

HEALTH AND WELFARE FUND MEETING

FELRA & UFCW HEALTH & WELFARE FUND

AGENDA

SEPTEMBER 18, 2014

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 - 4)**
 - A. REGULAR MEETING – JUNE 20, 2014**
 - B. APPEALS COMMITTEE MEETING – JUNE 17, 2014**
- III. FINANCIAL REPORT**
 - A. PNC BANK**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. HERITAGE RX**
 - 1. REFERENCED BASED PRICING – SAFEWAY HEALTH**
 - 2. PBM PROPOSALS**
 - a. ENVISION RX**
 - b. OPTMUM RX**
 - c. CATAMARAN**
 - d. ESI**
 - B. SEGAL COMPANY**
- V. ATTORNEY'S REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT – (2Q14) (pg. 5 – 52)**
- VII. INVOICES (pg. 53 – 57)**
 - A. PPACA PROGRESS BILLING – 2Q14**
- VIII. OTHER FUND BUSINESS (pg. 58 - 60)**
 - A. MISCELLANEOUS CORRESPONDENCE**
 - B. DRAFT SMM ELIGIBILITY RULES PLANS XX, XXX & XL**
 - C. JANUARY 2015 ENROLLMENT/SALARY DEDUCTION PROCESS –STATUS**
 - D. GROUP DENTAL REVISED RENEWAL PROPOSAL**
 - E. BALANCE OF \$180K ACA SPECIAL CONTRIBUTION**
 - F. CAREFIRST PPO – ALLOWED AMOUNTS VS. FUND UCR**
 - G. RETIREE CO-PAY RATES**
- IX. NEXT MEETING DATE AND LOCATION (DECEMBER 11, 2014)**
- X. ADJOURNMENT**

MINUTES

**Food Employers Labor Relations Association
and United Food and Commercial Workers
Health and Welfare Fund**

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**MINUTES OF THE MEETING
OF THE APPEALS SUBCOMMITTEE OF THE
FELRA & UFCW HEALTH AND WELFARE FUND
HELD ON JUNE 17, 2014
IN LANDOVER, MARYLAND**

The following committee members were present:

UNION

T. Hipkins
C. Wiszynski

EMPLOYER

L. Madert
D. White

Also present was:

E. Novak – Associated Administrators, LLC
C. Brown – Associated Administrators, LLC
B. Maiorano – Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

L 27 – April 2014

Code	Issue	Decision
E14/147-1784	Retroactive Dependent Coverage	Denied
E14/131-8696	Retroactive Dependent Coverage	Denied
Rx14/132-2016	Brand Name	Approved
Rx14/137-8076	Brand Name	Approved
Rx14/141-4041	Brand Name	Approved
Rx14/148-1532	Brand Name	Approved
Rx14/147-4859	Quantity Limits	Approved
Rx14/133-4771	Oral Contraceptives	Approved
M14/182-8902	Late Filing, No Response	Denied
M14/228-3217	Lab Services, Mental Health Benefit	Denied
M14/233-8562	Routine Services, Late Filing	Denied

M14/199-5426	No Coverage	Denied
M14/225-9772	Negative Pricing	Approved
M14/249-6662	CRNA	Denied
D14/136-2537	Outpatient Dental Services	Denied

**Previously
Tabled**

M13/639-4663	Ambulance Services	Approved
M13/566-3483	Ambulance Services	Approved
M14/158-9669	Excess of UCR, Late Appeal	Re-Tabled
M14/177-5034	Subrogation, Late Response	Re-Tabled

L 400 – April 2014

Code	Issue	Decision
Rx14/134-7259	Quantity Limits	Approved
A14/111-7560	No Office Visit, Overpayment	Denied
E14/138-8473	Reinstatement of Fund Coverage	Denied
E14/145-1556	Retiree Dependent Coverage	Denied
Rx14/146-5364	Brand Name	Approved
Rx14/144-1765	Brand Name	Approved
Rx14/143-6288	Quantity Limits	Approved
Rx14/140-4741	Quantity Limits	Approved
M14/176-3156	Late Filing	Denied
M14/181-0959	Late Filing, Late Appeal	Denied
M14/190-5513	Laboratory Services	Denied
M14/229-2096	Lab Services, Non-Par, Mental Health	Denied
M14/195-5652	Ambulance Services, Late Appeal	Denied
M14/171-2578	Experimental	Approved
M14/208-0517	CRNA	Denied

**Previously
Tabled**

M13/550-4885	Ambulance Services	Approved
M13/588-9024	Ambulance Services	Approved
M13/648-3839	Ambulance Services	Approved
M14/136-4816	Ambulance Services	Approved
M14/109-7154	Ambulance Services	Approved
M14/128-3237	Ambulance Services	Approved

L 27 – May/June 2014

Code	Issue	Decision
E14/157-7448	Open Enrollment	Tabled
Rx14/155-6193	Brand Name	Approved
M14/259-2965	Dependent Coverage, Overpayment	Denied
M14/275-3840	Nonparticipating Provider	Denied
M14/256-8144	Nonparticipating Provider	Denied
M14/277-9955	Laboratory Services	Denied
M14/260-5770	Laboratory Services	Denied
M14/265-4961	Surgical Assistant, Excess of UCR	Denied
M14/241-4771	Surgical Assistant, Excess of UCR	Denied
M14/247-8227	Surgical Assistant, Excess of UCR	Denied
M14/286-2818	CRNA	Denied
M14/250-5551	Mental Health Benefit	Denied
M14/254-3289	Subrogation, Late Response, Late Appeal	Denied

L 400 – May/June 2014

Code	Issue	Decision
A14/116-8021	Not Eligible	Denied
A14/112-0511	Not Actively Working	Denied
E14/150-4696	Request to Cancel Fund Coverage	Denied
Rx14/160-3805	Brand Name	Approved
Rx14/159-9912	Brand Name	Approved
Rx14/151-0176	Brand Name	Approved
Rx14/149-1312	Quantity Limits	Approved
M14/216-2011	Late Filing	Denied
M14/219-5160	Late Filing	Denied
M14/209-8325	Late Filing	Denied
M14/215-7404	Late Filing	Denied
M14/214-3185a	Late Filing	Denied
M14/214-3185b	Late Filing	Denied
M14/218-5404	Late Filing	Denied
M14/217-6480	Late Filing	Denied
M14/261-3747	Routine Services	Denied
M14/278-7653	Nonparticipating Provider	Denied
M14/281-9400	Nonparticipating Provider	Denied

M14/272-0971	Nonparticipating Provider	Denied
M14/274-2183	Negative Pricing	Approved
M14/253-7747	CRNA, Late Appeal	Denied
Rx14/161-8665	Quantity Limits	Approved

II. ADJOURNMENT

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

Respectfully submitted,
Chris Brown, Appeals Supervisor

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW

ACTIVE HEALTH PLAN

SECOND QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

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

PLAN I
FULL TIME
SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,927	832	\$7,299,938
LOCAL 27 STAFF TEMPS	\$2,927	0	0
LOCAL 400 STAFF TEMPS	\$2,887	0	0
SAFEWAY	\$2,927	408	3,585,575
TOTAL		1,240	\$10,885,513

AVG. MONTHLY CONTRIBUTIONS \$2,926

PLAN I = TIER I

PLAN I
FULL TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$12,350		650 PART
OPTICAL BENEFIT 12	\$6.95	9,658		592 PART
TOTAL OPTICAL		\$22,008	\$5.92	
DENTAL INDIVIDUAL	\$29.20	\$32,792		374 PART
DENTAL FAMILY	\$57.88	150,603		867 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$183,821	\$49.41	
DRUG	\$.80/SCRIPT	\$1,097,223	\$294.95	10,455 SCRIPTS
HMO KAISER	\$1,057.39	\$182,928		58 PART
HOSPITAL		775,943		
SURGICAL		118,801		
DIAGNOSTIC		62,507		
MAJOR MEDICAL		1,873,129		
MEDICAL ADMINISTRATION ¹	\$12.21	43,467		1,187 PART
TOTAL MEDICAL		\$3,056,775	\$821.71	
PSYCHE	\$2.59	\$9,222	\$2.48	1,187 PART
PSYCHE		\$103,940	\$27.94	
E.A.P.	\$.67	\$2,387	\$0.64	1,187 PART
UTILIZATION MANAGEMENT	\$2.35	\$9,527	\$2.56	1,186 PART
DISEASE MANAGEMENT	\$2.06	\$16,183	\$4.35	1,238 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$17,479	\$4.70	297 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$10,538	\$2.83	905 PART
P.P.O. AA, LLC		\$38	\$0.01	
P.P.O. A & G		\$3,711	\$1.00	
LIFE-AD&D	\$1.175/.018/1000	\$11,959	\$3.21	1,283 PART
A & S		\$342,175	\$91.98	
SUB TOTAL		\$4,886,986	\$1,313.69	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$47,156	\$12.68	1,318 PART
MISCELLANEOUS		\$28,546	\$7.67	
SUB TOTAL		\$75,702	\$20.35	

TOTAL	\$4,962,688	\$1,334.04
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¹RATE CHANGE EFFECTIVE APRIL 2014

PLAN I
FULL TIME
SECOND QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$5,299,757	\$5,111,516			\$10,411,273
EMPLOYER CONTR - RETIREE	5,986,635	5,773,997			11,760,632
MISC. INCOME-DENTAL	239	239			478
-RETIREE	1,530,395	1,508,013			3,038,408
-LOA	4,477	5,597			10,074
-COBRA	1,138	0			1,138
-HMO COPAY	20,200	22,951			43,151

TOTAL	\$12,842,841	\$12,422,313	\$0	\$0	\$25,265,154
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EXPENSES

MEDICAL	\$2,781,574	\$3,056,775			\$5,838,349
RETIREE	7,175,833	7,284,684			14,460,517
A & S	395,324	342,175			737,499
DENTAL	193,120	183,821			376,941
DRUG	969,125	1,097,223			2,066,348
PSYCHE	41,745	113,162			154,907
OPTICAL	23,032	22,008			45,040
LIFE & AD & D	12,278	11,959			24,237
UTILIZATION MANAGEMENT	10,154	9,527			19,681
DISEASE MANAGEMENT	16,619	16,183			32,802
E.A.P.	2,496	2,387			4,883
P.P.O.	33,013	31,766			64,779
OPERATING EXPENSE	93,738	75,702			169,440

