UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FOURTH QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	$920.73	11	$30,384	
TOTAL		**11**	**$30,384**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$8,850
HMO		0
LIFE & AD & D		33
DISABILITY		0
DENTAL		1,428
OPTICAL		153
DRUG		5,368
RETIREES		12,247
MEDICAL ADM.		411
MENTAL HEALTH MANAGER		84
PPO		312
UM/DM		362
SUB TOTAL		$29,248

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$384
ADMINISTRATION HIPAA		9
MISCELLANEOUS		553
SUB TOTAL		$946

TOTAL EXPENSES		$30,194

SURPLUS (DEFICIT)		$190

AVERAGE INCOME		$921
AVERAGE EXPENSE		915
SURPLUS (DEFICIT)		$6

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN JSS-2

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	$1,208.68	2	$7,251	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	2	7,251	
SHOPPERS FOOD 400 FT	1,208.68	492	1,784,012	
SHOPPERS FOOD 400 PT	1,208.68	202	731,252	
UFCW LOCAL 400 TEMP FT	1,208.68	1	3,626	
COBRA		1	1,794	
HMO COPAYS			8,064	
TOTAL		**703**	**$2,554,128**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,123,012
HMO		20,913
LIFE & AD & D		6,182
DISABILITY		135,796
DENTAL		99,409
OPTICAL		9,844
DRUG		504,304
RETIREES		782,678
MEDICAL ADM.		26,414
MENTAL HEALTH MANAGER		12,232
PPO		19,946
UM/DM		23,359
SUB TOTAL		$2,764,089

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$24,503
ADMINISTRATION HIPAA		595
MISCELLANEOUS		35,374
SUB TOTAL		$60,472

TOTAL EXPENSES		$2,824,561

SURPLUS (DEFICIT)		($270,433)

AVERAGE INCOME		$1,211
AVERAGE EXPENSE		1,339
SURPLUS (DEFICIT)		($128)

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN K2 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$647.75	1,215	$781,834	
UFCW 400 TEMP FT	647.75	2	3,240	
COBRA		5	5,276	
TOTAL		**1,222**	**$790,350**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,995,628
LIFE & AD & D		17,395
DISABILITY		100,435
DENTAL		142,273
OPTICAL		16,368
RETIREES		326,222
MEDICAL ADM.		44,823
MENTAL HEALTH MANAGER		65,354
EAP		2,423
PPO		66,690
UM/DM		39,649
SUB TOTAL		$2,817,260

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$42,594
ADMINISTRATION HIPAA		1,029
MISCELLANEOUS		61,488
SUB TOTAL		$105,111

TOTAL EXPENSES		**$2,922,371**

SURPLUS (DEFICIT)		**($2,132,021)**

AVERAGE INCOME		$216
AVERAGE EXPENSE		797
SURPLUS (DEFICIT)		**($581)**

[1]CONTRIBUTIONS OF $791,550.50 NOT PAID DUE TO COMPANY HOLIDAY

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN K2 PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$263.03	215	$48,890	
TOTAL		**215**	**$48,890**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$98,325
LIFE & AD & D		880
DISABILITY		3,964
DENTAL		11,539
OPTICAL		2,057
RETIREES		53,730
MEDICAL ADM.		5,532
MENTAL HEALTH MANAGER		1,342
EAP		307
PPO		11,734
UM/DM		4,929
SUB TOTAL		$194,339

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$7,495
ADMINISTRATION HIPAA		181
MISCELLANEOUS		10,819
SUB TOTAL		$18,495

TOTAL EXPENSES		$212,834

SURPLUS (DEFICIT)		($163,944)

AVERAGE INCOME		$76
AVERAGE EXPENSE		330
SURPLUS (DEFICIT)		($254)

[1]CONTRIBUTIONS OF $64,213.37 NOT PAID DUE TO COMPANY HOLIDAY

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN K2 PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$2,416.49	3	$0	
TOTAL		**3**	**$0**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$2,289
LIFE & AD & D		18
DISABILITY		0
DENTAL		468
OPTICAL		41
RETIREES		3,838
MEDICAL ADM.		111
MENTAL HEALTH MANAGER		4,805
EAP		6
PPO		183
UM/DM		99
SUB TOTAL		$11,858

