

FELRA & UFCW HEALTH & WELFARE FUND

AGENDA

FEBRUARY 13, 2015

- I. CALL TO ORDER
 - A. RESIGNATION OF TRUSTEE
- II. MINUTES (pg. 1- 16)
 - A. REGULAR MEETING – SEPTEMBER 18, 2014
 - B. APPEALS COMMITTEE MEETING – OCTOBER 22, 2014
- III. FINANCIAL REPORT
 - A. PNC BANK
 - B. INVESTMENT PERFORMANCE SERVICES
 - C. AUDITOR'S REPORT
- IV. CONSULTANTS' REPORTS
 - A. SEGAL COMPANY
 - 1. DEPENDENT AUDIT STATUS
 - 2. VENDOR ANALYSIS
 - 3. HOSPITAL AUDIT
 - 4. OTHER
 - B. CHEIRON - 2015 FEE REQUEST
- V. ATTORNEYS' REPORT
 - A. REGULAR
 - B. DELINQUENCY REPORT
 - C. SUBROGATION
- VI. ADMINISTRATIVE MANAGER'S REPORT – (3Q14) (pg. 17 – 77)
 - A. CONTRACT RENEWAL
- VII. INVOICES (pg. 78 – 84)
 - A. PPACA PROGRESS BILLING – 4Q14
- VIII. OTHER FUND BUSINESS (pg. 85 – 92)
 - A. MISCELLANEOUS CORRESPONDENCE
 - B. 2015 MOB PROJECTION
 - C. DRAFT SMM ELIGIBILITY RULES PLANS XX, XXX & XL
 - D. JANUARY 2015 ENROLLMENT/SALARY DEDUCTION PROCESS –STATUS
 - E. CAREFIRST PPO – ALLOWED AMOUNTS VS. FUND UCR
 - F. HPID AND TRANSITIONAL REINSURANCE FILING
 - G. PARTICIPANT APPEALS REFERRED BY THE SUBCOMMITTEE
- IX. ANNUAL REPORTS
 - A. DISEASE MANAGEMENT PROVIDER (HEALTH DIALOG)
 - B. PPO PROVIDER (CAREFIRST BLUE CROSS & BLUE SHIELD)
- X. NEXT MEETING DATES AND LOCATION
- XI. ADJOURNMENT

MINUTES

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

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA & UFCW HEALTH AND WELFARE FUND
HELD SEPTEMBER 18, 2014 IN
LANDOVER, MARYLAND**

The following Trustees were present:

UNION TRUSTEES

M. Federici - Secretary
M. Boyle
J. Chorpensing
E. Masten

EMPLOYER TRUSTEES

J. Paradis – Chairman
J. Champion
F. Stegman
D. White

Also present were:

P. Beerman – OptumRx
H. Burton – Morgan, Lewis & Bockius, LLP
M. Bramsteadt – Segal Co.
V. Condino – OptumRx
C. Davis – Express Scripts
N. Eid – Heritage Rx
J. Flaherty – Robert A. Ades & Associates
S. Frazee – Express Scripts
J. Freeman – UFCW Local 27
B. Funk – OptumRx
F. Gentiella - Express Scripts
M. Harris – UFCW Local 400
J. Harrison – UFCW Local 27
M. Herwig - PNC Bank
W. Jensen – Associated Administrators, LLC
J. Johnson – Envision
S. Krasnoff – Carefirst Blue Cross & Blue Shield
M. Lerry – Optum Rx
J. Lewis – UFCW Local 400
W. Meisen – Giant Food, LLC
J. McHugh – Catamaran
G. Murphy, Jr. – UFCW Local 27
C. Murphy – Associated Administrators, LLC

S. Patel – Express Scripts
J. Pedone – Carefirst Blue Cross & Blue Shield
J. Quillin – Catamaran
J. Reid – Catamaran
M. Rotelli- Catamaran
B. Slevin – Slevin & Hart, P.C.
J. Timm – Segal Co.
M. Torelli – Catamaran
T. Traylor – Safeway Health
M. Valianatos – Express Scripts
C. Wiszynski – UFCW Local 400

I. CALL TO ORDER

Noting the presence of a quorum, the Chairman called the meeting to order.

A. Appointment of Trustee

Mr. Jensen reported that a vacancy remained on the Employer side as a result of the departure of Steve Stoner from Giant Food. After discussion,

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

RESOLVED to appoint David White as a Trustee on the Fund effective with the date of the meeting.

The Trustees welcomed Mr. White to the Board.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on June 20, 2014, the appeals committee meeting of June 17, 2014, the policy committee meeting of July 18, 2014, and the policy committee meeting of August 29, 2014, which were pre-circulated. After discussion,

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

RESOLVED that the minutes of the regular meeting held on June 20, 2014, the appeals committee meeting of June 17, 2014, the policy committee meeting of July 18, 2014 and the policy committee meeting of August 29, 2014, were approved, subject to review by Co-Counsel.

III. FINANCIAL REPORT

A. PNC Bank

The Trustees welcomed Mr. Michael Herwig of PNC Bank to the meeting. He presented the summary of activity report for the period January 1, 2014 through August 31, 2014. Such report indicated a beginning market value of \$50,725,341, earnings of \$1,181,621, receipts of \$108,205,044, and disbursements of \$97,983,449, producing an ending market value of \$62,128,557 as of August 31, 2014.

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

B. Investment Performance Services ("IPS")

The Trustees welcomed Mr. Rich Sichel of Investment Performance Services to the meeting. He presented the Master Consulting Report for the period ending June 30, 2014. He noted that the ending market value was \$46,212,150 and the year-to-date return was 2.1%. He reviewed the asset allocation versus target ranges. He noted that at the August 29, 2014 meeting the Policy Committee recommended new asset allocation targets and that the portfolio would be rebalanced closer to the new asset allocation targets if adopted by the Board of Trustees. Mr. Sichel next reviewed the Transition Summary dated September 18, 2014.

Mr. Sichel reviewed the performance of each manager. He recommended that Cadence, Intech, NWQ and Westwood be terminated and the proceeds transferred to the Vanguard Total US Stock Market Fund. He further recommended that Globeflex, Mellon CF Global Expanded Alpha 1, and Windhaven GTAA be terminated and the proceeds allocated based on asset allocation decisions. He also recommended that Fountain Capital Management be terminated and the proceeds allocated to the short duration high yield manager, Chartwell Investment Partners.

Mr. Sichel next presented the Preliminary Performance report for the period ending August 31, 2014. He noted that the ending market value was \$58,473,886 and the year-to-date performance was 2.3%.

After discussion,

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

RESOLVED to adopt the asset allocation targets recommended by the Policy Committee and the recommendations of IPS.

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

IV. CONSULTANTS' REPORT

A. Heritage Rx

The Trustees welcomed Nancy Eid of HeritageRx to the meeting. She reviewed the preliminary RFP results with the Trustees. She noted that a custom scorecard was created to reflect the Fund's key Pharmacy Benefit Manager ("PBM") selection criteria. ESI ranked highest among peers in the technical and financial evaluation and Envision and Catamaran ranked second and third, respectively. OptumRx ranked last, primarily due to non-conformance with bidder and financial requirements, subjective pricing methodologies, and absence of minimum pricing guarantees.

Ms. Eid said that Express Scripts and EnvisionRx offer the most cost-competitive proposals. Express Scripts exceeds EnvisionRx in technical and qualitative measures, attributable to differences in organizational bandwidth, relative PBM and Taft-Hartley experience, depth and breadth of account service infrastructure, and performance metrics. She recommended that a Best and Final offer ("BAFO") request be submitted to Express Scripts and EnvisionRx to include an increase in Pharmacy Management Funds available in years one, two, & three, a MAC pricing guarantee that includes a floor and ceiling price threshold, performance measured quarterly and reconciled semi-annually, specialty price improvements for Top Seven Therapy Classes, with incremental improvement in discounts in years two & three to offset impact of inflation, and commitment to underwrite trend guarantees on non-specialty in years two & three of the contract. She further recommended that Express Scripts' BAFO requirements include pricing and contract provisions, enabling the Fund to implement Reference Based Pricing ("RBP") or other progressive management strategies, without change to discounts or fees.

Ms. Eid said that Safeway Health would first present its RBP Service proposal, followed by PBM bidding firms.

1. Safeway Health

The Trustees welcomed Mr. Tom Traylor of Safeway Health to the meeting. Mr. Traylor noted that Safeway Health currently has five UFCW Fund clients under contract servicing over 300,000 members. The average plan savings is 18% to 21% and the average member savings is 10% - 12%. Ms. Eid asked Mr. Traylor if his firm would guarantee savings. Mr. Traylor responded that he would guarantee a 10% savings. Ms. Eid asked whether the Fund could terminate the contract without penalty and if the contract were to be terminated is the RBP program design portable? Mr. Traylor said that he would research

those issues and report back to the Trustees. He noted that the fee would be \$1.50 per participant per month.

The Trustees thanked Mr. Traylor for his presentation and he was excused from the meeting.

2. Envision

The Trustees welcomed Ms. Jennifer Johnson from EnvisionRx to the meeting. Ms. Johnson said that Envision was founded in 2001 and is a privately held company. The majority owner is TPG Capital. They have over 700 clients and serve 20 million members nationally. She discussed the implementation timeline and reporting capabilities. She proposed pass-through pricing with no mark-up and complete audit rights. She said that 100% of member utilized pharmacies are in-network and 96% of medications are on Envision's formulary. Envision currently works in conjunction with almost 100,000 lives under Safeway Health's RBP program.

The Trustees thanked Mr. Johnson for her presentation and she was excused from the meeting.

3. Catamaran

The Trustees welcomed Mr. John McHugh, Mr. Jon Reid, Mr. Marco Rotelli and Mr. Jason Quillin of Catamaran to the meeting. Mr. McHugh discussed Referenced Based Pricing. Catamaran's clinical strategy uses advanced analytics to drive meaningful impact. Catamaran would partner with the Fund to determine the optimal way to adopt formulary changes. Catamaran serves the companion UFCW Unions and Participating Employers Health and Welfare Fund.

The Trustees thanked the representatives from Catamaran for their presentation and they were excused from the meeting.

4. Optum Rx

The Trustees welcomed Mr. Vinco Condino, Mr. Marc Lerry, Mr. Brian Funk and Mr. Peter Beerman of Optum Rx to the meeting. Mr. Condino said that Optum Rx has over 29.8 million members under contract and acquired 2.1 million new members from 2013 to 2014 year-to-date. He said that Optum Rx has a 95% member satisfaction rating. Estimated savings for RBP would be between 15% to 20%. He reviewed the Specialty Management Program and the implementation process. The Referenced Based

Pricing (“RBP”) fee would be \$0.80 per participant per month. The pass through pricing service fee would be \$2.10 per participant per month.

The Trustees thanked the representatives from Optum Rx for their presentation and they were excused from the meeting.

5. Express Scripts (“ESI”)

The Trustees welcomed Mr. Colin Davis, Ms. Sharon Frazee, Mr. Frank Gentilella, Mr. Shardul Patel, and Ms. Michelle Valianatos of Express Scripts to the meeting. Mr. Gentiella said that Express Scripts is serving 400 plus funds representing 5.4 million members, as well as the Fund. Express Scripts offers two formulary options: a National Preferred Formulary and a High Performance Formulary. They explained the differences in each. Express Script’s proposed pricing as of October 1, 2014, with savings of \$700,000 to \$1,300,000, depending on the formulary selected. Express Script’s projected savings from 2015 – 2017 was \$16,900,000 for the National Preferred Formulary option.

The Trustees thanked the representatives from Express Scripts for their presentation and they were excused from the meeting.

Discussion

The Trustees discussed the proposals. The issue was tabled and the Trustees instructed that this item be placed on the agenda for a special September 30, 2014 meeting.

B. Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Mitch Bramstaedt of the Segal Company to the meeting. They presented the Dependent Eligibility Verification Audit Comparison of Proposals. Mr. Timm reviewed proposals from the two vendors. The Trustees tabled a decision on the issue and asked that this item be placed on the agenda for the September 30, 2014 meeting.

V. ATTORNEYS’ REPORT

A. COBRA

Mr. Slevin discussed his firm’s July 29, 2014 Memorandum and the Fund’s COBRA notices and the regulations.

B. Health Plan Identifier ("HPID")

Mr. Slevin discussed his September 11, 2014 memorandum regarding filing for an HPID. After discussion,

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

RESOLVED to delegate the Fund Administrative Manager the authority to act as the Fund's authorizing official for the purpose of completing the Fund's HPID application.

C. A & P Litigation

Mr. Slevin discussed the A&P Health and Welfare contribution litigation

D. Subrogation Report

Mr. Jensen presented the subrogation report for the second quarter of 2014. He noted that \$51,735.60 was collected with \$12,933.90 payable to Slevin & Hart.

E. Independent Review Organizations (IRO)

Mr. Slevin discussed the IRO requirements for non-grandfathered plans.

F. Business Associate Agreements (BAA)

Mr. Slevin discussed the revised BAA forms and which were outstanding.

G. ESI Compound Management

Mr. Slevin discussed the adoption of the ESI Compound Management Program.

H. Summary Plan Descriptions ("SPD")

Mr. Slevin discussed the need for revised SPDs. Mr. Jensen reported that Plan X and Plan XX were sent in draft form to co-counsel. The Plan I draft SPD would be sent in the near future.

I. Health Dialog Fee Increases

Mr. Slevin discussed the Health Dialog agreement terms relating to fee increases and termination.

J. Chartwell Agreement

Mr. Slevin discussed the status of the Chartwell investment management agreement and addendum to the Investment Policy.