TOTAL EXPENSE	\$11,748,051	\$12,247,372	\$0	\$0	\$23,995,423
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SURPLUS (DEFICIT)	\$1,094,790	\$174,941	\$0	\$0	\$1,269,731
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AVERAGE INCOME	\$3,329	\$3,339			\$3,334
AVERAGE EXPENSE	\$3,045	\$3,292			\$3,169
SURPLUS (DEFICIT)	\$284	\$47	\$0	\$0	\$165

TOTAL PARTICIPANTS	1,286	1,240			1,263
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**PLAN I
FULL TIME
2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$5,299,757	\$5,111,516	\$0	\$0	\$10,411,273
MISC. INCOME-DENTAL	239	239	0	0	478
-LOA	4,477	5,597	0	0	10,074
-COBRA	1,138	0	0	0	1,138
-HMO COPAY	20,200	22,951	0	0	43,151

TOTAL	\$5,325,811	\$5,140,303	\$0	\$0	\$10,466,114
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EXPENSES

MEDICAL	\$2,781,574	\$3,056,775	\$0	\$0	\$5,838,349
A & S	395,324	342,175	0	0	737,499
DENTAL	193,120	183,821	0	0	376,941
DRUG	969,125	1,097,223	0	0	2,066,348
PSYCHE	41,745	113,162	0	0	154,907
OPTICAL	23,032	22,008	0	0	45,040
LIFE & AD & D	12,278	11,959	0	0	24,237
UTILIZATION MANAGEMENT	10,154	9,527	0	0	19,681
DISEASE MANAGEMENT	16,619	16,183	0	0	32,802
E.A.P.	2,496	2,387	0	0	4,883
P.P.O.	33,013	31,766	0	0	64,779
OPERATING EXPENSE	93,738	75,702	0	0	169,440

TOTAL EXPENSE	\$4,572,218	\$4,962,688	\$0	\$0	\$9,534,906
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SURPLUS (DEFICIT)	\$753,593	\$177,615	\$0	\$0	\$931,208
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AVERAGE INCOME	\$1,380	\$1,382	\$0	\$0	\$1,381
AVERAGE EXPENSE	\$1,185	\$1,334	\$0	\$0	\$1,260
SURPLUS (DEFICIT)	\$195	\$48	\$0	\$0	\$121

TOTAL PARTICIPANTS	1,286	1,240			1,263
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PLAN I
FULL TIME
2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$4,946,541	\$4,852,701	\$5,457,493	\$5,368,374	\$20,625,109
EMPLOYER CONTR - RETIREE	5,638,129	5,531,169	6,164,815	6,064,146	\$23,398,259
MISC. INCOME-DENTAL	239	239	239	239	956
-RETIREE	1,566,166	1,556,866	1,547,224	1,536,778	6,207,034
-LOA	0	4,660	7,122	4,475	16,257
-COBRA	0	0	0	3,874	3,874
-HMO COPAY	28,886	29,028	25,764	30,000	113,678

TOTAL	\$12,179,961	\$11,974,663	\$13,202,657	\$13,007,886	\$50,365,167
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EXPENSES

MEDICAL	\$3,141,077	\$3,472,745	\$3,386,186	\$3,379,647	\$13,379,655
RETIREE	7,574,771	7,297,802	6,372,143	6,951,247	28,195,963
A & S	449,653	376,097	446,421	375,290	1,647,461
DENTAL	210,217	205,985	200,480	196,976	813,658
DRUG	905,558	819,441	998,299	1,033,813	3,757,111
PSYCHE	20,840	23,692	97,491	72,553	214,576
OPTICAL	25,071	24,520	23,886	23,551	97,028
LIFE & AD & D	13,359	13,083	12,757	12,551	51,750
UTILIZATION MANAGEMENT	10,380	10,949	9,645	10,670	41,644
DISEASE MANAGEMENT	17,866	17,621	17,341	16,942	69,770
E.A.P.	2,701	2,656	2,586	2,551	10,494
P.P.O.	33,103	32,964	32,134	32,579	130,780
OPERATING EXPENSE	68,591	74,496	74,770	67,008	284,865

TOTAL EXPENSE	\$12,473,187	\$12,372,051	\$11,674,139	\$12,175,378	\$48,694,755
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SURPLUS (DEFICIT)	(\$293,226)	(\$397,388)	\$1,528,518	\$832,508	\$1,670,412
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AVERAGE INCOME	\$2,888	\$2,895	\$3,279	\$3,285	\$3,087
AVERAGE EXPENSE	\$2,957	\$2,991	\$2,900	\$3,075	\$2,981
SURPLUS (DEFICIT)	(\$69)	(\$96)	\$379	\$210	\$106

TOTAL PARTICIPANTS	1,406	1,379	1,342	1,320	1,362
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PLAN I
PART TIME
SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,726	177	\$1,447,506
SAFEWAY	\$2,726	32	261,696
TOTAL		209	\$1,709,202

AVG. MONTHLY CONTRIBUTIONS \$2,726

PLAN I = TIER I

PLAN I
PART TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$1,938		126 PART
OPTICAL BENEFIT 12	\$6.95	1,867		93 PART
TOTAL OPTICAL		\$3,805	\$6.07	
DENTAL INDIVIDUAL	\$29.20	\$8,702		99 PART
DENTAL FAMILY	\$57.88	20,721		119 PART
TOTAL DENTAL		\$29,423	\$46.93	
DRUG	\$.80/SCRIPT	\$265,395	\$423.28	1,710 SCRIPTS
HMO KAISER	\$1,009.20	\$18,166		6 PART
HOSPITAL		79,905		
SURGICAL		27,377		
DIAGNOSTIC		10,629		
MAJOR MEDICAL		273,994		
MEDICAL ADMINISTRATION ¹	\$12.21	7,753		212 PART
TOTAL MEDICAL		\$417,824	\$666.39	
PSYCHE	\$2.59	\$1,650	\$2.63	212 PART
PSYCHE		\$14,738	\$23.51	
E.A.P.	\$.67	\$425	\$0.68	212 PART
UTILIZATION MANAGEMENT	\$2.35	\$1,494	\$2.38	212 PART
DISEASE MANAGEMENT	\$2.06	\$2,409	\$3.84	216 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,542	\$4.05	43 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$1,975	\$3.15	170 PART
P.P.O. AA, LLC		\$8	\$0.01	
P.P.O. A & G		\$615	\$0.98	
LIFE AD&D	\$.175/.018/1000	\$881	\$1.41	221 PART
A & S		\$37,802	\$60.29	
SUB TOTAL		\$780,986	\$1,245.60	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$7,757	\$12.37	217 PART
MISCELLANEOUS		\$4,811	\$7.67	
SUB TOTAL		\$12,568	\$20.04	

TOTAL	\$793,554	\$1,265.64
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¹RATE CHANGE EFFECTIVE APRIL 2014

PLAN I
PART TIME
SECOND QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,391	\$802,591			\$1,617,982
EMPLOYER CONTR - RETIREE	921,071	906,611			1,827,682
MISC. INCOME-DENTAL	0	0			0
-RETIREE	339,519	332,918			672,437
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	3,935	5,288			9,223

TOTAL	\$2,079,916	\$2,047,408	\$0	\$0	\$4,127,324
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EXPENSES

MEDICAL	\$437,294	\$417,824			\$855,118
RETIREE	1,186,799	1,407,600			2,594,399
A & S	25,862	37,802			63,664
DENTAL	29,543	29,423			58,966
DRUG	219,010	265,395			484,405
PSYCHE	12,704	16,388			29,092
OPTICAL	3,870	3,805			7,675
LIFE & AD & D	903	881			1,784
UTILIZATION MANAGEMENT	2,068	1,494			3,562
DISEASE MANAGEMENT	2,486	2,409			4,895
E.A.P.	436	425			861
P.P.O.	5,401	5,140			10,541
OPERATING EXPENSE	15,502	12,568			28,070

TOTAL EXPENSE	\$1,941,878	\$2,201,154	\$0	\$0	\$4,143,032
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SURPLUS (DEFICIT)	\$138,038	(\$153,746)	\$0	\$0	(\$15,708)
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AVERAGE INCOME	\$3,255	\$3,265			\$3,260
AVERAGE EXPENSE	\$3,039	\$3,511			\$3,275
SURPLUS (DEFICIT)	\$216	(\$246)	\$0	\$0	(\$15)

TOTAL PARTICIPANTS	213	209			211
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PLAN I
PART TIME
2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,391	\$802,591	\$0	\$0	\$1,617,982
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	3,935	5,288	0	0	9,223

TOTAL	\$819,326	\$807,879	\$0	\$0	\$1,627,205
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EXPENSES					
MEDICAL	\$437,294	\$417,824	\$0	\$0	\$855,118
A & S	25,862	37,802	0	0	63,664
DENTAL	29,543	29,423	0	0	58,966
DRUG	219,010	265,395	0	0	484,405
PSYCHE	12,704	16,388	0	0	29,092
OPTICAL	3,870	3,805	0	0	7,675
LIFE & AD & D	903	881	0	0	1,784
UTILIZATION MANAGEMENT	2,068	1,494	0	0	3,562
DISEASE MANAGEMENT	2,486	2,409	0	0	4,895
E.A.P.	436	425	0	0	861
P.P.O.	5,401	5,140	0	0	10,541
OPERATING EXPENSE	15,502	12,568	0	0	28,070

TOTAL EXPENSE	\$755,079	\$793,554	\$0	\$0	\$1,548,633
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SURPLUS (DEFICIT)	\$64,247	\$14,325	\$0	\$0	\$78,572
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AVERAGE INCOME	\$1,282	\$1,288	\$0	\$0	\$1,285
AVERAGE EXPENSE	\$1,182	\$1,266	\$0	\$0	\$1,224
SURPLUS (DEFICIT)	\$100	\$22	\$0	\$0	\$61

