017	40,591			83,608
DRUG	140,430	76,734			217,164
BEHAVIORAL HEALTH	33,961	6,903			40,864
OPTICAL	12,167	11,459			23,626
LIFE & AD & D	1,415	1,381			2,796
UTILIZATION MANAGEMENT	5,743	5,445			11,188
DISEASE MANAGEMENT	4,968	5,031			9,999
P.P.O.	16,363	15,843			32,206
OPERATING EXPENSE	124,451	84,633			209,084

TOTAL EXPENSE	\$815,864	\$901,865	\$0	\$0	\$1,717,729
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SURPLUS (DEFICIT)	(\$297,614)	(\$354,361)	\$0	\$0	(\$651,975)
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AVERAGE INCOME	\$121	\$130			\$126
AVERAGE EXPENSE	\$190	\$214			\$202
SURPLUS (DEFICIT)	(\$69)	(\$84)	\$0	\$0	(\$76)

TOTAL PARTICIPANTS	1,430	1,405			1,418
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PLAN XXX FULL TIME SECOND QUARTER 2018

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$593.00	271	\$483,295
LOCAL 400 STAFF TEMPS	\$593.00	0	0
SAFEWAY	\$593.00	161	287,605
SAFEWAY DELAWARE	\$593.00	10	17,197
TOTAL		442	\$788,097

AVG. MONTHLY CONTRIBUTIONS \$594

PLAN XXX
FULL TIME
SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$3,410	\$2.57	230 PART
DENTAL FAMILY	\$35.23	\$9,406		89 PART
DENTAL INDIVIDUAL	\$17.11	7,323		143 PART
TOTAL DENTAL		\$16,729	\$12.62	
DRUG	\$.80/SCRIPT	\$39,650	\$29.90	701 SCRIPTS
MEDICAL INDIVIDUAL		\$295,623		
MEDICAL FAMILY		81,961		
MEDICAL ADMINISTRATION ¹	\$13.75	10,190		247 PART
TOTAL MEDICAL		\$387,774	\$292.44	
BEHAVIORAL HEALTH	\$2.59	\$1,888	\$1.42	243 PART
BEHAVIORAL HEALTH		\$343	\$0.26	
UTILIZATION MANAGEMENT	\$2.35	\$1,710	\$1.29	243 PART
DISEASE MANAGEMENT	\$2.06	\$2,485	\$1.87	241 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$3,294	\$2.48	55 PART
P P O CAREFIRST NETWORK	\$3.88	\$2,122	\$1.60	182 PART
LIFE-AD&D	\$.215/.018/1000	\$807	\$0.61	231 PART
A & S		\$19,137	\$14.43	
SUB TOTAL		\$479,349	\$361.49	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$16,029	\$12.09	391 PART
MISCELLANEOUS		\$8,429	\$6.36	
SUB TOTAL		\$24,458	\$18.45	

TOTAL	\$503,807	\$379.94
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN XXX
FULL TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097			\$1,358,389
MISC. INCOME -LOA	0	0			0
-COBRA	2,697	2,716			5,413

TOTAL INCOME	\$572,989	\$790,813	\$0	\$0	\$1,363,802
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EXPENSES

MEDICAL	\$114,362	\$387,774			\$502,136
A & S	7,550	19,137			26,687
DENTAL	14,878	16,729			31,607
DRUG	62,599	39,650			102,249
BEHAVIORAL HEALTH	1,713	2,231			3,944
OPTICAL	3,069	3,410			6,479
LIFE & AD & D	683	807			1,490
UTILIZATION MANAGEMENT	1,554	1,710			3,264
DISEASE MANAGEMENT	1,958	2,485			4,443
P.P.O.	4,601	5,416			10,017
OPERATING EXPENSE	16,325	24,458			40,783

TOTAL EXPENSE	\$229,292	\$503,907	\$0	\$0	\$733,099
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$0	\$0	\$630,703
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AVERAGE INCOME	\$491	\$596			\$544
AVERAGE EXPENSE	\$196	\$380			\$288
SURPLUS (DEFICIT)	\$295	\$216	\$0	\$0	\$256