K. Associated Amendment

Mr. Slevin discussed the Associated contract, the rates being charged by Associated and the review being undertaken by Associated.

L. SMMs

Mr. Slevin discussed the status of the SMMs describing the new eligibility rules.

M. Segal Agreement

Mr. Slevin advised of the status of the agreement between the Fund and The Segal Company.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. 2Q14 - Combined Fund Recap

Mr. Jensen presented the administrative manager's report for the second quarter 2014. Such report indicated employer contributions of \$31,209,543, retiree contributions of \$6,680,608, employee contributions of \$2,214,846, interest and dividends for the active plan of \$101,505, interest and dividends for the retiree plan of \$26,969, and miscellaneous income of \$26,608, producing total income of \$40,260,079. Expenses totaled \$40,026,993, producing a net surplus of \$233,086 as of the second quarter 2014. Mr. Jensen noted that contributions were made on behalf of 17,880 active plan participants.

VII. INVOICES

The Trustees reviewed the list of invoices for the active and retiree plans dated September 18, 2014, as well as the PPACA invoice for the second quarter 2014. Mr. Jensen noted that the PPACA invoice included PCORI related costs to calculate, report, and file the PPACA related work, at the same rate as permitted for compliance related work. It was noted there were no additions, deletions or changes to the list.

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

RESOLVED that the invoices on the list dated September 18, 2014 for the active plan, including the PPACA invoice submitted by Associated, are approved for payment.

VIII. OTHER FUND BUSINESS

A. Miscellaneous Correspondence

1. Class Action Settlements

Mr. Jensen reported that the Fund had received a check in the amount of \$378.83 as a result of a settlement in the Motorola, Inc. Securities Litigation. He further reported that the Fund had received a check in the amount of \$536.07 as a result of a settlement in the Wellbutrin class action litigation.

2. Hospital Audit Vendor

Mr. Jensen reported that Patricia Muirhead of Compufacts, the Fund's hospital audit vendor, had notified the Fund of her impending retirement. The Fund would have to seek another hospital audit firm for the Fund. Segal was asked to research potential hospital audit vendors.

3. Voya Financial (formerly ING) Rate Renewal

Mr. Jensen said that ING had changed its name to Voya Financial. Voya proposed a life insurance renewal as of January 1, 2015 with no increase in the current rate. After discussion,

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

RESOLVED to approve the one year renewal with Voya Financial at the current rates, effective January 1, 2015.

B. Draft SMM Eligibility Rules – Plans XX, XXX & XL

The Trustees discussed the draft SMM eligibility rules for Plans XX, XXX & XL, but tabled the issue and asked that it be placed on the agenda of the September 30, 2014 meeting.

C. January 2015 Enrollment/Salary Deduction Process – Status

Mr. Jensen provided a status update on the January 2015 re-enrollment/salary deduction process.

D. Group Dental Revised Renewal Proposal

Mr. Jensen reported that Group Dental Service had submitted a revised renewal proposal with no increase in their rate through December 31, 2015. The Trustees asked the Segal Company to review it and tabled consideration of the revised proposal.

E. Carefirst PPO – Allowed Amounts vs. Fund Usual, Customary, and Reasonable Fee (UCR)

The Trustees welcomed Mr. Joe Pedone and Mr. Steve Krasnoff of Carefirst Blue Cross & Blue Shield to the meeting. They discussed the use of the Fund's UCR amounts versus Carefirst contract pricing. Mr. Pedone said that payment using UCR fee when less than the Carefirst contracted amount does not comply with Carefirst's provider contracts. CareFirst is concerned that continued use of the UCR fee limitation will result in a termination of the Fund's contract by CareFirst.

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

Mr. Jensen said that he would supply the Trustees with experience in 2013 and 2014 to date concerning the number of cases involved when the Fund pays up to the UCR fee limitation, but less than the Carefirst approved amount.

F. Retiree Co-Pays

The Trustees reviewed the proposed retiree co-pays as developed by Cheiron, but tabled same and asked that this item be placed on the agenda for the September 30, 2014 meeting.

IX. ADOPTION OF POLICY COMMITTEE RECOMMENDATIONS

After review of the recommendations of the Policy Committee during its meetings, and

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

RESOLVED that recommendations of the Policy Committee during its meetings, as reviewed by the Trustees, are adopted.

X. ADOPTION OF COMMITTEE RECOMMENDATIONS

After review of the minutes of the recommendations made by the Legal, Severance 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 Committees are adopted by the Trustees of the Health and Welfare Fund.

XI. NEXT MEETING DATE AND LOCATION

The Trustees noted that their next meeting was scheduled for December 11, 2014 in Landover, Maryland.

XII. ADJOURNMENT

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

Respectfully submitted,

Mark Federici, Secretary

**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 OCTOBER 22, 2014
IN SPARKS, MARYLAND**

The following committee members were present:

UNION

T. Hipkins
C. Wiszynski

EMPLOYER

L. Madert
D. White

Also present was:

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

I. APPEALS

The following appeals were reviewed by the Trustees:

L 27 – July 2014

Code	Issue	Decision
Rx14/162-0765	Brand Name	Approved
Rx14/165-4000	Brand Name	Denied
M14/290-4768	Late Filing, Late Appeal	Denied
M14/322-9669	Experimental	Approved
M14/288-5814	Excluded Services	Denied
M14/356-2555	Nonparticipating Provider	Denied
M14/363-1180	Nonparticipating Provider	Denied
M14/298-0566	Nonparticipating Provider	Approved
M14/316-6245	Nonparticipating Provider	Denied
M14/326-9291	Nonparticipating Provider	Denied
M14/340-8288	Nonparticipating Provider	Tabled

M14/311-4993	Ambulance Services	Denied
E14/163-0300	Eligibility (Scholarship)	Approved

L 400 – July 2014

Code	Issue	Decision
A14/118-2165	Late Initial Claim Form	Denied
A14/121-1348	Late Continuation Form	Denied
A14/119-0249	Recurrence	Denied
E14/167-6265	Retroactive Newborn Coverage	Denied
Rx14/171-4261	Brand Name	Approved
Rx14/168-1475	Brand Name	Approved
Rx14/166-1607	Quantity Limits	Approved
M14/296-1886	Annual Deductible	Denied
M14/279-3810	Late Response	Denied
M14/319-0210	Late Response, Late Appeal	Denied
M14/364-9412	Late Response, Late Appeal	Denied
M14/301-9337	Laboratory Services	Denied
M14/371-9909	Laboratory Services	Denied
M14/372-5678	Laboratory Services	Denied
M14/292-7117	Routine Services	Denied
M14/310-5144	Medical Necessity	Denied
M14/336-0881	Excluded Services, Late Appeal	Denied
M14/317-8375	Developmental Testing, Late Appeal	Denied
M14/307-0670	CRNA	Denied
M14/350-7747	CRNA, Late Appeal	Denied
M14/289-1966	CRNA, Late Appeal	Denied
M14/366-7262	Nonparticipating Provider	Tabled
M14/361-7653	Nonparticipating Provider	Denied
M14/335-0443	Nonparticipating Provider	Denied
M14/282-9964	Ambulance Services	Denied
M14/266-5635	Ambulance Services	Denied
M14/291-7073	Ambulance Services	Denied
M14/283-5289	Ambulance Services	Approved
M14/341-9772	Ambulance Services	Denied
M14/269-5929	Work-Related, Partial Late Filing, Late Appeal	Denied
D14/158-4662	Loss of Coverage	Denied

L 27 – August/September 2014

Code	Issue	Decision
M14/357-2128	Nonparticipating Provider	Denied
M14/436-3517	Nonparticipating Provider	Denied
M14/391-9548	Nonparticipating Provider	Denied
M14/347-4440a	Nonparticipating Provider, Laboratory Services	Denied
M14/347-4440b	Nonparticipating Provider, Benefit Maximum	Denied
M14/359-5958	Surgical Assistant, Excess of UCR	Denied
M14/358-5182	Surgical Assistant, Excess of UCR, Late Appeal	Denied
M14/459-3067	Surgical Assistant, Excess of UCR, Late Appeal	Denied
M14/421-8599	Ambulance Services	Approved
M14/426-5253	CRNA	Denied
M14/354-2644	Mental Health Benefit	Denied
M14/413-2174	Mental Health Benefit	Denied

L 400 – August/September 2014

Code	Issue	Decision
Rx14/180-3764	Brand Name	Approved
Rx14/177-4738	Brand Name	Approved
Rx14/174-5255	Brand Name	Denied
Rx14/176-6714	Quantity Limits	Approved
Rx14/173-1607	Quantity Limits	Approved
M14/378-3498	Hold Harmless, Late Filing, Late Appeal	Denied
M14/353-9536	Late Filing	Denied
M14/384-5495	Late Filing	Denied
M14/382-2271	Late Filing	Denied
M14/403-0066	Late Filing	Denied
M14/375-2702	Late Filing, Nonparticipating Provider	Denied
M14/409-7355	Late Response, Late Appeal	Denied
M14/412-2351	Late Response, Late Appeal	Denied
M14/344-2322	Late Response, Late Appeal	Denied
M14/388-5989	Experimental	Approved
M14/380-4298	Routine Services	Denied
M14/390-8014	Routine Services	Denied
M14/387-9030	Routine Services, Late Appeal	Denied
M14/415-4554	Medical Necessity	Denied
M14/395-3432	Medical Necessity, Late Appeal	Denied

M14/417-3673	Laboratory Services, Nonparticipating Provider	Denied
M14/424-4769	Laboratory Services, Nonparticipating Provider	Denied
M14/422-4145	Lab Services, Routine, Nonparticipating Provider	Denied
M14/402-8767	Nonparticipating Provider	Denied
M14/392-1683	Nonparticipating Provider	Denied
M14/400-5435	Nonparticipating Provider	Denied
M14/399-2919	Ambulance Services	Denied
M14/425-4816	CRNA	Denied
M14/418-1195	CRNA	Denied
M14/398-9823	CRNA	Denied
M14/441-7633	Mental Health Benefit	Denied
M14/337-9040	COB, Excess of UCR	Denied

L 27 – October 2014

Code	Issue	Decision
Rx14/183-6193	Brand Name	Approved
Rx14/182-9291	Brand Name, Step Therapy	Approved
M14/466-1028	Late Filing	Denied
M14/445-3778	Nonparticipating Provider	Denied
Rx14/190-4000	Brand Name, Re-Appeal	Approved

Previously Tabled

Code	Issue	Decision
M14/158-9669	Excess of UCR (vs. CareFirst Pricing), Late Appeal	Re-Tabled
M14/177-5034	Subrogation, Late Response	Denied
E14/157-7448	Open Enrollment (Retroactive Coverage)	Denied

L 400 – October 2014

Code	Issue	Decision
E14/187-8456	Open Enrollment	Denied
Rx14/185-2265	Brand Name	Approved
Rx14/181-1346	Quantity Limits	Denied
M14/416-8166	Hold Harmless, Late Filing, Late Appeal	Denied
M14/444-0075	Late Filing	Denied
M14/468-9148	Late Filing	Denied

M14/434-9941	Late Filing	Denied
M14/430-6617	Nonparticipating Provider	Denied
M14/479-3239	Nonparticipating Provider	Denied
M14/464-1756	Nonparticipating Provider	Denied
M14/443-9151	Nonparticipating Provider	Denied
M14/458-4901	Nonparticipating Provider	Denied
M14/435-0140	Nonparticipating Provider	Denied
M14/448-9064	Laboratory Services	Denied
M14/457-7979	Laboratory Services, Late Appeal	Denied
M14/452-5311	Laboratory Services, Nonparticipating Provider	Denied
M14/451-9400	Laboratory Services, Excluded Services	Denied
M14/454-9400	Laboratory Services, Excluded Services	Denied
M14/428-4787	Routine Services	Denied
M14/473-6283a	Routine Services	Denied
M14/465-5951	Routine Services, Late Appeal	Denied
M14/455-4816	Ambulance Services	Approved
M14/453-0739	Ambulance Services	Approved
M14/462-1694	Ambulance Services	Approved
M14/463-6832	Ambulance Services	Approved
M14/486-5952	CRNA	Denied
M14/450-7057	Work-Related	Denied
M14/472-1368	Dental Services	Denied
M14/495-0230	Loss of Coverage, Late Appeal	Denied
Rx14/186-5224	Pharmacy Network	Denied
M14/515-9400	Nonparticipating Provider, Re-Appeal	Denied

II. ADJOURNMENT

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

Respectfully submitted,
Chris Brown, Appeals Supervisor

Felra\H&W\10-2014

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
THIRD QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,927	778	\$6,834,545
LOCAL 27 STAFF TEMPS	\$2,927	0	0
LOCAL 400 STAFF TEMPS	\$2,887	0	0
SAFEWAY	\$2,927	392	3,442,312
TOTAL		1,170	\$10,276,857