TOTAL PARTICIPANTS	213	209			211
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PLAN I
PART TIME
2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,496	\$783,667	\$839,047	\$813,212	\$3,251,422
EMPLOYER CONTR - RETIREE	929,513	893,234	947,793	918,608	\$3,689,148
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	343,099	340,577	340,088	339,800	1,363,564
-LOA	0	0	0	0	0
-COBRA	740	0	0	0	740
-HMO COPAY	4,005	4,706	4,173	5,808	18,692

TOTAL	\$2,092,853	\$2,022,184	\$2,131,101	\$2,077,428	\$8,323,566
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EXPENSES

MEDICAL	\$457,040	\$329,558	\$529,608	\$816,490	\$2,132,696
RETIREE	1,134,805	1,270,879	935,826	1,123,146	4,464,656
A & S	25,327	41,259	37,494	28,166	132,246
DENTAL	33,201	32,127	31,229	30,558	127,115
DRUG	129,745	127,224	146,184	153,327	556,480
PSYCHE	3,106	3,204	24,128	10,658	41,096
OPTICAL	4,373	4,240	4,124	4,015	16,752
LIFE & AD & D	1,017	979	961	940	3,897
UTILIZATION MANAGEMENT	1,685	1,861	1,792	2,000	7,338
DISEASE MANAGEMENT	2,542	2,535	2,480	2,431	9,988
E.A.P.	477	459	449	450	1,835
P.P.O.	5,457	5,339	5,231	5,352	21,379
OPERATING EXPENSE	11,822	12,596	12,528	11,302	48,248

TOTAL EXPENSE	\$1,810,597	\$1,832,260	\$1,732,034	\$2,188,835	\$7,563,726
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SURPLUS (DEFICIT)	\$282,256	\$189,924	\$399,067	(\$111,407)	\$759,840
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AVERAGE INCOME	\$2,883	\$2,893	\$3,129	\$3,148	\$3,013
AVERAGE EXPENSE	\$2,494	\$2,621	\$2,543	\$3,316	\$2,744
SURPLUS (DEFICIT)	\$389	\$272	\$586	(\$168)	\$269

TOTAL PARTICIPANTS	242	233	227	220	231
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PLAN X
FULL TIME
SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$853	72	\$185,101
EDDIES	\$861	3	7,749
GIANT	\$853	2,876	7,361,435
LOCAL 27 STAFF TEMPS	\$844	6	15,192
LOCAL 400 STAFF TEMPS	\$844	2	5,917
SAFEWAY	\$853	1,869	4,784,486
SAFEWAY DELAWARE	\$853	92	236,281
TOTAL		4,920	\$12,596,161

AVG. MONTHLY CONTRIBUTIONS \$853

PLAN X = TIER II

PLAN X
FULL TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$73,186	\$4.96	4,928 PART
DENTAL FAMILY	\$60.98	\$556,880		3,044 PART
DENTAL INDIVIDUAL	\$29.63	167,439		1,884 PART
TOTAL DENTAL		\$724,319	\$49.07	
DRUG	\$.80/SCRIPT	\$2,789,120	\$188.96	31,435 SCRIPTS
HMO KAISER	\$714.46	\$685,718		320 PART
MEDICAL INDIVIDUAL		1,693,392		
MEDICAL FAMILY		4,782,853		
MEDICAL ADMINISTRATION ¹	\$12.21	168,708		4,606 PART
TOTAL MEDICAL		\$7,330,671	\$496.66	
PSYCHE	\$2.59	\$35,695	\$2.42	4,594 PART
PSYCHE		\$227,979	\$15.45	
E.A.P.	\$0.67	\$9,235	\$0.63	4,594 PART
UTILIZATION MANAGEMENT	\$2.35	\$33,597	\$2.27	4,589 PART
DISEASE MANAGEMENT	\$2.06	\$60,743	\$4.12	4,597 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$62,334	\$4.22	1,060 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$41,341	\$2.80	3,552 PART
P.P.O. AA, LLC		\$147	\$0.01	
P.P.O. A & G		\$14,399	\$0.98	
LIFE AD&D	\$.175/.018/1000	\$20,805	\$1.41	4,946 PART
A & S		\$1,161,163	\$78.67	
SUB TOTAL		\$12,584,674	\$852.63	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$182,618	\$12.37	5,088 PART
MISCELLANEOUS		\$113,264	\$7.67	
SUB TOTAL		\$295,882	\$20.04	

TOTAL

\$12,880,556 **\$872.67**

¹RATE CHANGE EFFECTIVE APRIL 2014

**PLAN X
FULL TIME
SECOND QUARTER 2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$12,772,570	\$12,596,161			\$25,368,731
MISC. INCOME-LOA	0	0			0
-COBRA	29,393	49,524			78,917
-HMO COPAY	139,843	182,489			322,332

TOTAL INCOME	\$12,941,806	\$12,828,174	\$0	\$0	\$25,769,980
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EXPENSES

MEDICAL	\$6,166,242	\$7,330,671			\$13,496,913
A & S	1,038,074	1,161,163			2,199,237
DENTAL	725,024	724,319			1,449,343
DRUG	2,354,234	2,789,120			5,143,354
PSYCHE	283,995	263,674			547,669
OPTICAL	73,136	73,186			146,322
LIFE & AD & D	20,766	20,805			41,571
UTILIZATION MANAGEMENT	33,918	33,537			67,455
DISEASE MANAGEMENT	61,067	60,743			121,810
E.A.P.	9,218	9,235			18,453
P.P.O.	119,116	118,221			237,337
OPERATING EXPENSE	357,751	295,882			653,633

TOTAL EXPENSE	\$11,242,541	\$12,880,556	\$0	\$0	\$24,123,097
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SURPLUS (DEFICIT)	\$1,699,265	(\$52,382)	\$0	\$0	\$1,646,883
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AVERAGE INCOME	\$865	\$869			\$867
AVERAGE EXPENSE	\$751	\$873			\$812
SURPLUS (DEFICIT)	\$114	(\$4)	\$0	\$0	\$55

TOTAL PARTICIPANTS	4,990	4,920			4,955
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**PLAN X
FULL TIME
2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$12,772,570	\$12,596,161	\$0	\$0	\$25,368,731
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	29,393	49,524	0	0	78,917
-HMO COPAY	139,843	182,489	0	0	322,332

TOTAL INCOME	\$12,941,806	\$12,828,174	\$0	\$0	\$25,769,980
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EXPENSES					
MEDICAL	\$6,166,242	\$7,330,671	\$0	\$0	\$13,496,913
A & S	1,038,074	1,161,163	0	0	2,199,237
DENTAL	725,024	724,319	0	0	1,449,343
DRUG	2,354,234	2,789,120	0	0	5,143,354
PSYCHE	283,995	263,674	0	0	547,669
OPTICAL	73,136	73,186	0	0	146,322
LIFE & AD & D	20,766	20,805	0	0	41,571
UTILIZATION MANAGEMENT	33,918	33,537	0	0	67,455
DISEASE MANAGEMENT	61,067	60,743	0	0	121,810
E.A.P.	9,218	9,235	0	0	18,453
P.P.O.	119,116	118,221	0	0	237,337
OPERATING EXPENSE	357,751	295,882	0	0	653,633

TOTAL EXPENSE	\$11,242,541	\$12,880,556	\$0	\$0	\$24,123,097
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SURPLUS (DEFICIT)	\$1,699,265	(\$52,382)	\$0	\$0	\$1,646,883
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AVERAGE INCOME	\$865	\$869	\$0	\$0	\$867
AVERAGE EXPENSE	\$751	\$873	\$0	\$0	\$812
SURPLUS (DEFICIT)	\$114	(\$4)	\$0	\$0	\$55

TOTAL PARTICIPANTS	4,990	4,920			4,955
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**PLAN X
FULL TIME
2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$11,600,051	\$11,458,068	\$12,666,577	\$12,627,155	\$48,351,851
MISC. INCOME-LOA	1	669	1	0	671
-COBRA	37,368	47,610	40,057	39,561	164,596
-HMO COPAY	134,827	165,011	149,717	178,432	627,987

TOTAL INCOME	\$11,772,247	\$11,671,358	\$12,856,352	\$12,845,148	\$49,145,105
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EXPENSES

MEDICAL	\$6,685,854	\$7,418,430	\$6,063,749	\$6,282,482	\$26,450,515
A & S	1,163,036	1,067,699	1,005,735	1,020,108	4,256,578
DENTAL	748,742	737,200	732,583	730,310	2,948,835
DRUG	2,444,925	2,108,778	2,640,208	2,595,780	9,789,691
PSYCHE	95,930	43,081	387,327	310,556	836,894
OPTICAL	75,355	74,276	73,834	73,538	297,003
LIFE & AD & D	21,387	21,216	20,986	20,910	84,499
UTILIZATION MANAGEMENT	34,091	35,970	34,542	34,593	139,196
DISEASE MANAGEMENT	61,993	61,889	61,319	61,109	246,310
E.A.P.	9,486	9,358	9,302	9,282	37,428
P.P.O.	111,895	112,512	111,418	114,884	450,709
OPERATING EXPENSE	243,925	269,113	272,962	249,619	1,035,619

TOTAL EXPENSE	\$11,696,619	\$11,959,522	\$11,413,965	\$11,503,171	\$46,573,277
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SURPLUS (DEFICIT)	\$75,628	(\$288,164)	\$1,442,387	\$1,341,977	\$2,571,828
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AVERAGE INCOME	\$773	\$776	\$857	\$859	\$816
AVERAGE EXPENSE	\$768	\$795	\$760	\$769	\$773
SURPLUS (DEFICIT)	\$5	(\$19)	\$97	\$90	\$43

TOTAL PARTICIPANTS	5,074	5,013	5,003	4,987	5,019
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PLAN X
PART TIME
SECOND QUARTER 2014

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$447	1	\$1,341
GIANT	\$447	2,963	3,973,337
LOCAL 400 STAFF TEMPS	\$470	2	2,820
SAFEWAY	\$447	1,366	1,830,912
SAFEWAY DELAWARE	\$447	80	107,727
TOTAL		4,412	\$5,916,137