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$105
ADMINISTRATION HIPAA		3
MISCELLANEOUS		150
SUB TOTAL		$258

TOTAL EXPENSES		**$12,116**

SURPLUS (DEFICIT)		**($12,116)**

AVERAGE INCOME		$0
AVERAGE EXPENSE		1,346
SURPLUS (DEFICIT)		**($1,346)**

[1]CONTRIBUTIONS OF $14,498.94 NOT PAID DUE TO COMPANY HOLIDAY

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN K20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$327.51	682	$0	
COBRA		10	5,684	
TOTAL		**692**	**$5,684**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$822,848
LIFE & AD & D		2,277
DISABILITY		23,499
DENTAL		40,557
OPTICAL		7,209
MEDICAL ADM.		20,037
MENTAL HEALTH MANAGER		7,309
PPO		37,766
UM/DM		17,486
SUB TOTAL		$978,988

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$24,122
ADMINISTRATION HIPAA		583
MISCELLANEOUS		34,819
SUB TOTAL		$59,524

TOTAL EXPENSES		$1,038,512

SURPLUS (DEFICIT)		($1,032,828)

AVERAGE INCOME		$3
AVERAGE EXPENSE		500
SURPLUS (DEFICIT)		($497)

[1]CONTRIBUTIONS OF $446,426.23 NOT PAID DUE TO COMPANY HOLIDAY

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN K20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$98.98	926	$0	
COBRA		2	836	
TOTAL		**928**	**$836**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$113,277
LIFE & AD & D		876
DISABILITY		1,382
DENTAL		12,333
OPTICAL		3,028
MEDICAL ADM.		10,963
MENTAL HEALTH MANAGER		3,310
PPO		50,645
UM/DM		10,044
SUB TOTAL		$205,858

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$32,347
ADMINISTRATION HIPAA		781
MISCELLANEOUS		46,694
SUB TOTAL		$79,822

TOTAL EXPENSES		$285,680

SURPLUS (DEFICIT)		($284,844)

AVERAGE INCOME		$0
AVERAGE EXPENSE		103
SURPLUS (DEFICIT)		($103)

[1]CONTRIBUTIONS OF $183,310.96 NOT PAID DUE TO COMPANY HOLIDAY

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN RICHMOND TIDEWATER

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,045	$2,272,938	
COBRA		11	4,895	
TOTAL		**1,056**	**$2,277,833**	**$0**

BENEFIT EXPENSES		COST
AETNA DENTAL		$12,376
AETNA DENTAL CLAIMS		77,709
ASO PROVIDER		1,834,314
DRUG		252,436
METLIFE		20,937
GVS OPTICAL		11,870
SUB TOTAL		$2,209,642

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$36,327
MISCELLANEOUS		53,136
SUB TOTAL		$89,463

TOTAL EXPENSES		**$2,299,105**
SURPLUS (DEFICIT)		**($21,272)**
AVERAGE INCOME		$719
AVERAGE EXPENSE		726
SURPLUS (DEFICIT)		**($7)**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN S

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1.61	1	$667	
SAFEWAY VALLEY PT	1.61	2	487	
TOTAL		**3**	**$1,154**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		0
RETIREES		3,340
MEDICAL ADM.		24
PPO		2
UM/DM		34
SUB TOTAL		$3,400

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$105
ADMINISTRATION HIPAA		3
MISCELLANEOUS		150
SUB TOTAL		$258

TOTAL EXPENSES		**$3,658**

SURPLUS (DEFICIT)		**($2,504)**

AVERAGE INCOME		$128
AVERAGE EXPENSE		406
SURPLUS (DEFICIT)		**($278)**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Y FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$810.69	1	$2,433	
METRO/BASICS	810.69	284	691,518	
RETAIL BRAND ALLIANCE	810.69	19	45,398	
SHOPPERS 400	810.69	173	420,748	
UNION COMMUNICATION	810.69	3	7,296	
COBRA		1	951	
HMO COPAYS			8,033	
TOTAL		**481**	**$1,176,377**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$519,830
HMO		46,823
LIFE & AD & D		4,535
DISABILITY		48,705
DENTAL		60,755
OPTICAL		5,942
DRUG		249,942
MEDICAL ADM.		15,363
MENTAL HEALTH MANAGER		16,911
EAP		824
PPO		11,587
UM/DM		13,492
SUB TOTAL		$994,709

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,765
ADMINISTRATION HIPAA		405
MISCELLANEOUS		24,202
SUB TOTAL		$41,372