AVG. MONTHLY CONTRIBUTIONS \$2,928

PLAN I - TIER I

PLAN I
FULL TIME
THIRD 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	\$9,177		618 PART
OPTICAL BENEFIT 12	\$6.95	11,669		560 PART
TOTAL OPTICAL		\$20,846	\$5.94	
DENTAL INDIVIDUAL	\$29.20	\$32,091		366 PART
DENTAL FAMILY	\$57.88	140,706		810 PART
DENTAL 27	\$142.33	426		1 PART
TOTAL DENTAL		\$173,223	\$49.35	
DRUG	\$.80/SCRIPT	\$767,369	\$218.62	8,800 SCRIPTS
HMO KAISER	\$1,057.39	\$157,551		50 PART
HOSPITAL		78,019		
SURGICAL		64,978		
DIAGNOSTIC		27,745		
MAJOR MEDICAL		2,119,357		
MEDICAL ADMINISTRATION	\$12.21	41,246		1,126 PART
TOTAL MEDICAL		\$2,488,896	\$709.09	
PSYCHE	\$2.59	\$8,752	\$2.49	1,126 PART
PSYCHE		\$135,739	\$38.67	
E.A.P.	\$.67	\$2,264	\$0.65	1,126 PART
UTILIZATION MANAGEMENT	\$2.35	\$9,425	\$2.69	1,128 PART
DISEASE MANAGEMENT	\$2.06	\$15,439	\$4.40	1,186 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$16,094	\$4.59	274 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$10,038	\$2.86	862 PART
P.P.O. AA, LLC		\$12	\$0.00	
P.P.O. A & G, HRGI		\$1,771	\$0.50	
LIFE-AD&D	\$.175/018/1000	\$11,321	\$3.23	1,214 PART
A & S		\$291,076	\$82.93	
SUB TOTAL		\$3,952,265	\$1,126.01	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$45,284	\$12.90	1,265 PART
MISCELLANEOUS		\$43,245	\$12.32	
SUB TOTAL		\$88,529	\$25.22	

TOTAL	\$4,040,794	\$1,151.23
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PLAN I
FULL TIME
THIRD QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$5,299,757	\$5,111,516	\$4,825,709		\$15,236,982
EMPLOYER CONTR - RETIREE	5,986,635	5,773,997	5,451,148		17,211,780
MISC. INCOME-DENTAL	239	239	239		717
-RETIREE	1,530,395	1,508,013	1,517,264		4,555,672
-LOA	4,477	5,597	0		10,074
-COBRA	1,138	0	5,692		6,830
-HMO COPAY	20,200	22,951	18,464		61,615

TOTAL	\$12,842,841	\$12,422,313	\$11,818,516	\$0	\$37,083,670
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EXPENSES

MEDICAL	\$2,781,574	\$3,056,775	\$2,488,896		\$8,327,245
RETIREE	7,175,833	7,284,684	6,007,641		20,468,158
A & S	395,324	342,175	291,076		1,028,575
DENTAL	193,120	183,821	173,223		550,164
DRUG	969,125	1,097,223	767,369		2,833,717
PSYCHE	41,745	113,162	144,491		299,398
OPTICAL	23,032	22,008	20,846		65,886
LIFE & AD & D	12,278	11,959	11,321		35,558
UTILIZATION MANAGEMENT	10,154	9,527	9,425		29,106
DISEASE MANAGEMENT	16,619	16,183	15,439		48,241
E.A.P.	2,496	2,387	2,264		7,147
P.P.O.	33,013	31,766	27,915		92,694
OPERATING EXPENSE	93,738	75,702	88,529		257,969

TOTAL EXPENSE	\$11,748,051	\$12,247,372	\$10,048,435	\$0	\$34,043,858
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SURPLUS (DEFICIT)	\$1,094,790	\$174,941	\$1,770,081	\$0	\$3,039,812
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AVERAGE INCOME	\$3,329	\$3,339	\$3,367		\$3,345
AVERAGE EXPENSE	\$3,045	\$3,292	\$2,863		\$3,067
SURPLUS (DEFICIT)	\$284	\$47	\$504	\$0	\$278

TOTAL PARTICIPANTS	1,286	1,240	1,170		1,232
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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	\$4,825,709	\$0	\$15,236,982
MISC. INCOME-DENTAL	239	239	239	0	717
-LOA	4,477	5,597	0	0	10,074
-COBRA	1,138	0	5,692	0	6,830
-HMO COPAY	20,200	22,951	18,464	0	61,615

TOTAL	\$5,325,811	\$5,140,303	\$4,850,104	\$0	\$15,316,218
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EXPENSES

MEDICAL	\$2,781,574	\$3,056,775	\$2,488,896	\$0	\$8,327,245
A & S	395,324	342,175	291,076	0	1,028,575
DENTAL	193,120	183,821	173,223	0	550,164
DRUG	969,125	1,097,223	767,369	0	2,833,717
PSYCHE	41,745	113,162	144,491	0	299,398
OPTICAL	23,032	22,008	20,846	0	65,886
LIFE & AD & D	12,278	11,959	11,321	0	35,558
UTILIZATION MANAGEMENT	10,154	9,527	9,425	0	29,106
DISEASE MANAGEMENT	16,619	16,183	15,439	0	48,241
E.A.P.	2,496	2,387	2,264	0	7,147
P.P.O.	33,013	31,766	27,915	0	92,694
OPERATING EXPENSE	93,738	75,702	88,529	0	257,969

TOTAL EXPENSE	\$4,572,218	\$4,962,688	\$4,040,794	\$0	\$13,575,700
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SURPLUS (DEFICIT)	\$753,593	\$177,615	\$809,310	\$0	\$1,740,518
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AVERAGE INCOME	\$1,380	\$1,382	\$1,382	\$0	\$1,381
AVERAGE EXPENSE	\$1,185	\$1,334	\$1,151	\$0	\$1,223
SURPLUS (DEFICIT)	\$195	\$48	\$231	\$0	\$158

TOTAL PARTICIPANTS	1,286	1,240	1,170		1,232
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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
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$2,726	176	\$1,436,602
SAFEWAY	\$2,726	31	253,518
TOTAL		207	\$1,690,120

AVG. MONTHLY CONTRIBUTIONS \$2,722

PLAN I = TIER I

PLAN I
PART TIME
THIRD 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	\$1,817		122 PART
OPTICAL BENEFIT 12	\$6.95	1,828		88 PART
TOTAL OPTICAL		\$3,645	\$5.87	
DENTAL INDIVIDUAL	\$29.20	\$8,263		94 PART
DENTAL FAMILY	\$57.88	20,085		116 PART
TOTAL DENTAL		\$28,348	\$45.65	
DRUG	\$.80/SCRIPT	\$194,913	\$313.87	1,511 SCRIPTS
HMO KAISER	\$1,009.20	\$18,166		6 PART
HOSPITAL		1,228		
SURGICAL		8,266		
DIAGNOSTIC		7,172		
MAJOR MEDICAL		373,633		
MEDICAL ADMINISTRATION	\$12.21	7,497		205 PART
TOTAL MEDICAL		\$415,962	\$669.83	
PSYCHE	\$2.59	\$1,592	\$2.56	205 PART
PSYCHE		\$12,405	\$19.98	
E.A.P.	\$.67	\$413	\$0.67	205 PART
UTILIZATION MANAGEMENT	\$2.35	\$1,626	\$2.62	205 PART
DISEASE MANAGEMENT	\$2.06	\$2,979	\$3.83	211 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$2,489	\$4.01	42 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$1,913	\$3.08	164 PART
P.P.O. AA, LLC		\$3	\$0.00	
P.P.O. A & G, HRGI		\$299	\$0.48	
LIFE-AD&D	\$.175/.018/1000	\$859	\$1.38	215 PART
A & S		\$27,141	\$43.71	
SUB TOTAL		\$693,987	\$1,117.54	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$7,641	\$12.30	214 PART
MISCELLANEOUS		\$7,851	\$12.32	
SUB TOTAL		\$15,292	\$24.62	

TOTAL		\$709,279	\$1,142.16	
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PLAN I
PART TIME
THIRD QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$815,391	\$802,591	\$793,630		\$2,411,612
EMPLOYER CONTR - RETIREE	921,071	906,611	896,490		2,724,172
MISC. INCOME-DENTAL	0	0	0		0
-RETIREE	339,519	332,918	335,835		1,008,272
-LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	3,935	5,288	6,057		15,280

TOTAL	\$2,079,916	\$2,047,408	\$2,032,012	\$0	\$6,159,336
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EXPENSES					
MEDICAL	\$437,294	\$417,824	\$415,962		\$1,271,080
RETIREE	1,186,799	1,407,600	1,017,508		3,611,907
A & S	25,862	37,802	27,141		90,805
DENTAL	29,543	29,423	28,348		87,314
DRUG	219,010	265,395	194,913		679,318
PSYCHE	12,704	16,388	13,997		43,089
OPTICAL	3,870	3,805	3,645		11,320
LIFE & AD & D	903	881	859		2,643
UTILIZATION MANAGEMENT	2,068	1,494	1,626		5,188
DISEASE MANAGEMENT	2,486	2,409	2,379		7,274
E.A.P.	436	425	413		1,274
P.P.O.	5,401	5,140	4,704		15,245
OPERATING EXPENSE	15,502	12,568	15,292		43,362

TOTAL EXPENSE	\$1,941,878	\$2,201,154	\$1,726,787	\$0	\$5,869,819
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SURPLUS (DEFICIT)	\$138,038	(\$153,746)	\$305,225	\$0	\$289,517
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AVERAGE INCOME	\$3,255	\$3,265	\$3,272		\$3,264
AVERAGE EXPENSE	\$3,039	\$3,511	\$2,781		\$3,110
SURPLUS (DEFICIT)	\$216	(\$246)	\$491	\$0	\$154

TOTAL PARTICIPANTS	213	209	207		210
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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	\$793,630	\$0	\$2,411,612
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	6,057	0	15,280

TOTAL	\$819,326	\$807,879	\$799,687	\$0	\$2,426,892
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EXPENSES

MEDICAL	\$437,294	\$417,824	\$415,962	\$0	\$1,271,080
A & S	25,862	37,802	27,141	0	90,805
DENTAL	29,543	29,423	28,348	0	87,314
DRUG	219,010	265,395	194,913	0	679,318
PSYCHE	12,704	16,388	13,997	0	43,089
OPTICAL	3,870	3,805	3,645	0	11,320
LIFE & AD & D	903	881	859	0	2,643
UTILIZATION MANAGEMENT	2,068	1,494	1,626	0	5,188
DISEASE MANAGEMENT	2,486	2,409	2,379	0	7,274
E.A.P.	436	425	413	0	1,274
P.P.O.	5,401	5,140	4,704	0	15,245
OPERATING EXPENSE	15,502	12,568	15,292	0	43,362

TOTAL EXPENSE	\$755,079	\$793,554	\$709,279	\$0	\$2,257,912
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SURPLUS (DEFICIT)	\$64,247	\$14,325	\$90,408	\$0	\$168,980
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AVERAGE INCOME	\$1,282	\$1,288	\$1,288	\$0	\$1,286
AVERAGE EXPENSE	\$1,182	\$1,266	\$1,142	\$0	\$1,197
SURPLUS (DEFICIT)	\$100	\$22	\$146	\$0	\$89

TOTAL PARTICIPANTS	213	209	207		210
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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 THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$853	68	\$174,012
EDDIES	\$861	3	7,749
GIANT	\$853	2,846	7,281,208
LOCAL 27 STAFF TEMPS	\$844	5	12,660
LOCAL 400 STAFF TEMPS	\$853	2	3,412
SAFEWAY	\$853	1,856	4,750,357
SAFEWAY DELAWARE	\$853	83	212,397
TOTAL		4,863	\$12,441,795

AVG. MONTHLY CONTRIBUTIONS

\$853

PLAN X = TIER II

PLAN X
FULL TIME
THIRD QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$72,449	\$4.97	4,879 PART
DENTAL FAMILY	\$60.98	\$548,647		2,999 PART
DENTAL INDIVIDUAL	\$29.63	166,995		1,879 PART
TOTAL DENTAL		\$715,642	\$49.05	
DRUG	\$.80/SCRIPT	\$2,117,636	\$145.15	26,640 SCRIPTS
HMO KAISER	\$714.46	\$684,453		319 PART
MEDICAL INDIVIDUAL		2,187,929		
MEDICAL FAMILY		5,787,917		
MEDICAL ADMINISTRATION	\$12.21	166,960		4,558 PART
TOTAL MEDICAL		\$8,827,259	\$605.06	
PSYCHE	\$2.59	\$35,322	\$2.42	4,546 PART
PSYCHE		\$184,012	\$12.61	
E.A.P.	\$0.67	\$9,137	\$0.63	4,546 PART
UTILIZATION MANAGEMENT	\$2.35	\$33,103	\$2.27	4,539 PART
DISEASE MANAGEMENT	\$2.06	\$60,597	\$4.15	4,600 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$60,751	\$4.16	1,033 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$41,004	\$2.81	3,523 PART
P.P.O. AA, LLC		\$45	\$0.00	
P.P.O. A & G, HRGI		\$7,031	\$0.48	
LIFE-AD&D	\$.175/.018/1000	\$20,640	\$1.41	4,906 PART
A & S		\$1,084,367	\$74.33	
SUB TOTAL		\$13,268,995	\$909.50	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$180,338	\$12.36	5,028 PART
MISCELLANEOUS		\$179,743	\$12.32	
SUB TOTAL		\$360,081	\$24.68	

TOTAL

\$13,629,076 \$934.18

**PLAN X
FULL TIME
THIRD QUARTER 2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$12,772,570	\$12,596,161	\$12,441,795		\$37,810,526
MISC. INCOME-LOA	0	0	0		0
-COBRA	29,393	49,524	38,143		117,060
-HMO COPAY	139,843	182,489	160,075		482,407

TOTAL INCOME	\$12,941,806	\$12,828,174	\$12,640,013	\$0	\$38,409,993
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EXPENSES					
MEDICAL	\$6,166,242	\$7,330,671	\$8,827,259		\$22,324,172
A & S	1,038,074	1,161,163	1,084,367		3,283,604
DENTAL	725,024	724,319	715,642		2,164,985
DRUG	2,354,234	2,789,120	2,117,636		7,260,990
PSYCHE	283,995	263,674	219,334		767,003
OPTICAL	73,136	73,186	72,449		218,771
LIFE & AD & D	20,766	20,805	20,640		62,211
UTILIZATION MANAGEMENT	33,918	33,537	33,103		100,558
DISEASE MANAGEMENT	61,067	60,743	60,597		182,407
E.A.P.	9,218	9,235	9,137		27,590
P.P.O.	119,116	118,221	108,831		346,168
OPERATING EXPENSE	357,751	295,882	360,081		1,013,714