AVG. MONTHLY CONTRIBUTIONS \$447

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2014

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$60,959	\$4.61	4,105 PART
DENTAL	\$29.63	\$364,716	\$27.55	4,103 PART
DRUG	\$.80/SCRIPT	\$1,152,725	\$87.09	14,040 SCRIPTS
HMO KAISER	\$483.36	\$72,504		50 PART
MEDICAL		3,601,524		
MEDICAL ADMINISTRATION ¹	\$12.21	150,183		4,100 PART
TOTAL MEDICAL		\$3,824,211	\$288.92	
PSYCHE	\$2.59	\$31,611	\$2.39	4,067 PART
PSYCHE		\$57,590	\$4.35	
E.A.P.	\$0.67	\$8,173	\$0.62	4,067 PART
UTILIZATION MANAGEMENT	\$2.35	\$29,723	\$2.25	4,041 PART
DISEASE MANAGEMENT	\$2.06	\$24,872	\$1.88	4,033 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$46,388	\$3.50	789 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$37,958	\$2.87	3,261 PART
P.P.O. AA, LLC		\$133	\$0.01	
P.P.O. A & G		\$12,927	\$0.98	
LIFE AD&D	\$.175/.018/1000	\$11,424	\$0.86	4,139 PART
A & S		\$253,400	\$19.14	
SUB TOTAL		\$5,916,810	\$447.02	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$162,199	\$12.25	4,524 PART
MISCELLANEOUS		\$101,569	\$7.67	
SUB TOTAL		\$263,768	\$19.92	

TOTAL		\$6,180,578	\$466.94	
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¹RATE CHANGE EFFECTIVE APRIL 2014

**PLAN X
PART TIME
SECOND QUARTER 2014**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,006,477	\$5,916,137			\$11,922,614
MISC. INCOME-LOA	0	901			901
-COBRA	16,940	16,050			32,990
-HMO COPAY	18,234	27,508			45,742

TOTAL INCOME	\$6,041,651	\$5,960,596	\$0	\$0	\$12,002,247
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EXPENSES					
MEDICAL	\$2,792,386	\$3,824,211			\$6,616,597
A & S	307,382	253,400			560,782
DENTAL	361,486	364,716			726,202
DRUG	986,868	1,152,725			2,139,593
PSYCHE	137,361	89,201			226,562
OPTICAL	60,435	60,959			121,394
LIFE & AD & D	11,415	11,424			22,839
UTILIZATION MANAGEMENT	28,843	29,723			58,566
DISEASE MANAGEMENT	24,775	24,872			49,647
E.A.P.	8,092	8,173			16,265
P.P.O.	97,877	97,406			195,283
OPERATING EXPENSES	317,290	263,768			581,058

TOTAL EXPENSE	\$5,134,210	\$6,180,578	\$0	\$0	\$11,314,788
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SURPLUS (DEFICIT)	\$907,441	(\$219,982)	\$0	\$0	\$687,459
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AVERAGE INCOME	\$450	\$450			\$450
AVERAGE EXPENSE	\$382	\$467			\$425
SURPLUS (DEFICIT)	\$68	(\$17)	\$0	\$0	\$25

TOTAL PARTICIPANTS	4,480	4,412			4,446
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**PLAN X
PART TIME
2013**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,378,220	\$5,428,918	\$6,099,820	\$6,207,330	\$23,114,288
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	24,856	18,338	25,291	20,339	88,824
-HMO COPAY	27,032	31,578	27,060	31,726	117,396

TOTAL INCOME	\$5,430,108	\$5,478,834	\$6,152,171	\$6,259,395	\$23,320,508
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EXPENSES					
MEDICAL	\$2,790,874	\$2,741,517	\$2,786,893	\$2,927,376	\$11,246,660
A & S	256,904	266,280	241,863	241,493	1,006,540
DENTAL	347,708	351,293	351,057	361,576	1,411,634
DRUG	967,551	858,315	1,032,708	1,044,628	3,903,202
PSYCHE	73,546	33,716	151,203	153,654	412,119
OPTICAL	58,073	58,677	58,638	60,420	235,808
LIFE & AD & D	11,051	11,077	11,027	11,202	44,357
UTILIZATION MANAGEMENT	27,315	28,192	28,367	29,112	112,986
DISEASE MANAGEMENT	22,807	23,619	23,897	23,973	94,296
E.A.P.	7,718	7,833	7,817	8,081	31,449
P.P.O.	84,422	86,742	86,644	92,964	350,772
OPERATING EXPENSES	197,689	220,238	229,986	216,430	864,343

TOTAL EXPENSE	\$4,845,658	\$4,687,499	\$5,010,100	\$5,170,909	\$19,714,166
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SURPLUS (DEFICIT)	\$584,450	\$791,335	\$1,142,071	\$1,088,486	\$3,606,342
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AVERAGE INCOME	\$434	\$434	\$474	\$474	\$454
AVERAGE EXPENSE	\$387	\$371	\$386	\$391	\$384
SURPLUS (DEFICIT)	\$47	\$63	\$88	\$83	\$70

TOTAL PARTICIPANTS	4,170	4,209	4,327	4,404	4,278
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PLAN X
PART TIME
SECOND QUARTER 2014

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,068	0	\$0
GIANT	\$1,068	887	2,843,000
LOCAL 400 STAFF TEMPS	\$1,060	0	0
SAFEWAY	\$1,068	221	708,084
SAFEWAY DELAWARE	\$1,068	6	20,292
TOTAL		1,114	\$3,571,376

AVG. MONTHLY CONTRIBUTIONS \$1,069

PLAN X = TIER II

PLAN X
PART TIME
SECOND QUARTER 2014

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,364	\$4.90	1,102 PART
DENTAL	\$60.98	\$201,600	\$60.32	1,102 PART
DRUG	\$.80/SCRIPT	\$829,850	\$248.31	10,358 SCRIPTS
HMO KAISER	\$866.61	\$228,785		58 PART
MEDICAL		2,398,419		
MEDICAL ADMINISTRATION ¹	\$12.21	36,495		996 PART
TOTAL MEDICAL		\$2,663,699	\$797.04	
PSYCHE	\$2.59	\$7,752	\$2.32	998 PART
PSYCHE		\$70,886	\$21.21	
E.A.P.	\$.67	\$2,005	\$0.60	998 PART
UTILIZATION MANAGEMENT	\$2.35	\$7,963	\$2.38	995 PART
DISEASE MANAGEMENT	\$2.06	\$17,725	\$5.30	994 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$12,343	\$3.69	210 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$9,207	\$2.75	791 PART
P.P.O. AA, LLC		\$33	\$0.01	
P.P.O. A & G		\$3,228	\$0.97	
LIFE-AD&D	\$.175/.018/1000	\$2,975	\$0.89	1,078 PART
A & S		\$100,504	\$30.07	
SUB TOTAL		\$3,946,134	\$1,180.76	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$40,589	\$12.15	1,134 PART
MISCELLANEOUS		\$25,645	\$7.67	
SUB TOTAL		\$66,234	\$19.82	

TOTAL	\$4,012,368	\$1,200.58
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¹RATE CHANGE EFFECTIVE APRIL 2014

**PLAN X
PART TIME
SECOND QUARTER 2014**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,588,488	\$3,571,376			\$7,159,864
MISC. INCOME -LOA	0	0			0
-COBRA	3,162	3,162			6,324
-HMO COPAY	36,625	47,767			84,392
-DEP. COPAY	424	214			638

TOTAL INCOME	\$3,628,699	\$3,622,519	\$0	\$0	\$7,251,218
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EXPENSES

MEDICAL	\$2,103,605	\$2,663,699			\$4,767,304
A & S	111,763	100,504			212,267
DENTAL	201,478	201,600			403,078
DRUG	642,563	829,850			1,472,413
PSYCHE	43,154	78,638			121,792
OPTICAL	16,350	16,364			32,714
LIFE & AD & D	2,942	2,975			5,917
UTILIZATION MANAGEMENT	7,779	7,963			15,742
DISEASE MANAGEMENT	18,211	17,725			35,936
E.A.P.	1,999	2,005			4,004
P.P.O.	25,000	24,811			49,811
OPERATING EXPENSE	79,940	66,234			146,174

TOTAL EXPENSE	\$3,254,784	\$4,012,368	\$0	\$0	\$7,267,152
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SURPLUS (DEFICIT)	\$373,915	(\$389,849)	\$0	\$0	(\$15,934)
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AVERAGE INCOME	\$1,081	\$1,084			\$1,083
AVERAGE EXPENSE	\$970	\$1,201			\$1,086
SURPLUS (DEFICIT)	\$111	(\$117)	\$0	\$0	(\$3)

TOTAL PARTICIPANTS	1,119	1,114			1,117
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PLAN X
PART TIME
2013

DEPENDENT
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,006,601	\$3,021,438	\$3,519,043	\$3,563,995	\$13,111,077
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,756	2,756	3,806	3,303	12,621
-HMO COPAY	42,747	50,473	43,308	45,367	181,895
-DEP. COPAY	180	723	722	0	1,625

TOTAL INCOME	\$3,052,284	\$3,075,390	\$3,566,879	\$3,612,665	\$13,307,218
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EXPENSES

MEDICAL	\$2,064,478	\$2,525,637	\$2,154,580	\$2,292,003	\$9,036,698
A & S	100,779	125,408	120,902	73,392	420,481
DENTAL	203,064	205,686	205,442	206,417	820,609
DRUG	768,136	681,704	759,967	854,913	3,064,720
PSYCHE	19,855	8,820	81,750	62,049	172,474
OPTICAL	16,454	16,662	16,676	16,731	66,523
LIFE & AD & D	2,794	2,945	2,983	3,064	11,786
UTILIZATION MANAGEMENT	7,544	8,067	7,372	8,095	31,078
DISEASE MANAGEMENT	17,697	17,746	18,123	18,156	71,722
E.A.P.	1,995	2,018	2,027	2,049	8,089
P.P.O.	22,408	23,132	23,246	24,199	92,985
OPERATING EXPENSE	53,365	58,716	60,349	55,259	227,689