TOTAL PARTICIPANTS	389	442			416
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PLAN XXX
FULL TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	177	201	235	275	222
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PLAN XXX
FULL TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$570,292	\$788,097			\$1,358,389
MISC. INCOME -LOA	0	0			0
-COBRA	2,697	2,716			5,413

TOTAL INCOME	\$572,989	\$790,813	\$0	\$0	\$1,363,802
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EXPENSES

MEDICAL	\$114,362	\$387,774			\$502,136
A & S	7,550	19,137			26,687
DENTAL	14,878	16,729			31,607
DRUG	62,599	39,650			102,249
BEHAVIORAL HEALTH	1,713	2,231			3,944
OPTICAL	3,069	3,410			6,479
LIFE & AD & D	683	807			1,490
UTILIZATION MANAGEMENT	1,554	1,710			3,264
DISEASE MANAGEMENT	1,958	2,485			4,443
P.P.O.	4,601	5,416			10,017
OPERATING EXPENSE	16,325	24,458			40,783

TOTAL EXPENSE	\$229,292	\$503,807	\$0	\$0	\$733,099
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SURPLUS (DEFICIT)	\$343,697	\$287,006	\$0	\$0	\$630,703
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AVERAGE INCOME	\$491	\$596			\$544
AVERAGE EXPENSE	\$196	\$380			\$288
SURPLUS (DEFICIT)	\$295	\$216	\$0	\$0	\$256

TOTAL PARTICIPANTS	389	442			416
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PLAN XXX PART TIME SECOND QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$128.00	1,262	\$484,736
GIANT ¹	\$243.34	22	16,061
GIANT ²	\$358.68	8	8,967
GIANT ³	\$474.02	2	3,323
LOCAL 27 STAFF TEMPS	\$128.00	0	0
LOCAL 400 STAFF TEMPS	\$128.00	0	0
SAFEWAY	\$128.00	813	312,333
SAFEWAY ¹	\$243.34	9	6,570
SAFEWAY ²	\$358.68	5	5,379
SAFEWAY ³	\$474.02	1	1,422
SAFEWAY DELAWARE	\$128.00	24	9,344
TOTAL		2,146	\$848,135

AVG. MONTHLY CONTRIBUTIONS

\$132

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,723	\$0.89	385 PART
DENTAL FAMILY	\$35.23	\$2,994		28 PART
DENTAL INDIVIDUAL	\$17.11	18,428		359 PART
DENTAL		\$21,422	\$3.33	
DRUG	\$.80/SCRIPT	\$97,100	\$15.08	1,301 SCRIPTS
MEDICAL INDIVIDUAL		\$303,134		0 PART
MEDICAL FAMILY		\$1,745		
MEDICAL ADMINISTRATION ¹	\$13.75	28,200		684 PART
TOTAL MEDICAL		\$333,079	\$51.74	
BEHAVIORAL HEALTH	\$2.59	\$5,345	\$0.83	688 PART
BEHAVIORAL HEALTH		\$31	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$4,830	\$0.75	685 PART
DISEASE MANAGEMENT	\$2.06	\$4,600	\$0.71	688 PART
P P O CAREFIRST FLEXLINK	\$19.61	\$9,966	\$1.55	168 PART
P P O CAREFIRST NETWORK	\$3.88	\$6,026	\$0.94	518 PART
LIFE-AD&D	\$.215/.018/1000	\$1,072	\$0.17	613 PART
A & S		\$2,461	\$0.38	
SUB TOTAL		\$491,655	\$76.37	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$114,845	\$17.84	2,804 PART
MISCELLANEOUS		\$40,963	\$6.36	
SUB TOTAL		\$155,808	\$24.20	

TOTAL	\$647,463	\$100.57
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN XXX
PART TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135			\$1,877,980
MISC. INCOME -LOA	0	0			0
-COBRA	6,462	3,135			9,597

TOTAL INCOME	\$1,036,307	\$851,270	\$0	\$0	\$1,887,577
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EXPENSES