TOTAL EXPENSE	\$11,242,541	\$12,880,556	\$13,629,076	\$0	\$37,752,173
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SURPLUS (DEFICIT)	\$1,699,265	(\$52,382)	(\$989,063)	\$0	\$657,820
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AVERAGE INCOME	\$865	\$869	\$866		\$867
AVERAGE EXPENSE	\$751	\$873	\$934		\$853
SURPLUS (DEFICIT)	\$114	(\$4)	(\$68)	\$0	\$14

TOTAL PARTICIPANTS	4,990	4,920	4,863		4,924
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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	\$12,441,795	\$0	\$37,810,526
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	29,393	49,524	38,143	0	117,060
-HMO COPAY	139,843	182,489	160,075	0	482,407

TOTAL INCOME	\$12,941,806	\$12,828,174	\$12,640,013	\$0	\$38,409,993
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EXPENSES

MEDICAL	\$6,166,242	\$7,330,671	\$8,827,259	\$0	\$22,324,172
A & S	1,038,074	1,161,163	1,084,367	0	3,283,604
DENTAL	725,024	724,319	715,642	0	2,164,985
DRUG	2,354,234	2,789,120	2,117,636	0	7,260,990
PSYCHE	283,995	263,674	219,334	0	767,003
OPTICAL	73,136	73,186	72,449	0	218,771
LIFE & AD & D	20,766	20,805	20,640	0	62,211
UTILIZATION MANAGEMENT	33,918	33,537	33,103	0	100,558
DISEASE MANAGEMENT	61,067	60,743	60,597	0	182,407
E.A.P.	9,218	9,235	9,137	0	27,590
P.P.O.	119,116	118,221	108,831	0	346,168
OPERATING EXPENSE	357,751	295,882	360,081	0	1,013,714

TOTAL EXPENSE	\$11,242,541	\$12,880,556	\$13,629,076	\$0	\$37,752,173
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SURPLUS (DEFICIT)	\$1,699,265	(\$52,382)	(\$989,063)	\$0	\$657,820
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AVERAGE INCOME	\$865	\$869	\$866	\$0	\$867
AVERAGE EXPENSE	\$751	\$873	\$934	\$0	\$853
SURPLUS (DEFICIT)	\$114	(\$4)	(\$68)	\$0	\$14

TOTAL PARTICIPANTS	4,990	4,920	4,863		4,924
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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
THIRD QUARTER 2014

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$447	1	\$1,341
GIANT	\$447	2,926	3,923,766
LOCAL 400 STAFF TEMPS	\$447	1	1,341
SAFEWAY	\$447	1,438	1,929,173
SAFEWAY DELAWARE	\$447	66	88,953
TOTAL		4,432	\$5,944,574

AVG. MONTHLY CONTRIBUTIONS \$447

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2014

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$61,346	\$4.61	4,131 PART
DENTAL	\$29.63	\$367,086	\$27.61	4,130 PART
DRUG	\$.80/SCRIPT	\$890,795	\$67.00	12,355 SCRIPTS
HMO KAISER	\$483.36	\$72,504		50 PART
MEDICAL		3,336,756		
MEDICAL ADMINISTRATION	\$12.21	149,780		4,089 PART
TOTAL MEDICAL		\$3,559,040	\$267.68	
PSYCHE	\$2.59	\$31,761	\$2.39	4,088 PART
PSYCHE		\$41,755	\$3.14	
E.A.P.	\$0.67	\$8,216	\$0.62	4,088 PART
UTILIZATION MANAGEMENT	\$2.35	\$29,668	\$2.23	4,071 PART
DISEASE MANAGEMENT	\$2.06	\$25,202	\$1.90	4,089 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$46,839	\$3.52	796 PART
P P O CAREFIRST NETWORK	\$3.88	\$38,202	\$2.87	3,282 PART
P.P.O. AA, LLC		\$40	\$0.00	
P.P.O. A & G, HRGI		\$6,305	\$0.47	
LIFE-AD&D	\$.175/.018/1000	\$11,557	\$0.87	4,187 PART
A & S		\$268,412	\$20.19	
SUB TOTAL		\$5,386,224	\$405.10	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$159,203	\$11.97	4,447 PART
MISCELLANEOUS		\$163,813	\$12.32	
SUB TOTAL		\$323,016	\$24.29	

TOTAL		\$5,709,240	\$429.39	
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PLAN X
PART TIME
THIRD QUARTER 2014

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,006,477	\$5,916,137	\$5,944,574		\$17,867,188
MISC. INCOME-LOA	0	901	0		901
-COBRA	16,940	16,050	4,127		37,117
-HMO COPAY	18,234	27,508	22,659		68,401

TOTAL INCOME	\$6,041,651	\$5,960,596	\$5,971,360	\$0	\$17,973,607
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EXPENSES

MEDICAL	\$2,792,386	\$3,824,211	\$3,559,040		\$10,175,637
A & S	307,382	253,400	268,412		829,194
DENTAL	361,486	364,716	367,086		1,093,288
DRUG	986,868	1,152,725	890,795		3,030,388
PSYCHE	137,361	89,201	73,516		300,078
OPTICAL	60,435	60,959	61,346		182,740
LIFE & AD & D	11,415	11,424	11,557		34,396
UTILIZATION MANAGEMENT	28,843	29,723	29,668		88,234
DISEASE MANAGEMENT	24,775	24,872	25,202		74,849
E.A.P.	8,092	8,173	8,216		24,481
P.P.O.	97,877	97,406	91,386		286,669
OPERATING EXPENSES	317,290	263,768	323,016		904,074

TOTAL EXPENSE	\$5,134,210	\$6,180,578	\$5,709,240	\$0	\$17,024,028
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SURPLUS (DEFICIT)	\$907,441	(\$219,982)	\$262,120	\$0	\$949,579
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AVERAGE INCOME	\$450	\$450	\$449		\$450
AVERAGE EXPENSE	\$382	\$467	\$429		\$426
SURPLUS (DEFICIT)	\$68	(\$17)	\$20	\$0	\$24

TOTAL PARTICIPANTS	4,480	4,412	4,432		4,441
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**PLAN X
PART TIME
2014**

**INDIVIDUAL
QUARTERLY RECAPS**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,006,477	\$5,916,137	\$5,944,574	\$0	\$17,867,188
MISC. INCOME-LOA	0	901	0	0	901
-COBRA	16,940	16,050	4,127	0	37,117
-HMO COPAY	18,234	27,508	22,659	0	68,401

TOTAL INCOME	\$6,041,651	\$5,960,596	\$5,971,360	\$0	\$17,973,607
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EXPENSES					
MEDICAL	\$2,792,386	\$3,824,211	\$3,559,040	\$0	\$10,175,637
A & S	307,382	253,400	268,412	0	829,194
DENTAL	361,486	364,716	367,086	0	1,093,288
DRUG	986,868	1,152,725	890,795	0	3,030,388
PSYCHE	137,361	89,201	73,516	0	300,078
OPTICAL	60,435	60,959	61,346	0	182,740
LIFE & AD & D	11,415	11,424	11,557	0	34,396
UTILIZATION MANAGEMENT	28,843	29,723	29,668	0	88,234
DISEASE MANAGEMENT	24,775	24,872	25,202	0	74,849
E.A.P.	8,092	8,173	8,216	0	24,481
P.P.O.	97,877	97,406	91,386	0	286,669
OPERATING EXPENSES	317,290	263,768	323,016	0	904,074

TOTAL EXPENSE	\$5,134,210	\$6,180,578	\$5,709,240	\$0	\$17,024,028
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SURPLUS (DEFICIT)	\$907,441	(\$219,982)	\$262,120	\$0	\$949,579
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AVERAGE INCOME	\$450	\$450	\$449	\$0	\$450
AVERAGE EXPENSE	\$382	\$467	\$429	\$0	\$426
SURPLUS (DEFICIT)	\$68	(\$17)	\$20	\$0	\$24

TOTAL PARTICIPANTS	4,480	4,412	4,432		4,441
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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
THIRD QUARTER 2014

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,068	0	\$0
GIANT	\$1,068	775	2,486,304
LOCAL 400 STAFF TEMPS	\$1,060	0	0
SAFEWAY	\$1,068	224	717,696
SAFEWAY DELAWARE	\$1,068	8	24,564
TOTAL		1,007	\$3,228,564

AVG. MONTHLY CONTRIBUTIONS \$1,069

PLAN X = TIER II

PLAN X
PART TIME
THIRD QUARTER 2014

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$16,172	\$5.35	1,089 PART
DENTAL	\$60.98	\$199,222	\$65.95	1,089 PART
DRUG	\$.80/SCRIPT	\$594,656	\$196.84	8,361 SCRIPTS
HMO KAISER	\$866.61	\$253,917		98 PART
MEDICAL		1,897,125		
MEDICAL ADMINISTRATION	\$12.21	36,178		988 PART
TOTAL MEDICAL		\$2,187,220	\$724.01	
PSYCHE	\$2.59	\$7,664	\$2.54	986 PART
PSYCHE		\$51,263	\$16.97	
E.A.P.	\$.67	\$1,982	\$0.66	986 PART
UTILIZATION MANAGEMENT	\$2.35	\$8,070	\$2.67	988 PART
DISEASE MANAGEMENT	\$2.06	\$17,740	\$5.87	997 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$12,083	\$4.00	205 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$9,157	\$3.03	787 PART
P.P.O. AA, LLC		\$10	\$0.00	
P.P.O. A & G, HRGI		\$1,592	\$0.53	
LIFE AD&D	\$.175/.018/1000	\$2,909	\$0.96	1,054 PART
A & S		\$97,899	\$32.41	
SUB TOTAL		\$3,207,639	\$1,061.79	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$40,529	\$13.42	1,132 PART
MISCELLANEOUS		\$37,220	\$12.32	
SUB TOTAL		\$77,749	\$25.74	

TOTAL **\$3,285,388** **\$1,087.53**

**PLAN X
PART TIME
THIRD QUARTER 2014**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,588,488	\$3,571,376	\$3,228,564		\$10,388,428
MISC. INCOME -LOA	0	0	0		0
-COBRA	3,162	3,162	4,216		10,540
-HMO COPAY	36,625	47,767	40,551		124,943
-DEP. COPAY	424	214	641		1,279

TOTAL INCOME	\$3,628,699	\$3,622,519	\$3,273,972	\$0	\$10,525,190
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EXPENSES					
MEDICAL	\$2,103,605	\$2,663,699	\$2,187,220		\$6,954,524
A & S	111,763	100,504	97,899		310,166
DENTAL	201,478	201,600	199,222		602,300
DRUG	642,563	829,850	594,656		2,067,069
PSYCHE	43,154	78,638	58,927		180,719
OPTICAL	16,350	16,364	16,172		48,886
LIFE & AD & D	2,942	2,975	2,909		8,826
UTILIZATION MANAGEMENT	7,779	7,963	8,070		23,812
DISEASE MANAGEMENT	18,211	17,725	17,740		53,676
E.A.P.	1,999	2,005	1,982		5,986
P.P.O.	25,000	24,811	22,842		72,653
OPERATING EXPENSE	79,940	66,234	77,749		223,923

TOTAL EXPENSE	\$3,254,784	\$4,012,368	\$3,285,388	\$0	\$10,552,540
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SURPLUS (DEFICIT)	\$373,915	(\$389,849)	(\$11,416)	\$0	(\$27,350)
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AVERAGE INCOME	\$1,081	\$1,084	\$1,084		\$1,083
AVERAGE EXPENSE	\$970	\$1,201	\$1,088		\$1,086
SURPLUS (DEFICIT)	\$111	(\$117)	(\$4)	\$0	(\$3)

TOTAL PARTICIPANTS	1,119	1,114	1,007		1,080
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**PLAN X
PART TIME
2014**

**DEPENDENT
QUARTERLY RECAPS**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,588,488	\$3,571,376	\$3,228,564	\$0	\$10,388,428
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,162	3,162	4,216	0	10,540
-HMO COPAY	36,625	47,767	40,551	0	124,943
-DEP. COPAY	424	214	641	0	1,279

TOTAL INCOME	\$3,628,699	\$3,622,519	\$3,273,972	\$0	\$10,525,190
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EXPENSES

MEDICAL	\$2,103,605	\$2,663,699	\$2,187,220	\$0	\$6,954,524
A & S	111,763	100,504	97,899	0	310,166
DENTAL	201,478	201,600	199,222	0	602,300
DRUG	642,563	829,850	594,656	0	2,067,069
PSYCHE	43,154	78,638	58,927	0	180,719
OPTICAL	16,350	16,364	16,172	0	48,886
LIFE & AD & D	2,942	2,975	2,909	0	8,826
UTILIZATION MANAGEMENT	7,779	7,963	8,070	0	23,812
DISEASE MANAGEMENT	18,211	17,725	17,740	0	53,676
E.A.P.	1,999	2,005	1,982	0	5,986
P.P.O.	25,000	24,811	22,842	0	72,653
OPERATING EXPENSE	79,940	66,234	77,749	0	223,923