TOTAL EXPENSE	\$3,278,569	\$3,676,541	\$3,453,417	\$3,616,327	\$14,024,854
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SURPLUS (DEFICIT)	(\$226,285)	(\$601,151)	\$113,462	(\$3,662)	(\$717,636)
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AVERAGE INCOME	\$917	\$919	\$1,075	\$1,074	\$996
AVERAGE EXPENSE	\$985	\$1,099	\$1,041	\$1,075	\$1,050
SURPLUS (DEFICIT)	(\$68)	(\$180)	\$34	(\$1)	(\$54)

TOTAL PARTICIPANTS	1,110	1,115	1,106	1,121	1,113
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PLAN XX FULL TIME SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$485	49	\$71,780
GIANT	\$485	253	368,120
LOCAL 27 STAFF TEMPS	\$486	0	0
LOCAL 400 STAFF TEMPS	\$486	0	0
SAFEWAY	\$485	205	297,227
SAFEWAY DELAWARE	\$485	7	10,670
TOTAL		514	\$747,797

AVG. MONTHLY CONTRIBUTIONS \$485

PLAN XX
FULL TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,400	\$3.50	364 PART
DENTAL FAMILY	\$35.95	\$15,638		145 PART
DENTAL INDIVIDUAL	\$17.46	11,454		219 PART
TOTAL DENTAL		\$27,092	\$17.57	
DRUG	\$.80/SCRIPT	\$76,910	\$49.88	1,197 SCRIPTS
HMO KAISER	\$407.90	\$23,250		19 PART
MEDICAL INDIVIDUAL		77,487		
MEDICAL FAMILY		136,809		
MEDICAL ADMINISTRATION ¹	\$12.21	12,637		345 PART
TOTAL MEDICAL		\$250,183	\$162.25	
PSYCHE	\$2.59	\$2,697	\$1.75	347 PART
PSYCHE		\$50,193	\$32.55	
UTILIZATION MANAGEMENT	\$2.35	\$2,621	\$1.70	346 PART
DISEASE MANAGEMENT	\$2.06	\$4,090	\$2.65	378 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$5,180	\$3.36	88 PART
P.P.O CAREFIRST NETWORK	\$3.88	\$3,065	\$1.99	263 PART
LIFE-AD&D	\$.175/.018/1000	\$1,088	\$0.71	376 PART
A & S		\$26,980	\$17.50	
SUB TOTAL		\$455,499	\$295.41	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$17,269	\$11.20	480 PART
MISCELLANEOUS		\$11,833	\$7.67	
SUB TOTAL		\$29,102	\$18.87	

TOTAL

\$484,601 \$314.28

¹ RATE CHANGE EFFECTIVE APRIL 2014

PLAN XX FULL TIME SECOND QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$697,430	\$747,797			\$1,445,227
MISC. INCOME -LOA	0	0			0
-COBRA	4,549	4,347			8,896

TOTAL INCOME	\$701,979	\$752,144	\$0	\$0	\$1,454,123
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EXPENSES					
MEDICAL	\$183,319	\$250,183			\$433,502
A & S	26,884	26,980			53,864
DENTAL	29,678	27,092			56,770
DRUG	77,412	76,910			154,322
PSYCHE	5,695	52,890			58,585
OPTICAL	5,940	5,400			11,340
LIFE & AD & D	1,184	1,088			2,272
UTILIZATION MANAGEMENT	2,775	2,621			5,396
DISEASE MANAGEMENT	4,376	4,090			8,466
P.P.O.	9,549	8,245			17,794
OPERATING EXPENSE	34,915	29,102			64,017

TOTAL EXPENSE	\$381,727	\$484,601	\$0	\$0	\$866,328
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SURPLUS (DEFICIT)	\$320,252	\$267,543	\$0	\$0	\$587,795
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AVERAGE INCOME	\$489	\$488			\$489
AVERAGE EXPENSE	\$266	\$314			\$290
SURPLUS (DEFICIT)	\$223	\$174	\$0	\$0	\$199

TOTAL PARTICIPANTS	479	514			497
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PLAN XX
FULL TIME
2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$751,725	\$746,351	\$758,160	\$730,626	\$2,986,862
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,461	1,788	4,354	3,693	12,296

TOTAL INCOME	\$754,186	\$748,139	\$762,514	\$734,319	\$2,999,158
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EXPENSES

MEDICAL	\$312,224	\$317,863	\$307,883	\$301,745	\$1,239,715
A & S	27,720	23,093	27,062	25,950	103,825
DENTAL	33,295	32,924	32,320	31,468	130,007
DRUG	81,876	78,372	76,463	70,017	306,728
PSYCHE	4,038	3,123	39,956	42,930	90,047
OPTICAL	6,514	6,454	6,322	6,218	25,508
LIFE & AD & D	1,337	1,282	1,272	1,256	5,147
UTILIZATION MANAGEMENT	2,881	2,856	3,197	2,804	11,738
DISEASE MANAGEMENT	5,035	4,532	4,586	4,468	18,621
P.P.O.	10,133	10,295	10,294	10,227	40,949
OPERATING EXPENSE	26,441	27,739	28,345	25,409	107,934

TOTAL EXPENSE	\$511,494	\$508,533	\$537,700	\$522,492	\$2,080,219
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SURPLUS (DEFICIT)	\$242,692	\$239,606	\$224,814	\$211,827	\$918,939
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AVERAGE INCOME	\$475	\$472	\$488	\$488	\$481
AVERAGE EXPENSE	\$322	\$321	\$344	\$347	\$334
SURPLUS (DEFICIT)	\$153	\$151	\$144	\$141	\$147

TOTAL PARTICIPANTS	529	528	521	502	520
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PLAN XX
PART TIME
SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$150	4	\$1,950
GIANT	\$150	3,628	1,632,150
LOCAL 400 STAFF TEMPS	\$120	0	0
SAFEWAY	\$150	1,780	801,516
SAFEWAY DELAWARE	\$150	55	24,750
TOTAL		5,467	\$2,460,366

AVG. MONTHLY CONTRIBUTIONS \$150

PLAN XX
PART TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$25,903	\$1.58	1,744 PART
DENTAL	\$17.46	\$91,386	\$5.57	1,745 PART
DRUG	\$.80/SCRIPT	\$348,098	\$21.22	3,619 SCRIPTS
HMO KAISER	\$88.42	\$10,787		41 PART
MEDICAL		951,995		
MEDICAL ADMINISTRATION ¹	\$12.21	72,027		1,966 PART
TOTAL MEDICAL		\$1,034,809	\$63.09	
PSYCHE	\$2.59	\$15,694	\$0.96	2,021 PART
PSYCHE		\$70,148	\$4.28	
UTILIZATION MANAGEMENT	\$2.35	\$14,474	\$0.88	2,026 PART
DISEASE MANAGEMENT	\$2.06	\$12,699	\$0.77	2,059 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$23,251	\$1.42	395 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$18,942	\$1.15	1,627 PART
LIFE/AD&D	\$.175/.018/1000	\$3,039	\$0.19	2,099 PART
A & S		\$36,102	\$2.20	
SUB TOTAL		\$1,694,545	\$103.31	

OPERATING EXPENSES

ADMINISTRATION ¹	\$11.92	\$199,833	\$12.18	5,566 PART
MISCELLANEOUS		\$125,857	\$7.67	
SUB TOTAL		\$325,690	\$19.85	

TOTAL **\$2,020,235** **\$123.16**

¹RATE CHANGE EFFECTIVE APRIL 2014

PLAN XX
PART TIME
SECOND QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,529,773	\$2,460,366			\$4,990,139
MISC. INCOME -LOA	127	0			127
-COBRA	4,457	7,878			12,335

TOTAL INCOME	\$2,534,357	\$2,468,244	\$0	\$0	\$5,002,601
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EXPENSES

MEDICAL	\$1,035,059	\$1,034,809			\$2,069,868
A & S	44,226	36,102			80,328
DENTAL	93,744	91,386			185,130
DRUG	267,900	348,098			615,998
PSYCHE	40,155	85,842			125,997
OPTICAL	26,561	25,903			52,464
LIFE & AD & D	3,106	3,039			6,145
UTILIZATION MANAGEMENT	14,809	14,474			29,283
DISEASE MANAGEMENT	13,198	12,699			25,897
P.P.O.	43,639	42,193			85,832
OPERATING EXPENSE	396,533	325,690			722,223

TOTAL EXPENSE	\$1,978,930	\$2,020,235	\$0	\$0	\$3,999,165
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SURPLUS (DEFICIT)	\$555,427	\$448,009	\$0	\$0	\$1,003,436
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AVERAGE INCOME	\$152	\$150			\$151
AVERAGE EXPENSE	\$119	\$123			\$121
SURPLUS (DEFICIT)	\$33	\$27	\$0	\$0	\$30

TOTAL PARTICIPANTS	6,559	5,467			5,513
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PLAN XX
PART TIME
2013

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,232,946	\$2,169,224	\$2,080,543	\$2,014,537	\$8,497,250
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	8,568	5,966	5,752	5,513	25,799

TOTAL INCOME	\$2,241,514	\$2,175,190	\$2,086,295	\$2,020,050	\$8,523,049
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EXPENSES

MEDICAL	\$919,366	\$1,274,788	\$1,062,023	\$1,019,713	\$4,275,890
A & S	40,189	41,135	37,609	30,073	149,006
DENTAL	112,215	113,910	108,304	98,161	432,590
DRUG	236,917	205,294	254,370	255,759	952,340
PSYCHE	25,689	20,515	58,040	62,394	166,638
OPTICAL	31,773	32,239	30,686	27,809	122,507
LIFE & AD & D	3,606	3,680	3,580	3,361	14,227
UTILIZATION MANAGEMENT	17,085	17,647	17,009	15,463	67,204
DISEASE MANAGEMENT	15,217	14,997	15,051	14,584	59,849
P.P.O.	50,429	52,994	51,340	46,822	201,585
OPERATING EXPENSE	295,023	324,108	320,740	287,775	1,227,646

TOTAL EXPENSE	\$1,747,509	\$2,101,307	\$1,958,752	\$1,861,914	\$7,669,482
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SURPLUS (DEFICIT)	\$494,005	\$73,883	\$127,543	\$158,136	\$853,567
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AVERAGE INCOME	\$119	\$119	\$120	\$120	\$120
AVERAGE EXPENSE	\$93	\$115	\$113	\$111	\$108
SURPLUS (DEFICIT)	\$26	\$4	\$7	\$9	\$12