MEDICAL	\$375,909	\$333,079			\$708,988
A & S	2,710	2,461			5,171
DENTAL	18,582	21,422			40,004
DRUG	161,636	97,100			258,736
BEHAVIORAL HEALTH	11,623	5,376			16,999
OPTICAL	4,995	5,723			10,718
LIFE & AD & D	947	1,072			2,019
UTILIZATION MANAGEMENT	4,801	4,830			9,631
DISEASE MANAGEMENT	3,740	4,600			8,340
P.P.O.	14,733	15,992			30,725
OPERATING EXPENSE	97,670	155,808			253,478

TOTAL EXPENSE	\$697,346	\$647,463	\$0	\$0	\$1,344,809
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$0	\$0	\$542,768
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AVERAGE INCOME	\$123	\$132			\$128
AVERAGE EXPENSE	\$83	\$100			\$92
SURPLUS (DEFICIT)	\$40	\$32	\$0	\$0	\$36

TOTAL PARTICIPANTS	2,804	2,148			2,476
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PLAN XXX
PART TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	764	897	927	1,498	1,022
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PLAN XXX
PART TIME
2018

QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,029,845	\$848,135			\$1,877,980
MISC. INCOME -LOA	0	0			0
-COBRA	6,462	3,135			9,597

TOTAL INCOME	\$1,036,307	\$851,270	\$0	\$0	\$1,887,577
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EXPENSES

MEDICAL	\$375,909	\$333,079			\$708,988
A & S	2,710	2,461			5,171
DENTAL	18,582	21,422			40,004
DRUG	161,636	97,100			258,736
BEHAVIORAL HEALTH	11,623	5,376			16,999
OPTICAL	4,995	5,723			10,718
LIFE & AD & D	947	1,072			2,019
UTILIZATION MANAGEMENT	4,801	4,830			9,631
DISEASE MANAGEMENT	3,740	4,600			8,340
P.P.O.	14,733	15,992			30,725
OPERATING EXPENSE	97,670	155,808			253,478

TOTAL EXPENSE	\$697,346	\$647,463	\$0	\$0	\$1,344,809
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SURPLUS (DEFICIT)	\$338,961	\$203,807	\$0	\$0	\$542,768
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AVERAGE INCOME	\$123	\$132			\$128
AVERAGE EXPENSE	\$83	\$100			\$92
SURPLUS (DEFICIT)	\$40	\$32	\$0	\$0	\$36

TOTAL PARTICIPANTS	2,804	2,148			2,476
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PLAN XL PART TIME SECOND QUARTER 2018
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CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$24.00	1,022	\$73,608
LOCAL 27 STAFF TEMPS	\$24.00	0	0
LOCAL 400 STAFF TEMPS	\$24.00	0	0
SAFEWAY	\$24.00	809	58,272
SAFEWAY DELAWARE	\$24.00	36	2,592
TOTAL		1,867	\$134,472

AVG. MONTHLY CONTRIBUTIONS \$24

PLAN XL PART TIME SECOND QUARTER 2018

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$2,920	\$0.52	197 PART
DENTAL	\$17.11	\$10,095	\$1.80	197 PART
LIFE-AD&D	\$.215/.018/1000	\$528	\$0.09	302 PART
A & S		\$3,508	\$0.63	
SUB TOTAL		\$17,051	\$3.04	

OPERATING EXPENSES

ADMINISTRATION ¹	\$13.42	\$65,542	\$11.70	1,628 PART
MISCELLANEOUS		\$35,603	\$6.36	
SUB TOTAL		\$101,145	\$18.06	

TOTAL	\$118,196	\$21.10
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¹RATE CHANGE EFFECTIVE APRIL 2018

PLAN XL
PART TIME
SECOND QUARTER 2018

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472			\$244,069
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0

TOTAL INCOME	\$109,597	\$134,472	\$0	\$0	\$244,069
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EXPENSES

A & S	\$1,615	\$3,508			\$5,123
DENTAL	8,983	10,095			19,078
OPTICAL	2,599	2,920			5,519
LIFE & AD & D	439	528			967
OPERATING EXPENSE	61,963	101,145			163,108