TOTAL EXPENSES		**$1,036,081**

SURPLUS (DEFICIT)		**$140,296**

AVERAGE INCOME		$815
AVERAGE EXPENSE		718
SURPLUS (DEFICIT)		**$97**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Y PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$431.22	0	$0	
METRO/BASICS	431.22	262	339,370	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400[1]	431.22	633	818,455	
COBRA		5	6,927	
TOTAL		**900**	**$1,164,752**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$383,313
HMO		20,915
LIFE & AD & D		3,353
DISABILITY		57,845
DENTAL		51,934
OPTICAL		8,632
DRUG		176,806
MEDICAL ADM.		22,734
MENTAL HEALTH MANAGER		13,265
EAP		1,195
PPO		16,872
UM/DM		19,439
SUB TOTAL		$776,303

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$31,371
ADMINISTRATION HIPAA		757
MISCELLANEOUS		45,285
SUB TOTAL		$77,413

TOTAL EXPENSES		**$853,716**

SURPLUS (DEFICIT)		**$311,036**

AVERAGE INCOME		$431
AVERAGE EXPENSE		316
SURPLUS (DEFICIT)		**$115**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Y PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$983.97	0	$0	
METRO/BASICS	983.97	91	267,639	
SHOPPERS 400[1]	983.97	161	476,241	
COBRA		1	1,078	
HMO COPAYS			1,470	
TOTAL		**253**	**$746,428**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$358,963
HMO		12,170
LIFE & AD & D		1,320
DISABILITY		14,170
DENTAL		41,860
OPTICAL		3,396
DRUG		209,914
MEDICAL ADM.		9,099
MENTAL HEALTH MANAGER		7,467
EAP		489
PPO		6,871
UM/DM		8,079
SUB TOTAL		$673,798

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,818
ADMINISTRATION HIPAA		213
MISCELLANEOUS		12,730
SUB TOTAL		$21,761

TOTAL EXPENSES		**$695,559**

SURPLUS (DEFICIT)		**$50,869**

AVERAGE INCOME		$983
AVERAGE EXPENSE		916
SURPLUS (DEFICIT)		**$67**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Y20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$452.32	12	$15,832	
SHOPPERS 400	452.32	10	13,570	
COBRA		1	666	
HMO COPAYS			325	
TOTAL		**23**	**$30,393**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$9,222
HMO[1]		(4,053)
LIFE & AD & D		430
DISABILITY		0
DENTAL		3,100
OPTICAL		569
DRUG		5,121
MEDICAL ADM.		1,380
MENTAL HEALTH MANAGER		7,157
PPO		1,082
UM/DM		1,284
SUB TOTAL		$25,292

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$802
ADMINISTRATION HIPAA		18
MISCELLANEOUS		1,157
SUB TOTAL		$1,977

TOTAL EXPENSES		**$27,269**

SURPLUS (DEFICIT)		**$3,124**

AVERAGE INCOME		$440
AVERAGE EXPENSE		395
SURPLUS (DEFICIT)		**$45**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Y20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS[1]	$144.22	263	$113,934	
SHOPPERS 400	144.22	325	140,614	
COBRA		3	909	
TOTAL		**591**	**$255,457**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$156,784
HMO		1,633
LIFE & AD & D		2,393
DISABILITY		15,187
DENTAL		23,030
OPTICAL		5,790
DRUG		52,388
MEDICAL ADM.		15,836
MENTAL HEALTH MANAGER		9,262
PPO		12,584
UM/DM		14,566
SUB TOTAL		$309,453

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$20,600
ADMINISTRATION HIPAA		498
MISCELLANEOUS		29,738
SUB TOTAL		$50,836

TOTAL EXPENSES		**$360,289**

SURPLUS (DEFICIT)		**($104,832)**

AVERAGE INCOME		$144
AVERAGE EXPENSE		203
SURPLUS (DEFICIT)		**($59)**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Z FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	$1,569.95	0	$0	
TOTAL		**0**	**$0**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
HMO		0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		0
MEDICAL ADM.		0
MENTAL HEALTH MANAGER		0
EAP		0
PPO		0
UM/DM		0
SUB TOTAL		$0

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$0
ADMINISTRATION HIPAA		0
MISCELLANEOUS		0
SUB TOTAL		$0

TOTAL EXPENSES		$0

SURPLUS (DEFICIT)		$0

AVERAGE INCOME		$0
AVERAGE EXPENSE		$0
SURPLUS (DEFICIT)		$0

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Z PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES[1]	$559.09	5	$0	$8,385
TOTAL		**5**	**$0**	**$8,385**