TOTAL PARTICIPANTS	6,255	6,077	6,780	5,595	5,927
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PLAN XXX
FULL TIME
SECOND QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$514.17	4	\$3,599
GIANT	\$514.17	0	0
LOCAL 27 STAFF TEMPS	\$514.17	0	0
LOCAL 400 STAFF TEMPS	\$514.17	0	0
SAFEWAY	\$514.17	0	0
SAFEWAY DELAWARE	\$514.17	0	0
TOTAL		4	\$3,599

AVG. MONTHLY CONTRIBUTIONS

\$300

PLAN XXX
FULL TIME
SECOND QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$0	\$0.00	0 PART
DENTAL	\$17.46	\$0	\$0.00	0 PART
DRUG	\$.80/SCRIPT	\$0	\$0.00	0 SCRIPTS
HMO KAISER	\$88.42	\$0		0 PART
MEDICAL		0		
MEDICAL ADMINISTRATION	\$12.21	37		3 PART
TOTAL MEDICAL		\$37	\$3.08	
PSYCHE	\$2.59	\$0	\$0.00	0 PART
PSYCHE		\$0	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$0	\$0.00	0 PART
DISEASE MANAGEMENT	\$2.06	\$0	\$0.00	0 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$0	\$0.00	0 PART
P P O CAREFIRST NETWORK	\$3.88	\$0	\$0.00	0 PART
LIFE AD&D	\$175/018/1000	\$0	\$0.00	0 PART
A & S		\$0	\$0.00	
SUB TOTAL		\$37	\$3.08	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$0	\$0.00	0 PART
MISCELLANEOUS		\$92	\$7.67	
SUB TOTAL		\$92	\$7.67	

TOTAL	\$129	\$10.75
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PLAN XXX
FULL TIME
SECOND QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$0	\$3,599			\$3,599
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0

TOTAL INCOME	\$0	\$3,599	\$0	\$0	\$3,599
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EXPENSES

MEDICAL	\$0	\$37			\$37
A & S	0	0			0
DENTAL	0	0			0
DRUG	0	0			0
PSYCHE	0	0			0
OPTICAL	0	0			0
LIFE & AD & D	0	0			0
UTILIZATION MANAGEMENT	0	0			0
DISEASE MANAGEMENT	0	0			0
P.P.O.	0	0			0
OPERATING EXPENSE	0	92			92

TOTAL EXPENSE	\$0	\$129	\$0	\$0	\$129
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SURPLUS (DEFICIT)	\$0	\$3,470	\$0	\$0	\$3,470
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AVERAGE INCOME	\$0	\$300			\$300
AVERAGE EXPENSE	\$0	\$11			\$11
SURPLUS (DEFICIT)	\$0	\$289	\$0	\$0	\$289

TOTAL PARTICIPANTS		4			4
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**ACTIVE PLANS
2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$31,709,886	\$31,209,543	\$0	\$0	\$62,919,429
EMPLOYEE CONTRIBUTIONS	283,743	373,915	0	0	657,658
INTEREST & DIVIDENDS - ACTIVE	85,404	101,505	0	0	186,909
MISCELLANEOUS ¹	3,886	26,608	0	0	30,494

TOTAL INCOME	\$32,082,919	\$31,711,571	\$0	\$0	\$63,794,490
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EXPENSES

MEDICAL	\$15,499,479	\$18,578,209	\$0	\$0	\$34,077,688
A & S	1,949,515	1,958,126	0	0	3,907,641
DENTAL	1,634,073	1,622,357	0	0	3,256,430
DRUG	5,517,112	6,559,321	0	0	12,076,433
PSYCHE	564,809	699,795	0	0	1,264,604
OPTICAL	209,324	207,625	0	0	416,949
LIFE & AD & D	52,594	52,171	0	0	104,765
UTILIZATION REVIEW	100,346	99,339	0	0	199,685
DISEASE MANAGEMENT	140,732	138,721	0	0	279,453
E.A.P.	22,241	22,225	0	0	44,466
P.P.O.	333,595	327,782	0	0	661,377
OPERATING EXPENSE	1,295,669	1,069,038	0	0	2,364,707

TOTAL EXPENSE	\$27,319,489	\$31,334,709	\$0	\$0	\$58,654,198
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SURPLUS (DEFICIT)	\$4,763,430	\$376,862	\$0	\$0	\$5,140,292
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TOTAL PARTICIPANTS	18,126	17,880	0	0	18,003
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FUND RESERVE	\$47,989,855	\$50,677,580			
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¹INCLUDES LITIGATION SETTLEMENT FOR 2nd QTR:

\$22,292 HEALTHSOUTH CORP
1,476 MOTOROLA
2,840 TOPROL
\$26,608

FELRA & UFCW
RETIREE HEALTH PLAN
SECOND QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO FELRA AND
UFCW HEALTH AND WELFARE FUND

**FULL TIME RETIREES
SECOND QUARTER 2014**

INCOME

EMPLOYER CONTRIBUTIONS	\$5,773,997
RETIREE COPAYMENTS	\$1,508,013
INTEREST AND DIVIDENDS	\$22,092
TOTAL INCOME	\$7,304,102

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,247	\$4.82	3,788 RET
DENTAL	\$29.39	\$333,958		3,788 RET
TOTAL DENTAL		\$333,958	\$28.61	
DRUG	\$.80/1.25/SCRIPT	\$2,147,601		29,454 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,499		
TOTAL DRUG		\$2,151,100	\$184.28	
HMO CIGNA		\$2,548,780		1,146 RET
HMO KAISER	\$217.55	1,333,282		1,507 RET
HMO WELL CARE CHOICE	\$46.00	138		1 RET
HOSPITAL		239,142		
SURGICAL		151,862		
DIAGNOSTIC		54,254		
MAJOR MEDICAL		246,773		
MEDICAL ADMINISTRATION ¹	\$12.21	49,182		1,343 RET
TOTAL MEDICAL		\$4,623,413	\$396.08	
PSYCHE	\$2.59	\$17,470	\$1.50	2,248 RET
PSYCHE		\$19,847	\$1.70	
UTILIZATION MANAGEMENT	\$2.35	\$2,128	\$0.18	61 RET
DISEASE MANAGEMENT	\$2.06	\$504	\$0.04	42 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$2,153	\$0.18	37 RET
P.P.O CAREFIRST NETWORK	\$3.88	\$105	\$0.01	9 RET
P.P.O. AA, LLC		\$115	\$0.01	
P.P.O. A & G		\$11,224	\$0.96	
ADMINISTRATION ¹	\$5.69	\$66,420	\$5.69	3,891 RET

TOTAL EXPENSES **\$7,284,684** **\$624.06**

SURPLUS (DEFICIT) **\$19,418**

RETIREES 3,891
AVERAGE COST PER RETIREE \$624.06

¹RATE CHANGE EFFECTIVE APRIL 2014

**PART TIME RETIREES
SECOND QUARTER 2014**

INCOME

EMPLOYER CONTRIBUTIONS	\$906,611
RETIREE COPAYMENTS	\$332,918
INTEREST AND DIVIDENDS	\$4,877

TOTAL INCOME **\$1,244,406**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	\$4.95	\$12,846	\$4.98	865 RET
DENTAL	\$29.39	\$76,268	\$29.60	865 RET
DRUG	\$.80/1.25/SCRIPT	\$312,760		4,275 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	510		
DRUG		\$313,270	\$121.56	
HMO CIGNA		\$540,584		239 RET
HMO KAISER	\$217.55	288,670		402 RET
WELL CARE CHOICE	\$46.00	138		1 RET
HOSPITAL		56,928		
SURGICAL		36,116		
DIAGNOSTIC		10,107		
MAJOR MEDICAL		40,258		
MEDICAL ADMINISTRATION ¹	\$12.21	9,645		263 RET
TOTAL MEDICAL		\$982,446	\$381.24	
PSYCHE	\$2.59	\$8,752	\$1.46	483 RET
PSYCHE		\$1,073	\$0.42	
UTILIZATION MANAGEMENT	\$2.35	\$87	\$0.03	12 RET
DISEASE MANAGEMENT	\$2.06	\$95	\$0.04	10 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$554	\$0.21	9 RET
P.P.O. CAREFIRST NETWORK	\$3.88	\$23	\$0.01	2 RET
P.P.O. AA, LLC		\$26	\$0.01	
P.P.O. A & G		\$2,491	\$0.97	
ADMINISTRATION	\$5.69	\$14,669	\$5.69	859 RET

TOTAL EXPENSES **\$1,407,600** **\$546.22**

SURPLUS (DEFICIT) **(\$163,194)**

RETIREES 859

AVERAGE COST PER RETIREE \$546.22

¹RATE CHANGE EFFECTIVE APRIL 2014

2014
RETIREEES
QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,907,706	\$6,680,609	\$0	\$0	\$13,588,315
RETIREE COPAYMENTS	1,869,914	1,840,931	0	0	3,710,845
INTEREST & DIVIDENDS	22,394	26,969	0	0	49,363

TOTAL INCOME	\$8,800,014	\$8,548,508	\$0	\$0	\$17,348,522
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EXPENSES

MEDICAL	\$6,171,748	\$5,605,859	\$0	\$0	\$11,777,607
DENTAL	410,931	410,226	0	0	821,157
DRUG	1,567,297	2,464,370	0	0	4,031,667
PSYCHE	44,846	42,142	0	0	86,988
OPTICAL	69,211	69,093	0	0	138,304
UTILIZATION MANAGEMENT	1,428	2,215	0	0	3,643
DISEASE MANAGEMENT	678	599	0	0	1,277
P.P.O.	17,789	16,691	0	0	34,480
ADMINISTRATION	78,704	81,089	0	0	159,793

TOTAL EXPENSES	\$8,362,632	\$8,692,284	\$0	\$0	\$17,054,916
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SURPLUS (DEFICIT)	\$437,382	(\$143,776)	\$0	\$0	\$293,606
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TOTAL PARTICIPANTS	4,753	4,750			4,752
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FUND RESERVE	\$8,078,419	\$8,109,319			
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2013
RETIREES
QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,567,642	\$6,424,403	\$7,112,608	\$6,982,754	\$27,087,407
RETIREE COPAYMENTS	\$1,909,265	1,897,443	1,887,312	1,876,578	7,570,598
INTEREST & DIVIDENDS	20,547	22,773	23,576	27,623	94,519