TOTAL EXPENSE	\$3,254,784	\$4,012,368	\$3,285,388	\$0	\$10,552,540
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SURPLUS (DEFICIT)	\$373,915	(\$389,849)	(\$11,416)	\$0	(\$27,350)
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AVERAGE INCOME	\$1,081	\$1,084	\$1,084	\$0	\$1,083
AVERAGE EXPENSE	\$970	\$1,201	\$1,088	\$0	\$1,086
SURPLUS (DEFICIT)	\$111	(\$117)	(\$4)	\$0	(\$3)

TOTAL PARTICIPANTS	1,119	1,114	1,007		1,080
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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
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$485	45	\$64,990
GIANT	\$485	271	393,820
LOCAL 27 STAFF TEMPS	\$486	0	0
LOCAL 400 STAFF TEMPS	\$486	0	0
SAFEWAY	\$485	207	302,159
SAFEWAY DELAWARE	\$485	7	10,670
TOTAL		530	\$771,639

AVG. MONTHLY CONTRIBUTIONS \$485

PLAN XX
FULL TIME
THIRD QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,603	\$3.52	377 PART
DENTAL FAMILY	\$35.95	\$15,027		139 PART
DENTAL INDIVIDUAL	\$17.46	12,467		238 PART
TOTAL DENTAL		\$27,494	\$17.29	
DRUG	\$.80/SCRIPT	\$41,644	\$26.19	1,003 SCRIPTS
HMO KAISER	\$407.90	\$23,658		19 PART
MEDICAL INDIVIDUAL		96,172		
MEDICAL FAMILY		167,943		
MEDICAL ADMINISTRATION	\$12.21	13,467		368 PART
TOTAL MEDICAL		\$301,240	\$189.46	
PSYCHE	\$2.59	\$2,823	\$1.78	363 PART
PSYCHE		\$37,479	\$23.57	
UTILIZATION MANAGEMENT	\$2.35	\$2,576	\$1.62	361 PART
DISEASE MANAGEMENT	\$2.06	\$3,788	\$2.38	347 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$4,937	\$3.11	84 PART
P.P.O CAREFIRST NETWORK	\$3.88	\$3,143	\$1.98	270 PART
LIFE AD&D	\$.175/.018/1000	\$1,079	\$0.68	373 PART
A & S		\$27,548	\$17.33	
SUB TOTAL		\$459,354	\$288.91	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$18,559	\$11.67	516 PART
MISCELLANEOUS		\$19,590	\$12.32	
SUB TOTAL		\$38,149	\$23.99	

TOTAL	\$497,503	\$312.90
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PLAN XX
FULL TIME
THIRD QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$697,430	\$747,797	\$771,639		\$2,216,866
MISC. INCOME -LOA	0	0	0		0
-COBRA	4,549	4,347	3,770		12,666

TOTAL INCOME	\$701,979	\$752,144	\$775,409	\$0	\$2,229,532
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EXPENSES

MEDICAL	\$183,319	\$250,183	\$301,240		\$734,742
A & S	26,884	26,980	27,548		81,412
DENTAL	29,678	27,092	27,494		84,264
DRUG	77,412	76,910	41,644		195,966
PSYCHE	5,695	52,890	40,302		98,887
OPTICAL	5,940	5,400	5,603		16,943
LIFE & AD & D	1,184	1,088	1,079		3,351
UTILIZATION MANAGEMENT	2,775	2,621	2,576		7,972
DISEASE MANAGEMENT	4,376	4,090	3,788		12,254
P.P.O.	9,549	8,245	8,080		25,874
OPERATING EXPENSE	34,915	29,102	38,149		102,166

TOTAL EXPENSE	\$381,727	\$484,601	\$497,503	\$0	\$1,363,831
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SURPLUS (DEFICIT)	\$320,252	\$267,543	\$277,906	\$0	\$865,701
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AVERAGE INCOME	\$489	\$488	\$488		\$488
AVERAGE EXPENSE	\$266	\$314	\$313		\$298
SURPLUS (DEFICIT)	\$223	\$174	\$175	\$0	\$190

TOTAL PARTICIPANTS	479	514	530		508
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PLAN XX
FULL TIME
2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$697,430	\$747,797	\$771,639	\$0	\$2,216,866
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	4,549	4,347	3,770	0	12,666

TOTAL INCOME	\$701,979	\$752,144	\$775,409	\$0	\$2,229,532
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EXPENSES					
MEDICAL	\$183,319	\$250,183	\$301,240	\$0	\$734,742
A & S	26,884	26,980	27,548	0	81,412
DENTAL	29,678	27,092	27,494	0	84,264
DRUG	77,412	76,910	41,644	0	195,966
PSYCHE	5,695	52,890	40,302	0	98,887
OPTICAL	5,940	5,400	5,603	0	16,943
LIFE & AD & D	1,184	1,088	1,079	0	3,351
UTILIZATION MANAGEMENT	2,775	2,621	2,576	0	7,972
DISEASE MANAGEMENT	4,376	4,090	3,788	0	12,254
P.P.O.	9,549	8,245	8,080	0	25,874
OPERATING EXPENSE	34,915	29,102	38,149	0	102,166

TOTAL EXPENSE	\$381,727	\$484,601	\$497,503	\$0	\$1,363,831
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SURPLUS (DEFICIT)	\$320,252	\$267,543	\$277,906	\$0	\$865,701
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AVERAGE INCOME	\$489	\$488	\$488	\$0	\$488
AVERAGE EXPENSE	\$266	\$314	\$313	\$0	\$298
SURPLUS (DEFICIT)	\$223	\$174	\$175	\$0	\$190

TOTAL PARTICIPANTS	479	514	530		508
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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
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$150	4	\$1,950
GIANT	\$150	3,563	1,603,200
LOCAL 400 STAFF TEMPS	\$120	0	0
SAFEWAY	\$150	1,668	750,750
SAFEWAY DELAWARE	\$150	54	24,300
TOTAL		5,289	\$2,380,200

AVG. MONTHLY CONTRIBUTIONS \$150

PLAN XX
PART TIME
THIRD QUARTER 2014

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$24,423	\$1.54	1,645 PART
DENTAL	\$17.46	\$86,096	\$5.43	1,644 PART
DRUG	\$.80/SCRIPT	\$256,400	\$16.16	3,127 SCRIPTS
HMO KAISER	\$88.42	\$9,992		38 PART
MEDICAL		1,071,060		
MEDICAL ADMINISTRATION	\$12.21	68,181		1,861 PART
TOTAL MEDICAL		\$1,149,233	\$72.43	
PSYCHE	\$2.59	\$14,698	\$0.93	1,892 PART
PSYCHE		\$57,877	\$3.65	
UTILIZATION MANAGEMENT	\$2.35	\$13,255	\$0.84	1,880 PART
DISEASE MANAGEMENT	\$2.06	\$12,321	\$0.78	1,998 PART
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$21,953	\$1.38	373 PART
P.P.O. CAREFIRST NETWORK	\$3.88	\$17,829	\$1.12	1,532 PART
LIFE-AD&D	\$1.75/.018/1000	\$2,837	\$0.18	1,960 PART
A & S		\$43,107	\$2.72	
SUB TOTAL		\$1,700,029	\$107.16	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$196,274	\$12.37	5,470 PART
MISCELLANEOUS		\$195,489	\$12.32	
SUB TOTAL		\$391,763	\$24.69	

TOTAL	\$2,091,792	\$131.85
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**PLAN XX
PART TIME
THIRD QUARTER 2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,529,773	\$2,460,366	\$2,380,200		\$7,370,339
MISC. INCOME -LOA	127	0	0		127
-COBRA	4,457	7,878	6,648		18,983

TOTAL INCOME	\$2,534,357	\$2,468,244	\$2,386,848	\$0	\$7,389,449
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EXPENSES					
MEDICAL	\$1,035,059	\$1,034,809	\$1,149,233		\$3,219,101
A & S	44,226	36,102	43,107		123,435
DENTAL	93,744	91,386	86,096		271,226
DRUG	267,900	348,098	256,400		872,398
PSYCHE	40,155	85,842	72,575		198,572
OPTICAL	26,561	25,903	24,423		76,887
LIFE & AD & D	3,106	3,039	2,837		8,982
UTILIZATION MANAGEMENT	14,809	14,474	13,255		42,538
DISEASE MANAGEMENT	13,198	12,699	12,321		38,218
P.P.O.	43,639	42,193	39,782		125,614
OPERATING EXPENSE	396,533	325,690	391,763		1,113,986

TOTAL EXPENSE	\$1,978,930	\$2,020,235	\$2,091,792	\$0	\$6,090,957
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SURPLUS (DEFICIT)	\$555,427	\$448,009	\$295,056	\$0	\$1,298,492
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AVERAGE INCOME	\$152	\$150	\$150		\$151
AVERAGE EXPENSE	\$119	\$123	\$132		\$125
SURPLUS (DEFICIT)	\$33	\$27	\$18	\$0	\$26

TOTAL PARTICIPANTS	5,559	5,467	5,289		5,438
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PLAN XX
PART TIME
2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$2,529,773	\$2,460,366	\$2,380,200	\$0	\$7,370,339
MISC. INCOME -LOA	127	0	0	0	127
-COBRA	4,457	7,878	6,648	0	18,983

TOTAL INCOME	\$2,534,357	\$2,468,244	\$2,386,848	\$0	\$7,389,449
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EXPENSES

MEDICAL	\$1,035,059	\$1,034,809	\$1,149,233	\$0	\$3,219,101
A & S	44,226	36,102	43,107	0	123,435
DENTAL	93,744	91,386	86,096	0	271,226
DRUG	267,900	348,098	256,400	0	872,398
PSYCHE	40,155	85,842	72,575	0	198,572
OPTICAL	26,561	25,903	24,423	0	76,887
LIFE & AD & D	3,106	3,039	2,837	0	8,982
UTILIZATION MANAGEMENT	14,809	14,474	13,255	0	42,538
DISEASE MANAGEMENT	13,198	12,699	12,321	0	38,218
P.P.O.	43,639	42,193	39,782	0	125,614
OPERATING EXPENSE	396,533	325,690	391,763	0	1,113,986

TOTAL EXPENSE	\$1,978,930	\$2,020,235	\$2,091,792	\$0	\$6,090,957
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SURPLUS (DEFICIT)	\$555,427	\$448,009	\$295,056	\$0	\$1,298,492
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AVERAGE INCOME	\$152	\$150	\$150	\$0	\$151
AVERAGE EXPENSE	\$119	\$123	\$132	\$0	\$125
SURPLUS (DEFICIT)	\$33	\$27	\$18	\$0	\$26

TOTAL PARTICIPANTS	5,559	5,467	5,289		5,438
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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	5,780	5,595	5,927
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PLAN XXX
FULL TIME
THIRD QUARTER 2014

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$514.17	13	\$19,538
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		13	\$19,538

AVG. MONTHLY CONTRIBUTIONS

\$501

PLAN XXX
FULL TIME
THIRD 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	379		10 PART
TOTAL MEDICAL		\$379	\$9.72	
PSYCHE	\$2.59	\$0	\$0.00	0 PART
PSYCHE		\$0	\$0.00	
UTILIZATION MANAGEMENT	\$2.35	\$17	\$0.44	7 PART
DISEASE MANAGEMENT	\$2.06	\$8	\$0.21	3 PART
P.P.O CAREFIRST FLEXLINK	\$19.61	\$61	\$1.56	2 PART
P.P.O CAREFIRST NETWORK	\$3.88	\$58	\$1.49	5 PART
LIFE-AD&D	\$.175/.018/1000	\$21	\$0.54	7 PART
A & S		\$0	\$0.00	
SUB TOTAL		\$544	\$13.96	

OPERATING EXPENSES

ADMINISTRATION	\$11.92	\$84	\$2.15	4 PART
MISCELLANEOUS		\$481	\$12.33	
SUB TOTAL		\$565	\$14.48	

TOTAL

\$1,109 \$28.44

PLAN XXX
FULL TIME
THIRD QUARTER 2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$0	\$3,599	\$19,538		\$23,137
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	0		0

TOTAL INCOME	\$0	\$3,599	\$19,538	\$0	\$23,137
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EXPENSES

MEDICAL	\$0	\$37	\$379		\$416
A & S	0	0	0		0
DENTAL	0	0	0		0
DRUG	0	0	0		0
PSYCHE	0	0	0		0
OPTICAL	0	0	0		0
LIFE & AD & D	0	0	21		21
UTILIZATION MANAGEMENT	0	0	17		17
DISEASE MANAGEMENT	0	0	8		8
P.P.O.	0	0	119		119
OPERATING EXPENSE	0	92	0		92

TOTAL EXPENSE	\$0	\$129	\$544	\$0	\$673
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SURPLUS (DEFICIT)	\$0	\$3,470	\$18,994	\$0	\$22,464
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AVERAGE INCOME	\$0	\$300	\$501		\$401
AVERAGE EXPENSE	\$0	\$11	\$14		\$13
SURPLUS (DEFICIT)	\$0	\$289	\$487	\$0	\$388

TOTAL PARTICIPANTS		4	13		9
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PLAN XXX
FULL TIME
2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$0	\$3,599	\$19,538	\$0	\$23,137
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$0	\$3,599	\$19,538	\$0	\$23,137
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EXPENSES					
MEDICAL	\$0	\$37	\$379	\$0	\$416
A & S	0	0	0	0	0
DENTAL	0	0	0	0	0
DRUG	0	0	0	0	0
PSYCHE	0	0	0	0	0
OPTICAL	0	0	0	0	0
LIFE & AD & D	0	0	21	0	21
UTILIZATION MANAGEMENT	0	0	17	0	17
DISEASE MANAGEMENT	0	0	8	0	8
P.P.O.	0	0	119	0	119
OPERATING EXPENSE	0	92	0	0	92