TOTAL EXPENSE	\$75,599	\$118,196	\$0	\$0	\$193,795
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$0	\$0	\$50,274
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AVERAGE INCOME	\$22	\$24			\$23
AVERAGE EXPENSE	\$15	\$21			\$18
SURPLUS (DEFICIT)	\$7	\$3	\$0	\$0	\$5

TOTAL PARTICIPANTS	1,626	1,867			1,747
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PLAN XL
PART TIME
2017

QUARTERLY RECAPS

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

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

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

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

TOTAL PARTICIPANTS	859	886	936	1,031	928
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PLAN XL PART TIME 2018 QUARTERLY RECAPS - ACTIVE

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$109,597	\$134,472			\$244,069
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0

TOTAL INCOME	\$109,597	\$134,472	\$0	\$0	\$244,069
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EXPENSES

A & S	\$1,615	\$3,508			\$5,123
DENTAL	8,983	10,095			19,078
OPTICAL	2,599	2,920			5,519
LIFE & AD & D	439	528			967
OPERATING EXPENSE	61,963	101,145			163,108

TOTAL EXPENSE	\$75,599	\$118,196	\$0	\$0	\$193,795
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SURPLUS (DEFICIT)	\$33,998	\$16,276	\$0	\$0	\$50,274
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AVERAGE INCOME	\$22	\$24			\$23
AVERAGE EXPENSE	\$15	\$21			\$18
SURPLUS (DEFICIT)	\$7	\$3	\$0	\$0	\$5

TOTAL PARTICIPANTS	1,626	1,867			1,747
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**ACTIVE PLANS
2018**

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046			\$60,215,197
EMPLOYEE CONTRIBUTIONS	333,743	273,510			607,253
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984			282,733
MISCELLANEOUS	6,371	0			6,371

TOTAL INCOME	\$29,479,014	\$31,632,540	\$0	\$0	\$61,111,554
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$0	\$0	\$36,609,907
A & S	1,564,755	1,443,654	0	0	3,008,409
DENTAL	1,303,769	1,287,503	0	0	2,591,272
DRUG	7,691,142	4,258,915	0	0	11,950,057
BEHAVIORAL HEALTH	819,379	565,937	0	0	1,385,316
OPTICAL	173,647	171,581	0	0	345,228
LIFE & AD & D	51,541	51,338	0	0	102,879
UTILIZATION REVIEW	83,686	81,180	0	0	164,866
DISEASE MANAGEMENT	115,775	116,905	0	0	232,680
E.A.P.	19,010	18,698	0	0	37,708
P.P.O.	258,848	258,667	0	0	517,515
OPERATING EXPENSE	861,976	989,241	0	0	1,851,217

TOTAL EXPENSE	\$29,996,384	\$28,800,670	\$0	\$0	\$58,797,054
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SURPLUS (DEFICIT)	(\$517,370)	\$2,831,870	\$0	\$0	\$2,314,500
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TOTAL PARTICIPANTS	16,650	16,224	0	0	16,437
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FUND RESERVE	\$19,037,532	\$12,967,773		
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FELRA & UFCW
RETIREE HEALTH PLAN
SECOND QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
SECOND QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$855,623
RETIREE COPAYMENTS	\$928,042
INTEREST AND DIVIDENDS	\$27,528
TOTAL INCOME	\$1,811,193

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$43,189	\$4.77	2,908 RET
DENTAL	\$28.80	\$251,280		2,908 RET
TOTAL DENTAL		\$251,280	\$27.75	
DRUG	\$.80/1.25/SCRIPT	\$657,820		16,997 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,237		
TOTAL DRUG		\$661,057	\$73.01	
HMO CIGNA		\$0		
HMO KAISER	\$246.32	1,512,409		1,542 RET
HMO WELL CARE CHOICE	\$40.60	0		
HOSPITAL		441,261		
SURGICAL		264,306		
DIAGNOSTIC		87,101		
MAJOR MEDICAL		165,022		
MEDICAL ADMINISTRATION ¹	\$13.75	57,515		1,394 RET
TOTAL MEDICAL		\$2,527,614	\$279.17	
BEHAVIORAL HEALTH	\$2.59	\$10,805	\$1.19	1,391 RET
BEHAVIORAL HEALTH		\$31	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$208	\$0.02	4 RET
DISEASE MANAGEMENT	\$2.06	\$109	\$0.01	1 RET
P P O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P P O CAREFIRST NETWORK	\$3.88	\$31	\$0.00	3 RET
P P O AA LLC		\$0	\$0.00	
P P O A & G, HRG		\$2,239	\$0.25	
ADMINISTRATION ¹	\$6.41	\$58,030	\$6.41	3,018 RET