TOTAL INCOME	\$8,497,454	\$8,344,619	\$9,023,496	\$8,886,956	\$34,752,524
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EXPENSES

MEDICAL	\$6,414,819	\$6,043,288	\$5,005,317	\$5,066,001	\$22,529,425
DENTAL	412,431	412,077	412,048	411,519	1,648,075
DRUG	1,688,875	1,926,915	1,620,736	2,399,373	7,635,899
PSYCHE	36,122	25,278	109,101	33,432	203,933
OPTICAL	69,443	69,393	69,399	69,286	277,521
UTILIZATION MANAGEMENT	1,163	2,374	1,943	1,783	7,263
DISEASE MANAGEMENT	615	627	654	670	2,566
P.P.O.	9,863	9,754	9,829	13,404	42,850
ADMINISTRATION	76,245	78,975	78,941	78,925	313,086

TOTAL EXPENSES	\$8,709,576	\$8,568,681	\$7,307,968	\$8,074,393	\$32,660,618
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SURPLUS (DEFICIT)	(\$212,122)	(\$224,062)	\$1,715,528	\$812,562	\$2,091,906
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TOTAL PARTICIPANTS	4,769	4,769	4,767	4,766	4,768
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FUND RESERVE	\$8,398,604	\$8,490,204	\$8,323,494	\$8,165,155	
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**COMBINED FUND
SECOND QUARTER 2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$31,709,886	\$31,209,543	\$0	\$0	\$62,919,429
EMPLOYER CONTR - RETIREE	6,907,706	6,680,608	0	0	13,588,314
EMPLOYEE CONTRIBUTIONS	2,153,657	2,214,846	0	0	4,368,503
INTEREST & DIVIDENDS - ACTIVE	85,404	101,505	0	0	186,909
INTEREST & DIVIDENDS - RETIREE	22,395	26,969	0	0	49,364
MISCELLANEOUS ¹	3,886	26,608	0	0	30,494

TOTAL INCOME	\$40,882,934	\$40,260,079	\$0	\$0	\$81,143,013
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EXPENSES

MEDICAL	\$15,499,479	\$18,578,209	\$0	\$0	\$34,077,688
RETIREES	8,362,632	8,692,284	0	0	17,054,916
A & S	1,949,515	1,958,126	0	0	3,907,641
DENTAL	1,634,073	1,622,357	0	0	3,256,430
DRUG	5,517,112	6,559,321	0	0	12,076,433
PSYCHE	564,809	699,795	0	0	1,264,604
OPTICAL	209,324	207,625	0	0	416,949
LIFE & AD & D	52,594	52,171	0	0	104,765
UTILIZATION REVIEW	100,346	99,339	0	0	199,685
DISEASE MANAGEMENT	140,732	138,721	0	0	279,453
E.A.P.	22,241	22,225	0	0	44,466
P.P.O.	333,595	327,782	0	0	661,377
OPERATING EXPENSE	1,295,669	1,069,038	0	0	2,364,707

TOTAL EXPENSE	\$35,682,121	\$40,026,993	\$0	\$0	\$75,709,114
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SURPLUS (DEFICIT)	\$5,200,813	\$233,086	\$0	\$0	\$5,433,899
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TOTAL PARTICIPANTS	18,126	17,880	0	0	18,003
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FUND RESERVE	\$56,068,274	\$58,786,899			
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¹INCLUDES LITIGATION SETTLEMENT FOR 2nd QTR:

\$22,292 HEALTHSOUTH CORP

1,476 MOTOROLA

2,840 TOPROL

\$26,608

**COMBINED FUND
2013**

QUARTERLY RECAPS

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
EMPLOYER CONTR - ACTIVE	\$28,731,580	\$28,460,367	\$31,420,683	\$31,325,229	\$119,937,859
EMPLOYER CONTR - RETIREE	\$6,567,642	6,424,403	7,112,608	6,982,754	\$27,087,407
EMPLOYEE CONTRIBUTIONS	2,223,931	2,260,988	2,224,678	2,248,908	8,958,505
INTEREST & DIVIDENDS - ACTIVE	80,942	88,599	90,537	105,190	365,268
INTEREST & DIVIDENDS - RETIREE	20,548	22,773	23,576	27,623	94,520
MISCELLANEOUS ¹	16,958	2,052	2,588	570	22,168

TOTAL INCOME	\$37,641,601	\$37,259,182	\$40,874,670	\$40,690,274	\$156,465,727
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EXPENSES

MEDICAL	\$16,370,913	\$18,080,538	\$16,290,922	\$17,019,456	\$67,761,829
RETIREES	8,709,576	8,568,681	7,307,969	8,074,393	32,660,619
A & S	2,063,608	1,940,971	1,917,086	1,794,472	7,716,137
DENTAL	1,688,442	1,679,125	1,661,415	1,655,466	6,684,448
DRUG	5,534,708	4,879,128	5,908,199	6,008,237	22,330,272
PSYCHE	243,004	136,151	839,895	714,794	1,933,844
OPTICAL	217,613	217,068	214,166	212,282	861,129
LIFE & AD & D	54,551	54,262	53,566	53,284	215,663
UTILIZATION REVIEW	100,981	105,542	101,924	102,737	411,184
DISEASE MANAGEMENT	143,157	142,939	142,797	141,663	570,556
E.A.P.	22,377	22,324	22,181	22,413	89,295
P.P.O.	317,847	323,978	320,307	327,027	1,289,159
OPERATING EXPENSE	896,856	987,006	999,680	912,802	3,796,344

TOTAL EXPENSE	\$36,363,633	\$37,137,713	\$35,780,107	\$37,039,026	\$146,320,479
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SURPLUS (DEFICIT)	\$1,277,968	\$121,469	\$5,094,563	\$3,651,248	\$10,145,248
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TOTAL PARTICIPANTS	18,786	18,554	18,306	18,149	18,449
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FUND RESERVE	\$42,298,470	\$33,271,677	\$47,635,304	\$50,725,341	
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¹INCLUDES LITIGATION SETTLEMENT FOR 4th QTR:

\$558 ARTHROCARE

12 THE PAUL TRAVELERS

\$570

COMBINED FUND SECOND QUARTER 2014
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MISCELLANEOUS

ACTUARIAL & CONSULTING	\$27,810
BONDING AND INS	60,440
COMPUFACTS	1,995
FAIR HEALTH	18,962
INVESTMENT MANAGEMENT	48,379
IPS	10,000
LEGAL	168,050
MEETING	708
POSTAGE	40,502
PRINTING	31,531
TELEPHONE	3,241

TOTAL

\$411,618

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
SECOND QUARTER 2014**

QUARTERLY RECAPS

INCOME	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$40,882,934	\$40,260,079			\$81,143,013
Legal	1,119,330	1,109,253			2,228,583
Severance	106,145	78,764			184,909
Scholarship	3,406	3,703			7,109
Total Income	\$42,111,815	\$41,451,799	\$0	\$0	\$83,563,614

EXPENSES	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$35,682,121	\$40,026,993			\$75,709,114
Legal	1,121,336	1,118,674			2,240,010
Severance	2,549,880	1,221,338			3,771,218
Scholarship	9,955	9,676			19,631
Total Expenses	\$39,363,292	\$42,376,681	\$0	\$0	\$81,739,973

Surplus/(Deficit)	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$5,200,813	\$233,086	\$0	\$0	\$5,433,899
Legal	(2,006)	(9,421)	0	0	(11,427)
Severance	(2,443,735)	(1,142,574)	0	0	(3,586,309)
Scholarship	(6,549)	(5,973)	0	0	(12,522)
Total Surplus/(Deficit)	\$2,748,523	(\$924,882)	\$0	\$0	\$1,823,641

Fund Reserve	\$67,646,267	\$69,761,692		
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**COMBINED FUND
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2013**

QUARTERLY RECAPS

INCOME	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$37,641,601	\$37,259,182	\$40,874,670	\$40,690,274	\$156,465,727
Legal	1,158,975	1,157,210	1,142,299	1,122,708	4,581,192
Severance	156,163	141,875	86,590	118,530	503,158
Scholarship	3,425	6,678	4,122	4,186	18,411
Total Income	\$38,960,164	\$38,564,945	\$42,107,681	\$41,935,698	\$161,568,488

EXPENSES	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$36,363,633	\$37,137,713	\$35,780,107	\$37,039,026	\$146,320,479
Legal	1,142,892	1,140,730	1,136,437	1,127,365	4,547,424
Severance	2,119,957	1,766,388	1,635,253	1,676,405	7,198,003
Scholarship	10,008	20,478	30,949	11,542	72,977
Total Expenses	\$39,636,490	\$40,065,309	\$38,582,746	\$39,854,338	\$158,138,883

Surplus/(Deficit)	1Q2013	2Q2013	3Q2013	4Q2013	Total
Health	\$1,277,968	\$121,469	\$5,094,563	\$3,651,248	\$10,145,248
Legal	16,083	16,480	5,862	(4,657)	33,768
Severance	(1,963,794)	(1,624,513)	(1,548,663)	(1,557,875)	(6,694,845)
Scholarship	(6,583)	(13,800)	(26,827)	(7,356)	(54,566)
Total Surplus/(Deficit)	(\$676,326)	(\$1,500,364)	\$3,524,935	\$2,081,360	\$3,429,605

Fund Reserve	\$58,769,650	\$49,344,092	\$62,686,695	\$64,352,344
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CONTRACT INFORMATION
SECOND QUARTER 2014

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	853.00	01-01-14	10-29-17
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
G & G EDDIES	X	861.00	07-01-13	08-01-14
GIANT 27	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
GIANT 400	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
GIANT DELAWARE	X	853.00	01-01-14	10-29-16
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
GIANT LEXINGTON PARK 400	X	853.00	01-01-14	10-31-13
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
GIANT VALLEY 400	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
SAFEWAY 27	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	