TOTAL EXPENSE	\$0	\$129	\$544	\$0	\$673
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SURPLUS (DEFICIT)	\$0	\$3,470	\$18,994	\$0	\$22,464
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AVERAGE INCOME	\$0	\$300	\$501	\$0	\$401
AVERAGE EXPENSE	\$0	\$11	\$14	\$0	\$13
SURPLUS (DEFICIT)	\$0	\$289	\$487	\$0	\$388

TOTAL PARTICIPANTS	4	13	9		
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PLAN XXX
PART TIME
THIRD 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	\$17	\$5.67	1 PART
DRUG	\$.80/SCRIPT	\$0	\$0.00	0 SCRIPTS
HMO KAISER MEDICAL	\$88.42	\$0		0 PART
MEDICAL ADMINISTRATION	\$12.21	12		1 PART
TOTAL MEDICAL		\$12	\$4.00	
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		\$29	\$9.67	

OPERATING EXPENSES

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

TOTAL

\$29 \$9.67

PLAN XXX
PART TIME
THIRD QUARTER 2014

QUARTERLY RECAPS

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

TOTAL INCOME	\$0	\$0	\$0	\$0	\$0
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EXPENSES

MEDICAL	\$0	\$0	\$12		\$12
A & S	0	0	0		0
DENTAL	0	0	17		17
DRUG	0	0	0		0
PSYCHE	0	0	0		0
OPTICAL	0	0	0		0
LIFE & AD & D	0	0	0		0
UTILIZATION MANAGEMENT	0	0	0		0
DISEASE MANAGEMENT	0	0	0		0
P.P.O.	0	0	0		0
OPERATING EXPENSE	0	0	0		0

TOTAL EXPENSE	\$0	\$0	\$29	\$0	\$29
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SURPLUS (DEFICIT)	\$0	\$0	(\$29)	\$0	(\$29)
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AVERAGE INCOME	\$0	\$0	\$0		\$0
AVERAGE EXPENSE	\$0	\$0	\$10		\$10
SURPLUS (DEFICIT)	\$0	\$0	(\$10)	\$0	(\$10)

TOTAL PARTICIPANTS					0
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PLAN XXX
PART TIME
2014

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$0	\$0	\$0	\$0	\$0
MISC. INCOME -LOA	0	0	0	0	0
TOTAL INCOME	\$0	\$0	\$0	\$0	\$0
EXPENSES					
MEDICAL	\$0	\$0	\$12	\$0	\$12
A & S	0	0	0	0	0
DENTAL	0	0	17	0	17
DRUG	0	0	0	0	0
PSYCHE	0	0	0	0	0
OPTICAL	0	0	0	0	0
LIFE & AD & D	0	0	0	0	0
UTILIZATION MANAGEMENT	0	0	0	0	0
DISEASE MANAGEMENT	0	0	0	0	0
P.P.O.	0	0	0	0	0
OPERATING EXPENSE	0	0	0	0	0
TOTAL EXPENSE	\$0	\$0	\$29	\$0	\$29
SURPLUS (DEFICIT)	\$0	\$0	(\$29)	\$0	(\$29)
AVERAGE INCOME	\$0	\$0	\$0	\$0	\$0
AVERAGE EXPENSE	\$0	\$0	\$10	\$0	\$10
SURPLUS (DEFICIT)	\$0	\$0	(\$10)	\$0	(\$10)
TOTAL PARTICIPANTS					0

**ACTIVE PLANS
2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$31,709,886	\$31,209,543	\$30,405,649	\$0	\$93,325,078
EMPLOYEE CONTRIBUTIONS	283,743	373,915	311,282	0	968,940
INTEREST & DIVIDENDS - ACTIVE	85,404	101,505	73,895	0	260,804
MISCELLANEOUS ¹	3,886	26,608	5,796	0	36,290

TOTAL INCOME	\$32,082,919	\$31,711,571	\$30,796,622	\$0	\$94,591,112
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EXPENSES

MEDICAL	\$15,499,479	\$18,578,209	\$18,929,241	\$0	\$53,006,929
A & S	1,949,515	1,958,126	1,839,550	0	5,747,191
DENTAL	1,634,073	1,622,357	1,597,128	0	4,853,558
DRUG	5,517,112	6,559,321	4,863,413	0	16,939,846
PSYCHE	564,809	699,795	623,142	0	1,887,746
OPTICAL	209,324	207,625	204,484	0	621,433
LIFE & AD & D	52,594	52,171	51,223	0	155,988
UTILIZATION REVIEW	100,346	99,339	97,740	0	297,425
DISEASE MANAGEMENT	140,732	138,721	137,474	0	416,927
E.A.P.	22,241	22,225	22,012	0	66,478
P.P.O.	333,595	327,782	303,659	0	965,036
OPERATING EXPENSE	1,295,669	1,069,038	1,294,579	0	3,659,286

TOTAL EXPENSE	\$27,319,489	\$31,334,709	\$29,963,645	\$0	\$88,617,843
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SURPLUS (DEFICIT)	\$4,763,430	\$376,862	\$832,977	\$0	\$5,973,269
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TOTAL PARTICIPANTS	18,126	17,880	17,511	0	17,839
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FUND RESERVE	\$47,989,855	\$50,677,580	\$43,165,813	
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¹INCLUDES LITIGATION SETTLEMENT FOR 3rd QTR:

\$4,856 CITI GROUP
25 INDYMAC
379 MOTOROLA
536 WELLBUTRIN
\$5,796

FELRA & UFCW
RETIREE HEALTH PLAN
THIRD QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

**FULL TIME RETIREES
THIRD QUARTER 2014**

INCOME

EMPLOYER CONTRIBUTIONS	\$5,451,148
RETIREE COPAYMENTS	\$1,517,264
INTEREST AND DIVIDENDS	\$16,530
TOTAL INCOME	\$6,984,942

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$56,697	\$4.82	3,818 RET
DENTAL	\$29.39	\$336,633		3,818 RET
TOTAL DENTAL		\$336,633	\$28.65	
DRUG	\$.80/1.25/SCRIPT	\$1,170,979		25,029 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	3,164		
TOTAL DRUG		\$1,174,143	\$99.92	
HMO CIGNA		\$2,180,426		1,146 RET
HMO KAISER	\$217.55	1,342,273		1,524 RET
HMO WELL CARE CHOICE	\$46.00	138		1 RET
HOSPITAL		297,360		
SURGICAL		150,317		
DIAGNOSTIC		64,356		
MAJOR MEDICAL		253,680		
MEDICAL ADMINISTRATION	\$12.21	49,255		1,345 RET
TOTAL MEDICAL		\$4,337,805	\$369.14	
PSYCHE	\$2.59	\$17,563	\$1.49	2,260 RET
PSYCHE		\$8,347	\$0.71	
UTILIZATION MANAGEMENT	\$2.35	\$1,188	\$0.10	57 RET
DISEASE MANAGEMENT	\$2.06	\$569	\$0.05	49 RET
P.P.O CAREFIRST FLEXLINK	\$19.61	\$2,167	\$0.18	37 RET
P P O CAREFIRST NETWORK	\$3.88	\$70	\$0.01	6 RET
P.P.O. AA, LLC		\$35	\$0.00	
P.P.O A & G, HRG		\$5,561	\$0.47	
ADMINISTRATION	\$5.69	\$66,863	\$5.69	3,917 RET

TOTAL EXPENSES	\$6,007,641	\$511.25
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SURPLUS (DEFICIT)	\$977,301
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RETIREES 3,917

AVERAGE COST PER RETIREE \$511.25

**PART TIME RETIREES
THIRD QUARTER 2014**

INCOME

EMPLOYER CONTRIBUTIONS	\$896,490
RETIREE COPAYMENTS	\$335,835
INTEREST AND DIVIDENDS	\$3,659
TOTAL INCOME	\$1,235,984

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$12,934	\$4.97	871 RET
DENTAL	\$29.39	\$76,797	\$29.53	871 RET
DRUG	\$.80/1.25/SCRIPT	\$193,110		4,695 SCRIPTS
DRUG CLAIMS		\$0		
DRUG FEES	\$0.21/CLAIM	498		
DRUG		\$193,608	\$74.44	
HMO CIGNA		\$312,352		242 RET
HMO KAISER	\$217.55	290,301		402 RET
WELL CARE CHOICE	\$46.00	138		1 RET
HOSPITAL		40,896		
SURGICAL		32,697		
DIAGNOSTIC		10,761		
MAJOR MEDICAL		16,022		
MEDICAL ADMINISTRATION	\$12.21	9,744		266 RET
TOTAL MEDICAL		\$712,911	\$274.09	
PSYCHE	\$2.59	\$3,797	\$1.46	489 RET
PSYCHE		\$530	\$0.20	
UTILIZATION MANAGEMENT	\$2.35	\$261	\$0.10	11 RET
DISEASE MANAGEMENT	\$2.06	\$103	\$0.04	12 RET
P.P.O. CAREFIRST FLEXLINK	\$19.61	\$522	\$0.20	9 RET
P P O CAREFIRST NETWORK	\$3.88	\$16	\$0.01	1 RET
P.P.O. AA, LLC		\$7	\$0.00	
P.P.O. A & G, HRGI		\$1,228	\$0.47	
ADMINISTRATION	\$5.69	\$14,794	\$5.69	867 RET

TOTAL EXPENSES	\$1,017,508	\$391.20
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SURPLUS (DEFICIT)	\$218,476
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RETIREES 867

AVERAGE COST PER RETIREE \$391.20

2014
RETIREES
QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTRIBUTIONS	\$6,907,706	\$6,680,609	\$6,347,638	\$0	\$19,935,953
RETIREE COPAYMENTS	1,869,914	1,840,931	1,853,099	0	5,563,944
INTEREST & DIVIDENDS	22,394	26,969	20,189	0	69,552

TOTAL INCOME	\$8,800,014	\$8,548,509	\$8,220,926	\$0	\$25,569,449
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EXPENSES

MEDICAL	\$6,171,748	\$5,605,859	\$5,050,716	\$0	\$16,828,323
DENTAL	410,931	410,226	413,430	0	1,234,587
DRUG	1,567,297	2,464,370	1,367,751	0	5,399,418
PSYCHE	44,846	42,142	30,237	0	117,225
OPTICAL	69,211	69,093	69,631	0	207,935
UTILIZATION MANAGEMENT	1,428	2,215	1,449	0	5,092
DISEASE MANAGEMENT	678	599	672	0	1,949
P.P.O.	17,789	16,691	9,606	0	44,086
ADMINISTRATION	78,704	81,089	81,657	0	241,450

TOTAL EXPENSES	\$8,362,632	\$8,692,284	\$7,025,149	\$0	\$24,080,065
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SURPLUS (DEFICIT)	\$437,382	(\$143,775)	\$1,195,777	\$0	\$1,489,384
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TOTAL PARTICIPANTS	4,753	4,750	4,784		4,762
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FUND RESERVE	\$8,078,419	\$8,109,319	\$8,038,615		
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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	\$8,886,955	\$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 THIRD QUARTER 2014

MISCELLANEOUS

ACCOUNTING	\$42,256
ACTUARIAL & CONSULTING	99,960
COMPUFACTS	3,775
HEALTH CARE REFORM	22,647
INVESTMENT MANAGEMENT	41,082
IPS	10,000
LEGAL	317,143
MEETING	1,371
PCOREI FEES	58,252
POSTAGE	34,142
PRINTING	13,831
TELEPHONE	2,773

TOTAL	\$647,232
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DELINQUENCIES

NONE

**COMBINED FUND
THIRD QUARTER 2014**

QUARTERLY RECAPS

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
EMPLOYER CONTR - ACTIVE	\$31,709,886	\$31,209,543	\$30,405,649	\$0	\$93,325,078
EMPLOYER CONTR - RETIREE	6,907,706	6,680,608	6,347,638	0	19,935,952
EMPLOYEE CONTRIBUTIONS	2,153,657	2,214,846	2,164,381	0	6,532,884
INTEREST & DIVIDENDS - ACTIVE	85,404	101,505	73,895	0	260,804
INTEREST & DIVIDENDS - RETIREE	22,395	26,969	20,188	0	69,552
MISCELLANEOUS ¹	3,886	26,608	5,796	0	36,290

TOTAL INCOME	\$40,882,934	\$40,260,079	\$39,017,547	\$0	\$120,160,560
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EXPENSES

MEDICAL	\$15,499,479	\$18,578,209	\$18,929,241	\$0	\$53,006,929
RETIREES	8,362,632	8,692,284	7,025,149	0	24,080,065
A & S	1,949,515	1,958,126	1,839,550	0	5,747,191
DENTAL	1,634,073	1,622,357	1,597,128	0	4,853,558
DRUG	5,517,112	6,559,321	4,863,413	0	16,939,846
PSYCHE	564,809	699,795	623,142	0	1,887,746
OPTICAL	209,324	207,625	204,484	0	621,433
LIFE & AD & D	52,594	52,171	51,223	0	155,988
UTILIZATION REVIEW	100,346	99,339	97,740	0	297,425
DISEASE MANAGEMENT	140,732	138,721	137,474	0	416,927
E.A.P.	22,241	22,225	22,012	0	66,478
P.P.O.	333,595	327,782	303,659	0	965,036
OPERATING EXPENSE	1,295,669	1,069,038	1,294,579	0	3,659,286

TOTAL EXPENSE	\$35,682,121	\$40,026,993	\$36,988,794	\$0	\$112,697,908
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SURPLUS (DEFICIT)	\$5,200,813	\$233,086	\$2,028,753	\$0	\$7,462,652
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TOTAL PARTICIPANTS	18,126	17,880	17,511	0	17,839
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FUND RESERVE	\$56,068,274	\$58,786,899	\$51,204,428	
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¹INCLUDES LITIGATION SETTLEMENT FOR 3rd QTR:

\$4,856 CITI GROUP
25 INDYMAC
379 MOTOROLA
536 WELLBUTRIN
\$5,796

**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
RETIREEES	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
FELRA & UFCW HEALTH AND WELFARE FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
THIRD QUARTER 2014**

QUARTERLY RECAPS

INCOME	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$40,882,934	\$40,260,079	\$39,017,547		\$120,160,560
Legal	1,119,330	1,109,253	1,097,188		3,325,771
Severance	106,145	78,764	5,892,099		6,077,008
Scholarship	3,406	3,703	2,183		9,292
Total Income	\$42,111,815	\$41,451,799	\$46,009,017	\$0	\$129,572,631

EXPENSES	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$35,682,121	\$40,026,993	\$36,988,794		\$112,697,908
Legal	1,121,336	1,118,674	1,103,795		3,343,805
Severance	2,549,880	1,221,338	1,919,496		5,690,714
Scholarship	9,955	9,676	39,915		59,546
Total Expenses	\$39,363,292	\$42,376,681	\$40,052,000	\$0	\$121,791,973

Surplus/(Deficit)	1Q2014	2Q2014	3Q2014	4Q2014	Total
Health	\$5,200,813	\$233,086	\$2,028,753	\$0	\$7,462,652
Legal	(2,006)	(9,421)	(6,607)	0	(18,034)
Severance	(2,443,735)	(1,142,574)	3,972,603	0	386,294
Scholarship	(6,549)	(5,973)	(37,732)	0	(50,254)
Total Surplus/(Deficit)	\$2,748,523	(\$924,882)	\$5,957,017	\$0	\$7,780,658

Fund Reserve	\$67,646,267	\$69,761,692	\$65,342,001	
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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

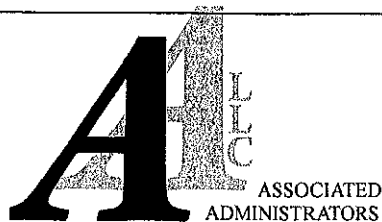
Fund Reserve	\$58,769,650	\$49,344,092	\$62,686,695	\$64,352,344
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CONTRACT INFORMATION
THIRD QUARTER 2014

<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
THIRD 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	



February 13, 2015

Board of Trustees of the
FELRA and UFCW Pension Fund
FELRA and UFCW Health and Welfare Fund
Mid-Atlantic UFCW and Participating Employers Pension Fund

Re: Administrative Services Contract Renewal

Trustees and Counsel:

The contracts between Associated and the FELRA and UFCW Pension and Health and Welfare Funds expire March 31, 2015. The Mid-Atlantic UFCW and Participating Employers Pension Fund ("MAP") contract is on a month to month extension. We hope the Trustees will consider favorably our request for a new three-year agreement.

Several pieces of legislation, especially PPACA, Michelle's Law, Mental Health Parity, and HIPAA Hi-Tech, have affected benefit processing. In order to abide by the new regulations, it has been necessary for Associated to add resources to its workforce, training, and systems. This trend is likely to continue as PPACA regulations continue to roll out, and benefits processing continues to be impacted. Components of Health Care Reform--such as the expansion of dependent eligibility to age 26, elimination of annual maximums, establishment of specific coverage for preventive care, and calculation and payment of research and reinsurance fees--require careful execution in order to ensure compliance for the Fund. During this same time period, Associated also implemented benefit rule changes stemming from two collective bargaining cycles, with some changes still to be adopted.

In addition, Associated implemented the new salary deduction process. Future open enrollments will utilize ongoing measurement and stability periods. We will be receiving two different data files from each of the participating employers to implement the process. Associated will also play a key role in the pre-Medicare retiree transition scheduled as of November 1, 2015, that will require educational meetings and communication materials.

Associated works hard to control its operating costs, but some are increasing.

911 Ridgebrook Road, Sparks, MD 21152-9451 (410) 683-6500
4301 Garden City Drive, Suite 201, Landover, MD 20785-6102 (301) 459-3020

- **Employee Benefits**

Associated's bargaining unit employees are in Plan X, Plan XX and Plan XXX of the FELRA and UFCW Health and Welfare Fund so we have experienced the same rate increases as the other participating employers. Our unit employees are covered in the companion UFCW Unions and Participating Employers Pension Fund. Those contribution rates will increase every year for the next 11 years in accord with the Rehabilitation Plan ("RP"). The current recommendation pending would generate 14% annual contribution increases for Associated Administrators' unit staff.

Our non-union (management and other exempt) medical benefits through UHC increased by 16% in September 2013 and by 5.6% in September 2014, due in part to PPACA and despite increased co-payments assessed to our staff. Future increases are anticipated.

- **Unemployment Tax**

Associated's Unemployment Tax Rate has been increased by the State of Maryland from 1.8% to 3.3% for 2015, an 83% increase in our rate. Associated appeals almost all payment decisions, but the State of Maryland is implementing new and increased taxes across the board.

- **Errors and Omissions (E & O) Insurance**

Associated received a \$6,000 increase in our E & O insurance cost. Future increases are anticipated by the insurance carriers in this marketplace.

- **Information Technology Developments**

Associated's highest cost increases and deliberate reinvestment have been in IT, over \$520,000 in 2012, \$416,000 in 2013, and \$827,000 for 2014 and the first half of 2015. System enhancements allow us to better serve our clients and participants and to maintain proper computer security.

Associated installed IT programming changes for government regulation ICD10 eleven months ahead of the required deadline. We created a Trustee Web portal for our internet site to enable remote access to Fund files. We upgraded our phone system and call center software with ICore's BroadWork's platform, to ensure better monitoring of incoming call volume. We installed a new virtual firewall system to enhance security. We upgraded imaging servers, to allow our call center representatives faster access to forms and correspondence received at our office for quick verification by phone.

- **Postage**

Associated pays all regular postage on behalf of the Funds, excluding mass mailings. The United States Postal Service implemented a rate hike in 2014 of 6.5% for first class mail. Associated expects that the Emdeon Virtual Card Program may help with our postage costs. This Program is expected to add over \$300,000 annually to the Fund's revenue.

New Work

- **Payroll Deduction Processing**

The Fund added weekly co-payments as payroll deductions for participants in all plans. Associated is responsible for the coding and tracking of these co-payments in order to match them to the appropriate benefit plans. This requires us to sort all participants by individual, individual plus one, and family, and to work with the employers on their reporting to us. We are applying the new spousal surcharge process as well.

- **Eligibility Rule Changes**

The recently bargained Memorandum of Agreement (“MOA”) includes significant eligibility rule changes impacting the timing of benefit implementation. Eligibility is no longer driven solely by employer contributions. This change has resulted in reprogramming of the eligibility protocols in our system. Further reprogramming will be necessary when measurement and stability rules are confirmed.

- **Benefit Changes**

Associated has managed benefit changes for plans I, X and XX, and is currently implementing the new XXX and XL plan designs. We have worked with counsel and the consultant to produce SBC’s and SMM’s for all plans. Additional changes for the new hire legal plan of benefits are still in process. New SPDs have been drafted.

- **Multiple Consulting Firms**

Associated worked with the Health and Welfare Fund's three consulting firms in 2014: Cheiron (SOP/retiree liability projections), Segal (general consulting and PPACA projections) and Heritage Rx (PBM negotiations), supplying all three vendors with data.

- **Class Action Settlements**

We have seen a spike in the number of class action settlements, especially in the prescription drug arena. This involves researching claims over several years, spanning several PBMs. Associated has helped collect claim settlement monies for the Fund.

- **Pension Protection Act (PPA)**

PPA contains requirements for reporting which must be provided to participants, beneficiaries, unions, and contributing employers. Certain types of benefits have been changed, such as lump sum distributions, necessitating reprogramming and manual set-up.

- **Medicare Reporting**

Effective April 2009, reporting to Medicare on other coverage available to Medicare-eligible participants was required. Reporting is monthly and ongoing.

- **Other Compliance**

New procedures were added to address Mental Health Parity and have already been added to address Michelle's Law. Since the Fund continued student coverage for dependents not covered by age 26 rules, Michele's Law did not simplify dependent coverage as it did in other Funds. Annual production of Summary of Benefit and Coverage ("SBC") forms are required for each plan of benefits and must be included in every enrollment package. Associated's Communications Department sends compliance notices such as Women's Health Care Rights Act, Notice of Creditable Coverage, SMMs and SARs in the quarterly For Your Benefit newsletter, and also sent 11 other mass mailings to participants in 2014.

- **Fraud Protection**

Associated implemented fraud protection processes with PNC bank requiring daily file transmittal and monitoring. Associated does not charge for its role in this process, but does the majority of work.

Associated has assigned two account executives and one account manager with over 62 years of health and pension fund administrative experience to the FELRA funds. Supporting the account team is a staff of over 105 employees, including accounting, eligibility, medical claims, accident and sickness, participant services, pension, severance, and IT. They are dedicated to providing superior service. The experienced staff and our IT investments allow us to efficiently manage the funds through many complicated plan design changes

Here is a quick snapshot of processing in 2014 - 277,0000 medical claims, 1,300 accident and sickness claims, 1,000 appeals, 1,400 pension applications, 2,900 pension/severance estimates, 410 severance applications, 119,000 calls, and 200,000 pieces of incoming mail. We anticipate that the funds will continue to experience large service demands.

We are proposing new rates effective April 1, 2015 for ongoing work. We propose a three-year increase in our rate of 3% per year. Please see Attachment A for a full outline of the proposed rates through March 31, 2018.

Associated Administrators, LLC appreciates the opportunity to serve this Fund and welcomes all questions concerning our proposal.

Sincerely,



William R. Jensen
President
Associated Administrators, LLC

FELRAFEELTRFNL02/05/15

**FELRA AND UFCW HEALTH AND WELFARE FUND
FELRA and UFCW PENSION FUND
MID-ATLANTIC UFCW AND PARTICIPATING EMPLOYERS
PENSION FUND**

ATTACHMENT A

	Current Fee PPPM	04/01/15-03/31/16 PPPM	04/01/16- 03/31/17 PPPM	04/01/17- 03/31/18 PPPM
H&W Fund				
Reg. Admin	\$11.92	\$12.28	\$12.65	\$13.03
Retirees	\$ 5.69	\$ 5.86	\$ 6.04	\$ 6.22
Claims*	\$12.21	\$12.58	\$12.96	\$13.35
FELRA Severance	\$ 2.93	\$ 3.02	\$ 3.11	\$ 3.20
FELRA Scholarship	\$3,182/Mth.	\$3,277/Mth.	\$3,375/Mth.	\$3,476/Mth.
FELRA Legal	\$ 1.33	\$ 1.37	\$ 1.41	\$1.45
Pension Fund				
Active and Pensioner	\$ 4.55	\$ 4.69	\$ 4.83	\$ 4.97
Deferred Vested	\$ 3.62	\$ 3.73	\$ 3.84	\$ 3.96
MAP				
Active	\$ 1.24	\$ 1.28	\$ 1.32	\$ 1.36
Pensioner	\$ 4.42	\$ 4.55	\$ 4.69	\$ 4.83

**New Vendor Implementation, Compliance and
Health Care Reform Work - 04/01/15 – 03/31/18**

\$100/Hour - IT/Management

\$ 60/Hour - Supervisor

\$ 30/Hour - Regular Employees

*Associated Administrators does not charge for Kaiser active or retiree participants, or CIGNA retiree participants, as those firms process their own claims.