TOTAL EXPENSES	\$3,554,693	\$392.60
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SURPLUS (DEFICIT)	(\$1,743,400)
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RETIREES 3,018

AVERAGE COST PER RETIREE \$392.60

¹ RATE CHANGE EFFECTIVE APRIL 2018

**PART TIME RETIREES
SECOND QUARTER 2018**

INCOME

EMPLOYER CONTRIBUTIONS	\$70,104
RETIREE COPAYMENTS	\$195,572
INTEREST AND DIVIDENDS	\$5,801

TOTAL INCOME	\$271,477
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EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,474	\$4.97	638 RET
DENTAL	\$28.80	\$55,124	\$28.89	638 RET
DRUG	\$.80/1.25/SCRIPT	\$122,532		2,277 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	506		
DRUG		\$123,038	\$64.49	
HMO CIGNA		\$0		
HMO KAISER	\$246.32	319,555		407 RET
WELL CARE CHOICE	\$40.60	0		
HOSPITAL		45,376		
SURGICAL		42,504		
DIAGNOSTIC		17,164		
MAJOR MEDICAL		35,228		
MEDICAL ADMINISTRATION ¹	\$13.75	10,642		258 RET
TOTAL MEDICAL		\$470,469	\$246.58	
BEHAVIORAL HEALTH	\$2.59	\$2,005	\$1.05	258 RET
BEHAVIORAL HEALTH		\$16	\$0.01	
UTILIZATION MANAGEMENT	\$2.35	\$6	\$0.00	1 RET
DISEASE MANAGEMENT	\$2.06	\$6	\$0.00	0 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$12	\$0.01	1 RET
P.P.O. AA, LLC		\$0	\$0.00	
P.P.O. A & G, HRGI		\$478	\$0.25	
ADMINISTRATION ¹	\$6.41	\$12,237	\$6.41	636 RET

TOTAL EXPENSES	\$672,865	\$352.65
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SURPLUS (DEFICIT)	(\$401,388)
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RETIREES 636

AVERAGE COST PER RETIREE \$352.65

¹RATE CHANGE EFFECTIVE APRIL 2018

SECOND QUARTER 2018
STIPEND
INCOME & EXPENSES

INCOME

GIANT	\$960,722
SAFEWAY	\$536,430
TOTAL INCOME	\$1,497,152

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,486,700
SUBTOTAL	\$1,486,700

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$10,346
POSTAGE	106
SUBTOTAL	\$10,452
TOTAL EXPENSES	\$1,497,152

SURPLUS (DEFICIT)	\$0
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<u>PARTICIPANTS</u>	<u>1,337</u>
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2018 RETIREES QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,678,278	\$925,727			\$2,604,005
RETIREE COPAYMENTS	1,120,392	1,123,614			2,244,006
STIPEND INCOME	1,533,234	1,497,152			3,030,386
INTEREST & DIVIDENDS	29,560	33,329			62,889

TOTAL INCOME	\$4,361,464	\$3,579,822	\$0	\$0	\$7,941,286
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EXPENSES

MEDICAL	\$2,834,342	\$2,998,083			\$5,832,425
DENTAL	306,835	306,404			613,239
DRUG	1,525,536	784,095			2,309,631
BEHAVIORAL HEALTH	12,997	12,857			25,854
OPTICAL	52,738	52,663			105,401
UTILIZATION MANAGEMENT	274	214			488
DISEASE MANAGEMENT	117	115			232
P.P.O.	1,906	2,760			4,666
ADMINISTRATION	68,165	70,267			138,432
STIPEND	1,533,234	1,497,152			3,030,386