CONTRACT INFORMATION
SECOND QUARTER 2014

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 400	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
SAFEWAY CULPEPER	I	2,927.00	01-01-14	10-29-16
	I	2,726.00	01-01-14	
	X	853.00	01-01-14	
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
SAFEWAY DELAWARE	X	853.00	01-01-14	10-29-16
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
SAFEWAY DOVER	X	853.00	01-01-14	10-29-16
	X	447.00	01-01-14	
	X	1,068.00	01-01-14	
	XX	485.00	01-01-14	
	XX	150.00	01-01-14	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
STAFF 27	X	844.00	07-01-13	
	X	470.00	07-01-13	
	X	1,060.00	07-01-13	
	XX	486.00	07-01-13	
	XX	120.00	07-01-13	
	XXX	514.17	01-01-14	
	XXX	144.96	01-01-14	
STAFF 400	X	844.00	07-01-13	

INVOICES

FELRA & UFCW
HEALTH AND WELFARE FUND
INVOICES

September 18, 2014

1. **Associated Administrators, LLC**

06/20/14	Meeting Expenses – Regular Meeting	\$	322.37
07/18/14	Meeting Expenses – Special Meeting		185.45

2. **Bank of New York Mellon**

08/19/14	Investment Management Fee – 2Q14	\$	933.05
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3. **Cadence Capital Management**

07/07/14	Investment Management Fee – 2Q14	\$	480.00
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4. **Cheiron**

06/19/14	Retainer Services – 05/14	\$	6,195.00
07/16/14	Retainer Services – 06/14		6,195.00
08/20/14	Retainer Services – 07/14		6,195.00

5. **Fountain Capital Management, LLC**

07/28/14	Investment Management Fee – 1Q14	\$	3,059.00
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6. **Halperin Battaglia Raicht, LLP**

04/30/14	Services rendered and expenses incurred for the period 04/01/14 – 04/30/14 related to A & P Bankruptcy	\$	738.00
06/30/14	Services rendered and expenses incurred for the period 06/01/14 – 06/30/14	\$	246.00

7. **Heritage Rx**

07/23/14	Consultant's Fee – PBM Request for Proposal	\$	7,400.00
07/24/14	Consultant's Fee – Financial Analysis – Data Validation		18,700.00

8.	<u>Intech (Janus Capital Group)</u>		
	06/23/14	Investment Management Fee – Advisory Fee – 05/14	\$ 773.90
	07/21/14	Investment Management Fee – Advisory Fee – 06/14	809.12
	08/26/14	Investment Management Fee – Advisory Fee – 07/14	849.31
9.	<u>Marco Consulting</u>		
	07/01/14	Proxy Voting Service – 2Q14	\$ 1,125.00
10.	<u>NWQ</u>		
	03/31/14	Investment Management Fee – 1Q14	\$ 3,176.66
11.	<u>Salter & Company, LLC</u>		
	07/03/14	Professional services provided through June 30, 2014 for services provided in connection with the 2013 Annual Audit	\$ 42,256.45
12.	<u>Segal Consulting</u>		
	07/07/14	For consulting services rendered in connection with the work relating to the FELRA and UFCW Health and Welfare Fund ACA compliance for the period 06/01/14 – 08/31/14	\$ 16,750.00
13.	<u>Segall, Bryant & Hamill</u>		
	07/23/14	Investment Management Fee – 2Q14 – Acct. B1F9853	\$ 2,390.91
	07/23/14	Investment Management Fee – 2Q14 – Acct. B1F9853T	49.98
14.	<u>Slevin & Hart P.C.</u>		
	06/17/14	Subrogation Services rendered – 1Q14	\$ 35,011.91
	06/24/14	Professional Services rendered – 05/14	36,457.53
	07/23/14	Professional Services rendered – 06/14	46,328.39
	08/21/14	Professional Services rendered – 07/14	44,844.09
15.	<u>Westwood</u>		
	07/14/14	Investment Management Fee – 2Q14	\$ 5,335.04

16. **Windhaven**

07/25/14 Investment Management Fee – 2Q14 \$ 14,703.00

17. **UFCW Local 27**

08/04/14 E. Masten – Reimbursement of Meeting Expenses – 06/20/14 \$ 212.80



September 18, 2014

To: Board of Trustees
FELRA and UFCW Health and Welfare Fund

From: Bill Jensen

Subj: PPACA/Compliance Invoice for Second Quarter 2014

Gentlemen:

Attached is Associated's invoice for PPACA related work for the Second Quarter 2014. The total is \$1,168.00. This amount includes \$600.00 of PCORI related costs to calculate, report and file that PPACA related expense. Our contract with the Fund specifies hourly rates to be charged for PPACA related work, at the same rates as is permitted for compliance related work. In addition to the executive summary of charges attached, we have full backup of materials related to our staff's hourly charges available for review if desired. We ask your review and approval of this invoice.

Please feel free to contact me with questions.

<i>PPACA Charges</i>	<i>FELRA</i>
General	\$568.00
PCORI Related Costs	\$600.00
Totals	\$1,168.00

**OTHER FUND
BUSINESS**

V. Projected Copays & Contributions

The charts below show the current and projected retiree and surviving spouse copays and the employer contribution rate on a per active employee per month basis, and in aggregate dollars. These figures are calculated assuming that no gain or loss adjustments are made for prior years' experience. The retiree copays are provided assuming changes are applied uniformly to all categories, as done historically.

Retiree Copays

	Current						Projected (no gain/loss) **						Projected (no gain/loss) ***					
	July 2013 - June 2014						November 2014 - October 2015						November 2014 - October 2015					
	A	B, C, F	D	E	A	E	A	B, C, F	D	E	A	B, C, F	D	E	A	B, C, F	D	E
Out-of-Area																		
Regular Family	\$ 201	\$ 398	\$ 798	\$ -	\$ -	\$ -	\$ 202	\$ 401	\$ 803	\$ -	\$ -	\$ 201	\$ 397	\$ 796	\$ -	\$ -	\$ -	\$ -
Regular Single	118	243	485	-	-	-	119	245	488	-	-	118	242	484	-	-	-	-
Mixed Family	203	403	809	1,011	-	-	204	406	815	1,018	-	203	402	807	1,009	-	-	-
Medicare Single	64	122	250	309	-	-	64	123	252	311	-	64	122	249	308	-	-	-
Medicare Family	95	193	385	481	-	-	96	194	388	484	-	95	193	384	480	-	-	-
HMO																		
Regular Family	\$ 87	\$ 240	\$ 568	\$ -	\$ -	\$ -	\$ 88	\$ 242	\$ 572	\$ -	\$ -	\$ 87	\$ 240	\$ 567	\$ -	\$ -	\$ -	\$ -
Regular Single	36	104	405	558	-	-	36	105	408	562	-	36	104	404	557	-	-	-
Mixed Family	59	178	476	590	-	-	59	179	479	594	-	59	178	475	589	-	-	-
Medicare Single	22	73	93	109	-	-	22	73	94	110	-	22	73	93	109	-	-	-
Medicare Family	45	119	133	153	-	-	45	120	134	154	-	45	119	133	153	-	-	-

Employer Contributions

	Current Rates		Projected (no gain/loss)		Projected (no gain/loss)	
	July 2013 - June 2014		November 2014 - October 2015		November 2014 - October 2015	
MOB for retirees	\$ 1,531.35		\$ 1,784.01		\$ 1,768.28	
Estimated Employer Contributions*	\$ 28.1 million		\$ 27.2 million		\$ 27.0 million	

*If applied to the policy year November 2014 - October 2015

** Assumes 12% reduction in drug costs

*** Assumes 16% reduction in drug costs

VI. Aggregate Financial Projections

The charts below show the assumed trends.

Trend Assumptions

Medical Non-Medicare	8.0%
Medical Medicare	6.0%
Drug	8.0%
Capitated	See Appendix C

Projected Retiree Cash Flows:

	Projected July 2013 - June 2014 After benefit changes	Projected ** Nov 2014 - Oct 2015 No Gain/(Loss)	Projected *** Nov 2014 - Oct 2015 No Gain/(Loss)
Retirees	\$ 6,790,000	\$ 6,806,000	\$ 6,746,000
Employers	27,160,000	27,224,000	26,984,000
Conversions	500,000	500,000	500,000
TOTAL	\$ 34,450,000	\$ 34,530,000	\$ 34,230,000
Claims & Expenses:	\$ (34,450,000)	\$ (34,530,000)	\$ (34,230,000)
Net Cash Flow	\$ -	\$ -	\$ -
Participants:			
- Retirees*	4,737	4,753	4,753
- Actives	1,478	1,272	1,272

% claims 20% 20% 20%
79% 79% 79%
1% 1% 1%

*includes conversions

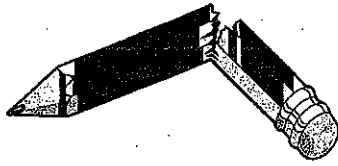
** Assumes 12% reduction in drug costs

*** Assumes 16% reduction in drug costs

Appendix D - Projected Retiree Counts

Retiree Counts

	Current					Projected				
	January 2013 - December 2013					July 2014 - June 2015				
	A	B, C, F	D	E	Total	A	B, C, F	D	E	Total
Out-of-Area										
Regular Family	8	21	-	-	29	7	24	-	-	31
Regular Single	5	26	-	-	31	4	25	-	-	29
Mixed Family	34	92	-	-	126	43	77	-	-	120
Medicare Single	185	588	119	31	903	197	595	110	27	929
Medicare Family	157	296	31	8	492	156	328	28	7	519
Totals	389	1,003	150	39	1,581	407	1,049	138	34	1,628
HMO										
Regular Family	76	401	2	-	479	59	336	2	-	397
Regular Single	61	576	6	-	643	64	528	-	-	592
Mixed Family	58	121	2	-	181	57	118	2	-	177
Medicare Single	415	676	127	42	1,260	430	699	120	28	1,277
Medicare Family	246	237	30	4	517	280	267	25	3	575
Totals	856	2,011	167	46	3,080	890	1,948	149	31	3,018
TOTAL	1,245	3,014	317	85	4,661	1,297	2,997	287	65	4,646
Conversions					105					106



MEETING NOTES

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