INVOICES

FELRA & UFCW
HEALTH AND WELFARE FUND
INVOICES

FEBRUARY 13, 2015

1. **Associated Administrators, LLC**

09/18/14	Meeting Expenses – Regular Meeting	\$	377.75
12/11/14	Meeting Expenses – Policy Meeting		130.32

2. **Bank of New York Mellon**

11/18/14	Investment Management Fee – 3Q14	\$	860.42
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3. **Cadence Capital Management**

10/06/14	Investment Management Fee – 3Q14	\$	428.00
11/06/14	Investment Management Fee – 4Q14		145.00

4. **Chartwell Investment Partners**

10/15/14	Investment Management Fee - 3Q14	\$	955.79
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5. **Cheiron**

09/26/14	Non-Retainer Services – 08/14	\$	1,484.00
09/26/14	Retainer Services – 08/14		6,195.00
10/16/14	Retainer Services – 09/14		6,195.00
10/16/14	Non-Retainer Services – 09/14		6,366.25
11/19/14	Retainer Services – 10/14		6,195.00
12/19/14	Retainer Services – 11/14		6,195.00
01/22/15	Retainer Services – 12/14		6,195.00

6. **Fountain Capital Management, LLC**

10/17/14	Investment Management Fee – 2Q14	\$	3,078.00
11/04/14	Investment Management Fee – 3Q14		1,021.00

7. **Halperin Battaglia Raicht, LLP**

08/31/14	Services rendered and expenses incurred for the period 08/01/14 – 08/31/14 related to A & P Bankruptcy	\$	656.00
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10/31/14	Services rendered and expenses incurred for the period 10/01/14 – 10/31/14	\$	410.00
8.	<u>Health Care Cost Containment Corporation</u>		
01/06/15	Annual Membership Renewal – 0215	\$	3,750.00
9.	<u>Heritage Rx</u>		
09/08/14	Consultant's Fee – 07/14	\$	17,550.00
09/23/14	Consultant's Fee – 08/14		19,850.00
10/27/14	Consultant's Fee – 09/14		47,150.00
11/20/14	Consultant's Fee – 10/14		5,550.00
12/23/14	Consultant's Fee – 11/14		3,400.00
01/27/15	Consultant's Fee – 12/14		5,650.00
10.	<u>Intech (Janus Capital Group)</u>		
09/26/14	Investment Management Fee – Advisory Fee – 08/14	\$	835.89
10/26/14	Investment Management Fee – Advisory Fee – 09/14		856.65
11/03/14	Investment Management Fee - Advisory Fee – 10/14		719.81
11.	<u>International Foundation of Employee Benefit Plans</u>		
09/16/14	2015 Membership Renewal Fee	\$	1,170.00
12.	<u>Investment Performance Services</u>		
09/12/14	For services rendered – 3Q14	\$	10,000.00
12/01/14	For services rendered – 4Q14		10,000.00
13.	<u>Marco Consulting</u>		
09/30/14	Proxy Voting Service – 3Q14	\$	1,125.00
12/23/14	Proxy Voting Services – 4Q14		1,125.00
14.	<u>Morgan, Lewis & Bockius, LLP</u>		
06/27/14	For Professional Services rendered – 05/14	\$	25,058.50
08/29/14	For Professional Services rendered – 06/14		16,898.50
08/31/14	For Professional Services rendered – 07/14		50,501.50
09/25/14	For Professional Services rendered – 08/14		19,176.50

15. **NWQ**

06/30/14	Investment Management Fee – 2Q14	\$	3,752.81
09/30/14	Investment Management Fee – 07/01/14 – 09/30/14		3,713.51
10/31/14	Investment Management Fee – 10/01/14 – 10/31/14		913.57

16. **Salter & Company**

12/05/14	Services rendered in connection with the 12/31/13 Annual Audit, Form 5500, EFAST 2, SAR and IRS Form 990 and additional services relating to the Retiree Plan and Expenses	\$	30,808.30
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17. **Segal Consulting**

09/10/14	For actuarial and consulting services rendered 09/01/14 – 11/30/14	\$	16,750.00
12/11/14	For actuarial and consulting services rendered 12/01/14 – 02/28/15		16,750.00
12/31/14	For consulting services rendered in connection with work related to the 2015 SBCs for the period ended 11/30/14		5,413.75
01/16/15	Retainer Services for the period January 1, 2015 – January 31, 2015		5,333.33

18. **Segal Select Insurance**

12/10/14	Renewal of Fidelity Bond – Second Installment – 01/01/15 – 01/01/16	\$	1,129.00
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19. **Segall, Bryant & Hamill**

10/16/14	Investment Management Fee – 3Q14 – Acct. B1F9853	\$	9,889.51
10/16/14	Investment Management Fee – 3Q14 – Acct. B1F9853T		22.87
01/20/15	Investment Management Fee – 4Q14 – Acct. B1F9853		11,615.97
01/20/15	Investment Management Fee – 4Q14 – Acct. B1F9853T		22.09

20. **Slevin & Hart P.C.**

09/05/14	Subrogation Services – 2Q14	\$	12,933.90
09/11/14	Professional Services Rendered – 08/14		66,141.26
10/27/14	Professional Services Rendered - 09/14		43,202.21
11/14/14	Professional Services Rendered – 10/14		41,404.86
11/19/14	Subrogation Services – 3Q14		13,289.90
12/15/14	Professional Services Rendered – 11/14		33,173.62

21. **Westwood**

10/13/14	Investment Management Fee – 3Q14	\$	5,291.54
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22. **Windhaven**

11/05/14	Investment Management Fee – 3Q14	\$ 14,342.00
11/06/14	Investment Management Fee – 4Q14	4,222.00

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

FEBRUARY 13, 2015

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

09/11/14	Professional Services rendered through 08/14	\$	1,371.60
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February 13, 2015

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

From: Bill Jensen

Subj: PPACA/Compliance Invoice for Fourth Quarter 2014

Gentlemen:

Attached is Associated's invoice for PPACA related work for the Fourth Quarter 2014. The total is \$10,614.00. This amount includes \$9,460.00 for work performed relating to the HPID and Transitional Reinsurance Fee. 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.

PPACA Charges	FEURA
General	\$1,154
Transitional Insurance Fee/HPID	\$9,460
Totals	\$10,614

OTHER FUND BUSINESS

Bill Jensen

From: Bill Jensen
Sent: Thursday, February 05, 2015 9:56 AM
To: 'Jason Paradis'; 'Mark Federici'; George Murphy
Cc: Harry Burton, Esq. - Morgan, Lewis & Bockius, L.L.P.; Barry S. Slevin (BSS@slevinhart.com); Sarah E. Sanchez (ses@slevinhart.com); Emily Novak; Colleen Murphy; Linda Gatewood
Subject: FW: MOB revised with updated Rx trend
Attachments: FELRA MOB - with -9.6% trend for Rx.pdf

Dear Policy Committee Members:

Attached is a revised MOB report, using an overall -9.6% trend rate that Nancy Eid recommended, which incorporates all of the 18% projected savings from the PBM contract renewal. The committee requested the Rx trend rate review by Ms. Eid when it last met.

The -9.6% trend reflects the offset of increased Rx trend rates in 2015. I would be glad to send Nancy's report for your review, if desired. That is the only change in the calculations from what was previously presented to the policy committee.

Please advise if you approve of the 2015 MOB rates.

Please feel free to contact me with questions.

Thanks.

Bill Jensen
President
Associated Administrators, LLC
4301 Garden City Dr. Suite 201
Landover, MD 20785-6102
301-429-8960
Web page: <http://www.associated-admin.com>

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FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan I - Full Time

Benefit	2014 Actual	2015 Projection	Change from 2014 Actual to 2015 Projection
Medical	\$642.44	\$693.83	8.0%
Medical Administration	9.69	9.98	3.0%
Mental Health	18.63	20.12	8.0%
Utilization Review	2.22	2.22	0.0%
EAP	0.54	0.54	0.0%
PPO	6.98	7.19	3.0%
Retirees*	1,527.37	1,784.00	17.0%
Disability	78.20	80.55	3.0%
Life/AD&D	2.68	2.68	0.0%
Dental	41.62	41.62	0.0%
Prescription Drug	215.44	194.76	-9.6%
Optical	4.98	4.98	0.0%
Mental Health Admin	2.09	2.09	0.0%
Miscellaneous	7.67	7.90	3.0%
Disease Management	3.63	3.74	3.0%
Administration	10.43	10.74	3.0%
Total	\$2,574.61	\$2,866.94	11.0%
January 1, 2015 MOB			
			\$2,867
Present Contribution (Effective January 1, 2014)			\$2,927
Difference Between Present Contribution and Projected Contribution:			-2.05%
*Retiree cost component provided by Cheiron			

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan I - Part Time

Benefit	2014 Actual	2015 Projection	Change from 2014 Actual to 2015 Projection
Medical	\$654.16	\$706.49	8.0%
Medical Administration	9.83	10.12	3.0%
Mental Health	14.98	16.18	8.0%
Utilization Review	2.29	2.29	0.0%
EAP	0.55	0.55	0.0%
PPO	6.55	6.75	3.0%
Retirees*	1,506.06	1,784.00	18.5%
Disability	37.84	38.98	3.0%
Life/AD&D	1.14	1.14	0.0%
Dental	37.49	37.49	0.0%
Prescription Drug	264.84	239.42	-9.6%
Optical	4.88	4.88	0.0%
Mental Health Admin	2.12	2.12	0.0%
Miscellaneous	7.44	7.66	3.0%
Disease Management	3.09	3.18	3.0%
Administration	9.94	10.24	3.0%
Total	\$2,563.20	\$2,871.48	12.0%
January 1, 2015 MOB \$2,871 Present Contribution (Adopted January 1, 2014): \$2,726 Difference Between Present Contribution and Projected Contribution: 5.34% *Retiree cost component provided by Cheiron			

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan X - Full Time

Benefit	2014 Actual	2015 Projection	Change From 2014 Actual to 2015 Projection
Medical	\$456.22	\$492.72	8.0%
Medical Administration	10.84	11.17	3.0%
Mental Health	15.27	16.49	8.0%
Utilization Review	2.21	2.21	0.0%
EAP	0.60	0.60	0.0%
PPO	7.53	7.76	3.0%
Disability	70.27	72.38	3.0%
Life/AD&D	1.36	1.36	0.0%
Dental	47.27	47.27	0.0%
Prescription Drug	160.93	145.48	-9.6%
Optical	4.77	4.77	0.0%
Mental Health Admin	2.33	2.33	0.0%
Miscellaneous	8.93	9.20	3.0%
Disease Management	3.98	4.10	3.0%
Administration	11.70	12.05	3.0%
Total	\$804.21	\$829.89	3.0%
January 1, 2015 MOB			\$830
Present Contribution (Adopted January 1, 2014)			\$853
Difference Between Present Contribution and Projected Contribution:			-2.71%

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan X - Part Time
Individual Coverage

Benefit	2014 Actual	2015 Projection	Change from 2014 Actual to 2015 Projection
Medical	\$261.62	\$282.55	8.0%
Medical Administration	12.25	12.62	3.0%
Mental Health	6.85	7.40	8.0%
Utilization Review	2.45	2.45	0.0%
EAP	0.68	0.68	0.0%
PPO	7.93	8.17	3.0%
Disability	22.38	23.05	3.0%
Life/AD&D	0.95	0.95	0.0%
Dental	30.41	30.41	0.0%
Prescription Drug	85.17	76.99	-9.6%
Optical	5.08	5.08	0.0%
Mental Health Admin	2.63	2.63	0.0%
Miscellaneous	10.29	10.60	3.0%
Disease Management	2.07	2.13	3.0%
Administration	13.13	13.52	3.0%
Total	\$463.89	\$479.23	3.0%
January 1, 2015 MOB			\$479
Present Contribution (Adopted January 1, 2014)			\$447
Difference Between Present Contribution and Projected Contribution:			7.21%

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan X - Part Time
Family Coverage

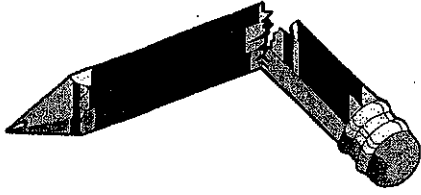
Benefit	2014 Actual	2015 Projection	Change From 2014 Actual to 2015 Projection
Medical	\$680.29	\$734.71	8.0%
Medical Administration	10.78	11.10	3.0%
Mental Health	15.82	17.09	8.0%
Utilization Review	2.38	2.38	0.0%
EAP	0.60	0.60	0.0%
PPO	7.24	7.46	3.0%
Disability	28.67	29.53	3.0%
Life/AD&D	0.89	0.89	0.0%
Dental	60.44	60.44	0.0%
Prescription Drug	218.38	197.42	-9.6%
Optical	4.90	4.90	0.0%
Mental Health Admin	2.32	2.32	0.0%
Miscellaneous	8.96	9.23	3.0%
Disease Management	5.37	5.53	3.0%
Administration	11.91	12.27	3.0%
Total	\$1,058.95	\$1,095.86	3%
Full Contribution Amount Employer/Employee Share			
January 1, 2015 MOB	\$1,096	\$877/219	
Present Contribution (Effective January 1, 2014)	\$1,068	854/214	
Difference Between Present Contribution and Projected Contribution:		2.61%	

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan XX - Full Time

Benefit	2014 Actual	2015 Projection	Change From 2014 Actual to 2015 Projection
Medical	\$134.04	\$144.76	8.0%
Medical Administration	7.32	7.54	3.0%
Mental Health	17.76	19.18	8.0%
Utilization Review	1.47	1.47	0.0%
PPO	4.92	5.07	3.0%
Disability	14.64	15.08	3.0%
Life/AD&D	0.63	0.63	0.0%
Dental	15.78	15.78	0.0%
Prescription Drug	36.28	32.80	-9.6%
Optical	3.16	3.16	0.0%
Mental Health Admin	1.58	1.58	0.0%
Miscellaneous	7.66	7.89	3.0%
Disease Management	2.28	2.28	0.0%
Administration	9.74	10.03	3.0%
Total	\$257.26	\$267.24	4.0%
January 1, 2015 MOB			\$267
Present Contribution (Effective January 1, 2014)			\$485
Difference Between Present Contribution and Projected Contribution:			-44.90%

FELRA & UFCW Health and Welfare Fund
Maintenance of Benefits
January 1, 2015
Plan XX - Part Time

Benefit	2014 Actual	2015 Projection	Change From 2014 Actual to 2015 Projection
Medical	\$50.13	\$54.14	8.0%
Medical Administration	3.67	3.78	3.0%
Mental Health	2.51	2.71	8.0%
Utilization Review	0.74	0.74	0.0%
PPO	2.19	2.26	3.0%
Disability	1.95	2.01	3.0%
Life/AD&D	0.16	0.16	0.0%
Dental	4.69	4.69	0.0%
Prescription Drug	14.32	12.95	-9.6%
Optical	1.33	1.33	0.0%
Mental Health Admin	0.80	0.80	0.0%
Miscellaneous	7.68	7.91	3.0%
Disease Management	0.67	0.69	3.0%
Administration	10.12	10.42	3.0%
Total	\$100.96	\$104.58	4.0%
January 1, 2015 MOB			\$105
Present Contribution (Adopted January 1, 2014):			\$150
Difference Between Present Contribution and Projected Contribution:			-30.28%



MEETING NOTES

This image shows a single page from a notebook or ledger. It features approximately 20 evenly spaced horizontal black lines across its entire width. The lines are thin and uniform, providing a guide for writing. There are no vertical margin lines, headers, footers, or other markings present on the page. The background is plain white.