TOTAL EXPENSES	\$6,336,144	\$5,724,610	\$0	\$0	\$12,060,754
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SURPLUS (DEFICIT)	(\$1,974,680)	(\$2,144,788)	\$0	\$0	(\$4,119,468)
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TOTAL PARTICIPANTS	3,653	3,654			3,654
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FUND RESERVE	\$6,162,661	\$5,988,595			
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2017 RETIREES QUARTERLY RECAPS

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

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

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

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

QUARTERLY RECAPS

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTR - ACTIVE	\$29,004,151	\$31,211,046	\$0	\$0	\$60,215,197
EMPLOYER CONTR - RETIREE	1,678,278	925,727	0	0	2,604,005
EMPLOYEE CONTRIBUTIONS	1,454,135	1,397,124	0	0	2,851,259
INTEREST & DIVIDENDS - ACTIVE	134,749	147,984	0	0	282,733
INTEREST & DIVIDENDS - RETIREE	29,560	33,329	0	0	62,889
STIPEND	1,533,234	1,497,152	0	0	3,030,386
MISCELLANEOUS	6,371	0	0	0	6,371

TOTAL INCOME	\$33,840,478	\$35,212,362	\$0	\$0	\$69,052,840
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EXPENSES

MEDICAL	\$17,052,856	\$19,557,051	\$0	\$0	\$36,609,907
RETIREES	4,802,910	4,227,458	0	0	9,030,368
STIPEND	1,533,234	1,497,152	0	0	3,030,386
A & S	1,564,755	1,443,654	0	0	3,008,409
DENTAL	1,303,769	1,287,503	0	0	2,591,272
DRUG	7,691,142	4,258,915	0	0	11,950,057
BEHAVIORAL HEALTH	819,379	565,937	0	0	1,385,316
OPTICAL	173,647	171,581	0	0	345,228
LIFE & AD & D	51,541	51,338	0	0	102,879
UTILIZATION REVIEW	83,686	81,180	0	0	164,866
DISEASE MANAGEMENT	115,775	116,905	0	0	232,680
E.A.P.	19,010	18,698	0	0	37,708
P.P.O.	258,848	258,667	0	0	517,515
OPERATING EXPENSE	861,976	989,241	0	0	1,851,217

TOTAL EXPENSE	\$36,332,528	\$34,525,280	\$0	\$0	\$70,857,808
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SURPLUS (DEFICIT)	(\$2,492,050)	\$687,082	\$0	\$0	(\$1,804,968)
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TOTAL PARTICIPANTS	16,650	16,224	0	0	16,437
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FUND RESERVE	\$25,200,193	\$18,956,368			
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**COMBINED FUND
2017**

QUARTERLY RECAPS

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

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

MEDICAL	\$16,778,204	\$18,630,624	\$16,045,178	\$16,321,724	\$67,775,730
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

\$137,810

COMBINED FUND SECOND QUARTER 2018
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MISCELLANEOUS

ACTUARIAL & CONSULTING	\$48,988
BONDING AND INS	56,378
CONFERENCE	1,965
EDUCATION FEES FOR RETIREE ASSISTANCE	10,447
FAIR HEALTH	20,591
INVESTMENT MANAGEMENT	17,730
IPS	10,000
LEGAL	107,147
MEETING	535
POSTAGE	17,008
PRINTING	17,590
TELEPHONE	1,015

TOTAL	\$309,394
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DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBF FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
SECOND QUARTER 2018**

QUARTERLY RECAPS

INCOME	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$33,840,478	\$35,212,362			\$69,052,840
Legal	890,793	884,904			1,775,697
Severance	3,741,652	40,297			3,781,949
Scholarship	1,175	1,652			2,827
Total Income	\$38,474,098	\$36,139,215	\$0	\$0	\$74,613,313

EXPENSES	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	\$36,332,528	\$34,525,280			\$70,857,808
Legal	883,160	875,234			1,758,394
Severance	982,625	1,098,938			2,081,563
Scholarship	11,214	13,449			24,663
Total Expenses	\$38,209,527	\$36,512,901	\$0	\$0	\$74,722,428