BENEFIT EXPENSES		COST
MEDICAL		$1,229
HMO		0
LIFE & AD & D		2
DISABILITY		0
DENTAL		0
OPTICAL		23
DRUG		(598)
MEDICAL ADM.		0
MENTAL HEALTH MANAGER		0
EAP		0
PPO		4
UM/DM		0
SUB TOTAL		$660

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$174
ADMINISTRATION HIPAA		3
MISCELLANEOUS		252
SUB TOTAL		$429

TOTAL EXPENSES		$1,089

SURPLUS (DEFICIT)		$7,296

AVERAGE INCOME		$559
AVERAGE EXPENSE		73
SURPLUS (DEFICIT)		$486

[1]ESTIMATED CONTRIBUTIONS FOR OCTOBER THROUGH DECEMBER 2013

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
PLAN Z PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	$1,136.63	0	$0	
TOTAL		0	$0	$0

BENEFIT EXPENSES		COST
MEDICAL		$0
HMO		0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		0
MEDICAL ADM.		0
MENTAL HEALTH MANAGER		0
EAP		0
PPO		0
UM/DM		0
SUB TOTAL		$0

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$0
ADMINISTRATION HIPAA		0
MISCELLANEOUS		0
SUB TOTAL		$0

TOTAL EXPENSES		$0

SURPLUS (DEFICIT)		$0

AVERAGE INCOME		$0
AVERAGE EXPENSE		0
SURPLUS (DEFICIT)		$0

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$140.00	$172.00	$209.00	$241.00	$311.00	$343.00	
NO OF EMP.	194	87	68	18	23	2	392
TOTAL INCOME	$80,321	$44,723	$42,983	$13,323	$21,770	$2,058	$205,178

BENEFIT EXP							COMBINED
MEDICAL	$154,319	$68,939	$54,090	$14,583	$18,031	$1,856	$311,818
DENTAL	14,695	6,666	5,176	1,390	1,743	150	29,820
OPTICAL	2,666	1,192	934	252	311	31	5,386
MEDICAL ADM.	7,233	3,282	2,548	684	858	75	14,680
MENTAL HEALTH MANAGER	1,504	682	529	143	179	15	3,052
PPO	0	6,901	0	1,460	0	186	8,547
UM/DM	0	2,854	0	604	0	77	3,535
SUBTOTAL	$180,417	$90,516	$63,277	$19,116	$21,122	$2,390	$376,838

OPERATING EXP							
ADMINISTRATION	$3,277	$1,464	$1,149	$309	$384	$39	$6,622
ADMINISTRATION HIPAA	162	73	58	15	18	3	329
SUBTOTAL	$3,439	$1,537	$1,207	$324	$402	$42	$6,951

TOTAL EXPENSES	$183,856	$92,053	$64,484	$19,440	$21,524	$2,432	$383,789

SURPLUS (DEFICIT)	($103,535)	($47,330)	($21,501)	($6,117)	$246	($374)	($178,611)

AVERAGE INCOME	$138	$171	$211	$247	$316	$343	$174
AVERAGE EXPENSE	316	353	316	360	312	405	326
SURPLUS (DEFICIT)	($178)	($182)	($105)	($113)	$4	($62)	($152)

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$377.19	$366.10	$188.59	$173.06	PLAN T	NONE	
NO OF EMP.	0	5	19	2	15	422	463
TOTAL INCOME	$0	$6,224	$11,507	$1,038	$16,985	$0	$35,754

BENEFIT EXP							COMBINED
MEDICAL	$0	$434	$4,921	$0	$2,056	$409,002	$416,413
DENTAL	0	420	1,800	180	1,194	39,891	43,485
OPTICAL	0	74	278	28	208	5,846	6,434
DRUG	0	8,606	24,291	6,661	12,220	255,848	307,626
MEDICAL ADM.	0	199	747	0	297	9,361	10,604
MENTAL HEALTH MANAGER	0	33	150	0	60	1,896	2,139
EAP	0	0	0	0	21	0	21
PPO	0	0	0	0	28	2,684	2,712
UM/DM	0	0	0	0	34	571	605
SUBTOTAL	$0	$9,766	$32,187	$6,869	$16,118	$725,099	$790,039

OPERATING EXP							
ADMINISTRATION	$0	$90	$339	$33	$252	$7,122	$7,836
ADMINISTRATION HIPAA	0	5	16	3	12	354	390
SUBTOTAL	$0	$95	$355	$36	$264	$7,476	$8,226