Surplus/(Deficit)	1Q2018	2Q2018	3Q2018	4Q2018	Total
Health	(\$2,492,050)	\$687,082	\$0	\$0	(\$1,804,968)
Legal	7,633	9,670	0	0	17,303
Severance	2,759,027	(1,058,641)	0	0	1,700,386
Scholarship	(10,039)	(11,797)	0	0	(21,836)
Total Surplus/(Deficit)	\$264,571	(\$373,686)	\$0	\$0	(\$109,115)

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

QUARTERLY RECAPS

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

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

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

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

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	862.00	02-01-18	10-29-20
	X	528.00	02-01-18	
	X	1,204.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
GIANT 27	I	1,626.00	02-01-18	10-26-19
	I	1,519.00	02-01-18	
	X	1,082.00	02-01-18	
	X	748.00	02-01-18	
	X	1,424.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
GIANT 400	I	1,626.00	02-01-18	10-26-19
	I	1,519.00	02-01-18	
	X	1,082.00	02-01-18	
	X	748.00	02-01-18	
	X	1,424.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
GIANT DELAWARE	X	1,082.00	02-01-18	10-26-19
	X	748.00	02-01-18	
	X	1,424.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
GIANT LEXINGTON PARK 400	XL	24.00	02-01-18	10-26-19
	X	1,082.00	02-01-18	
	X	748.00	02-01-18	
	X	1,424.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
GIANT VALLEY 400	XXX	128.00	02-01-18	10-26-19
	XL	24.00	02-01-18	
	I	1,626.00	02-01-18	
	I	1,519.00	02-01-18	
	X	1,082.00	02-01-18	
	X	748.00	02-01-18	
	X	1,424.00	02-01-18	
GIANT VALLEY 400	XX	334.00	02-01-18	10-26-19
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
	I	1,626.00	02-01-18	
	I	1,519.00	02-01-18	

CONTRACT INFORMATION SECOND QUARTER 2018

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	1,636.00	02-01-18	10-26-19
	I	1,529.00	02-01-18	
	X	1,092.00	02-01-18	
	X	758.00	02-01-18	
	X	1,434.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
SAFEWAY 400	I	1,636.00	02-01-18	10-26-19
	I	1,529.00	02-01-18	
	X	1,092.00	02-01-18	
	X	758.00	02-01-18	
	X	1,434.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
SAFEWAY CULPEPER	I	1,636.00	02-01-18	10-26-19
	I	1,529.00	02-01-18	
	X	1,092.00	02-01-18	
	X	758.00	02-01-18	
	X	1,434.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
	XL	24.00	02-01-18	
SAFEWAY DELAWARE	X	1,092.00	02-01-18	10-26-19
	X	758.00	02-01-18	
	X	1,434.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
SAFEWAY DOVER	X	1,092.00	02-01-18	10-26-19
	X	758.00	02-01-18	
	X	1,434.00	02-01-18	
	XX	334.00	02-01-18	
	XX	128.00	02-01-18	
	XXX	593.00	02-01-18	
	XXX	128.00	02-01-18	
STAFF 400	X	1,082.00	02-01-18	

Work Snapshot 2018 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	323	262			585
<i>Appeals</i>	130	126			256
<i>Participant Services Calls</i>	13,756	13,456			27,212
<i>COBRA Notices Mailed</i>	559	603			1162
<i>Pension Apps Received</i>	309	314			623
<i>Pension Estimates Received</i>	396	526			922
<i>Medical Claims Processed</i>	70,242	74,713			144,955
<i>Communications Mailings Sent to Participants</i>	58,049	95,613			153,662

SPECIAL PROJECTS:

Associated reviewed an Unclaimed Property publication from the State of Maryland and performed the painstaking process of filing claims with the State on behalf of our client Funds for checks to medical claims providers which have been turned over to the State's Unclaimed Property Division. The checks are made out to Associated Administrators, LLC. We are in the process of depositing \$33,748.65 in recoveries into the FELRA and UFCW VEBA Fund.

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

SEPTEMBER 25, 2018

1. **Associated Administrators, LLC**

06/04/18	Meeting Expenses - Regular Meeting	\$	534.91
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2. **Chartwell Investment Partners**

07/27/18	Investment Management Fee - 2Q18	\$	3,396.47
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3. **Cheiron**

05/17/18	Retainer Services - 04/18	\$	4,500.00
06/18/18	Retainer Services - 05/18		4,500.00
07/23/18	Retainer Services - 06/18		4,500.00
08/20/18	Retainer Services - 07/18		4,500.00

4. **Confidio (formerly Heritage Rx)**

04/24/18	Services rendered – 03/18	\$	800.00
08/13/18	Services rendered – 04/18,05/18,06/18		3,400.00

5. **International Foundation of Employee Benefit Plans**

08/01/18	M. Goble – Registration Fee and Hotel Deposit for attendance at the IFEBP's Annual Conference in New Orleans, Louisiana - October 14 – 17, 2018	\$	1,965.00
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6. **Investment Performance Services**

06/01/18	For investment consultant services rendered - 2Q18	\$	10,000.00
09/01/18	For investment consultant services rendered - 3Q18		10,000.00

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

05/31/18	Schedule C Response - 04/18	\$	120.00
06/01/18	Professional services rendered - 04/18		1,599.00
07/25/18	Professional services rendered – 05/18		3,255.00

07/25/18	Schedule C. Response – 05/18	140.50
07/25/18	Professional Services rendered – 06/18	11,395.00
08/29/18	Professional Services rendered – 07/18	1,105.00

8. **Segal Consulting**

05/31/18	For consulting services rendered for the period 04/30/18 related to the work-in-progress on the life insurance RFP.	\$ 7,500.00
06/18/18	For actuarial and consulting services rendered 06/01/18 – 08/31/18	16,750.00
06/30/18	For consulting services rendered through 05/01/18 related to completion of the life insurance RFP	7,500.00

9. **Segal Marco Advisers**

05/23/18	Proxy Voting Services rendered – 1Q18	\$ 187.50
08/20/18	Proxy Voting Services rendered – 2Q18	187.50

10. **Segal Select Insurance**

06/07/18	Renewal of Fiduciary Insurance through Chubb for the period 05/29/18 – 05/29/19	\$ 56,378.00
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11. **Segall, Bryant, Hamill**

07/20/18	Investment Management Fee for services rendered 04/01/18 - 06/30/18	\$ 2,957.30
07/20/18	Investment Management Fee (Illiquid) – for services rendered 04/01/18 – 06/30/18	11.04

12. **Slevin & Hart P.C.**

05/21/18	For subrogation services – 1Q18	\$ 20,084.75
08/21/18	For subrogation services – 2Q18	12,379.74
06/19/18	Professional Services rendered - 05/18	22,468.22
07/27/18	Professional Services rendered - 06/18	15,470.38
08/22/18	Professional Services rendered - 07/18	9,100.00

13. **Trustee Expenses**

08/31/18	M. Goble – Reimbursement of airfare expenses for attendance at the IFEBP's annual conference in New Orleans, Louisiana – October 2018	\$ 451.39
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FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

SEPTEMBER 25, 2018

1. **Segal Select Insurance**

06/26/18	Renewal of Fidelity Bond Plus through Chubb for the period 06/01/18 – 06/21/18	\$	3,267.00
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2. **Slevin & Hart, P.C.**

07/27/18	Professional Services rendered through - 06/18	\$	5,414.50
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3. **Woodard Insurance Agency**

08/01/18	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 2Q18	\$	11,124.00
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**OTHER FUND
BUSINESS**

**Beacon Health Options
Proposed Rates for the
FELRA & UFCW VEBA Fund
For Calendar Year 2019, with extension available through 2021**

Product	Claims Funding	Proposed Rate for 2019 - 2021
FELRA MHSA	ASO	\$2.59 PEPM
FELRA EAP	Fully Insured	\$0.67 PEPM

Proposed on June 6, 2018



MEETING NOTES

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