TOTAL EXPENSES	$0	$9,861	$32,542	$6,905	$16,382	$732,575	$798,265

SURPLUS (DEFICIT)	$0	($3,637)	($21,035)	($5,867)	$603	($732,575)	($762,511)

AVERAGE INCOME	$0	$415	$202	$173	$377	$0	$26
AVERAGE EXPENSE	0	657	571	1,151	364	579	575
SURPLUS (DEFICIT)	$0	($242)	($369)	($978)	$13	($579)	($549)

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
27,134	$12,599	$1,498,272	$1,510,871

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCURINT		9
ACT & CONSULTING		205,518
COMPUFACTS		810
DUES		915
INVESTMENT MANAGEMENT		7,247
LEGAL		121,103
MEETING EXPENSE		4,568
OFFICE SUPPLIES		16
POSTAGE		9,641
PRINTING		5,810
TELEPHONE		910
TOTAL		**$356,547**

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

2013
QUARTERLY RECAP

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS REC'D	$12,114,017	$12,268,031	$11,750,311	$9,082,666	$45,215,025
CONTRIBUTIONS OUTSTANDING	0	0	8,385	8,385	16,770
RETIREE INCOME	238,928	237,391	243,475	240,932	960,726
INT. & DIVIDENDS	124,316	104,141	109,640	125,463	463,560
MISCELLANEOUS INCOME	439	1	0	0	440
TOTAL INCOME	$12,477,700	$12,609,564	$12,111,811	$9,457,446	$46,656,521
EXPENSES					
MEDICAL	$8,028,227	$8,024,020	$7,603,614	$7,407,887	$31,063,748
LIFE & AD & D	59,556	57,030	58,037	60,631	235,254
DISABILITY	394,739	421,352	407,666	400,982	1,624,739
DENTAL	588,605	603,123	588,387	578,770	2,358,885
OPTICAL	77,597	77,090	75,692	74,920	305,299
DRUG[1]	1,350,010	1,550,774	1,484,448	1,455,681	5,840,913
RETIREES	842,410	922,008	1,198,252	1,182,055	4,144,725
MEDICAL ADM.	171,946	171,681	173,871	172,727	690,225
MENTAL HEALTH MANAGER	82,172	49,456	266,326	148,498	546,452
EAP	5,089	5,149	5,194	5,244	20,676
PPO	313,863	373,504	362,871	354,681	1,404,919
UM/DM	153,644	141,366	138,616	152,822	586,448
SUBTOTAL	$12,067,858	$12,396,553	$12,362,974	$11,994,898	$48,822,283
OPERATING EXPENSE					
ADMINISTRATION	$246,068	$246,562	$247,891	$246,512	$987,033
ADMINISTRATION HIPAA	5,028	5,037	5,096	5,078	20,239
MISCELLANEOUS	103,617	110,580	403,200	356,547	973,944
SUBTOTAL	$354,713	$362,179	$656,187	$608,137	$1,981,216
TOTAL EXPENSES	$12,422,571	$12,758,732	$13,019,161	$12,603,035	$50,803,499
SURPLUS (DEFICIT)	$55,129	($149,168)	($907,350)	($3,145,589)	($4,146,978)
TOTAL PARTICIPANTS	7,184	7,117	7,081	7,086	7,117
FUND BALANCE	$15,694,612	$15,436,866	$14,413,705	$13,143,537	

[1]VENDOR UNABLE TO PROVIDE INVOICES FOR PAYMENT UNTIL 2014 DUE TO COMPUTER PLATFORM CHANGE.

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

2012
QUARTERLY RECAP

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS REC'D	$11,367,392	$12,197,086	$11,967,102	$12,439,438	$47,971,018
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	241,859	240,594	238,769	238,769	959,991
INT. & DIVIDENDS	148,709	135,898	148,578	136,695	569,880
MISCELLANEOUS INCOME	0	0	245	0	245
TOTAL INCOME	$11,757,960	$12,573,578	$12,354,694	$12,814,902	$49,501,134
EXPENSES					
MEDICAL	$6,751,446	$7,844,181	$7,743,141	$7,910,770	$30,249,538
LIFE & AD & D	62,700	59,662	58,374	60,631	241,367
DISABILITY	380,921	404,813	388,999	441,156	1,615,889
DENTAL	594,215	594,928	580,699	590,718	2,360,560
OPTICAL	81,361	79,600	79,535	77,711	318,207
DRUG	1,394,890	1,478,418	1,328,240	1,478,433	5,679,981
RETIREES	1,035,277	1,198,322	1,428,253	1,198,513	4,860,365
MEDICAL ADM.	172,679	171,939	174,386	172,811	691,815
MENTAL HEALTH MANAGER	199,756	180,493	121,150	168,102	669,501
EAP	5,015	5,030	5,085	5,063	20,193
PPO	328,631	335,614	319,878	312,549	1,296,672
UM/DM	166,532	158,021	150,838	147,764	623,155
SUBTOTAL	$11,173,423	$12,511,021	$12,378,578	$12,564,221	$48,627,243
OPERATING EXPENSE					
ADMINISTRATION	$241,069	$240,602	$246,992	$247,541	$976,204
ADMINISTRATION HIPAA	4,872	4,885	5,039	5,070	19,866
MISCELLANEOUS	91,069	109,729	130,256	164,792	495,846
SUBTOTAL	$337,010	$355,216	$382,287	$417,403	$1,491,916
TOTAL EXPENSES	$11,510,433	$12,866,237	$12,760,865	$12,981,624	$50,119,159
SURPLUS (DEFICIT)	$247,527	($292,659)	($406,171)	($166,722)	($618,025)
TOTAL PARTICIPANTS	7,337	7,342	7,328	7,290	7,324
FUND BALANCE	$16,181,792	$16,086,496	$15,823,001	$15,076,231	

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FOURTH QUARTER 2013

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-17	ACE SUSHI	Y	$810.69
		Y	$431.22
		Y	$983.97
09-30-15	PERKINS MGMT	Z	$1,569.95
		Z	$559.09
		Z	$1,136.63
06-30-13[1]	DELMARVA UFCW	JSS-2	$1,208.68
02-19-13[1]	KELCO F.C.U.	JS	$920.73
04-2-16	KROGER	K2	$647.75
		K2	$263.03
		K2	$2,416.49
		K20	$327.51
		K20	$98.98
07-12-14	METRO/BASICS	Y	$810.69
		Y	$431.22
		Y	$983.97
		Y20	$452.32
		Y20	$144.22
03-31-13[1]	RETAIL BRAND ALLIANCE	Y	$810.69
		Y	$431.22
		Y	$983.97
10-29-17	SAFEWAY VALLEY	JSS-2	$1,208.68
		S	$1.61
07-12-14	SHOPPERS FOOD	JSS-2	$1,208.68
07-12-14	SHOPPERS FOOD 27	Y	$810.69
		Y	$431.22
		Y	$983.97
		Y20	$452.32
		Y20	$144.22
07-12-14	SHOPPERS FOOD 400	Y	$810.69
		Y	$431.22
		Y	$983.97
		Y20	$452.32
		Y20	$144.22
01-03-15	UNION COMMUNICATION SVCS	Y	$810.69
	UFCW LOCAL 400 TEMP	JSS2	$1,208.68
		K2	$647.75
		K20	$327.51
		Y	$810.69

[1]ON EXTENSION PER LOCAL 27 AND LOCAL 400

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND DELINQUENCY REPORT FOURTH QUARTER 2013

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

FOURTH QUARTER 2013
DELINQUENCY REPORT

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
PERKINS MANAGEMENT SERVICES	OCTOBER 2012	0.00	$ 0.44	$ 0.44	X
PERKINS MANAGEMENT SERVICES	MARCH 2013	0.00	$ 16.04	$ 16.04	X
PERKINS MANAGEMENT SERVICES	APRIL 2013	0.00	$ 3.62	$ 3.62	X
PERKINS MANAGEMENT SERVICES	JULY 2013	2,795.45	$ 73.97	$ 2,869.42	X
PERKINS MANAGEMENT SERVICES	AUGUST 2013	2,795.45	$ 61.91	$ 2,857.36	X
PERKINS MANAGEMENT SERVICES	SEPTEMBER 2013	2,795.45	$ 49.45	$ 2,844.90	X
TOTALS		8386.35	$ 205.43	$ 8,591.78	

CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	OCTOBER 2013		X	X	X
PERKINS MANAGEMENT SERVICES	NOVEMBER 2013		X	X	X
PERKINS MANAGEMENT SERVICES	DECEMBER 2013		X	X	X

LATE PAYERS

PERKINS MANAGEMENT SERVICES

PROPRIETARY INFORMATION: THIS REPORT BELONGS TO UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND