

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND**

BOARD OF TRUSTEES MEETING

MARCH 21, 2014

**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
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4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
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A G E N D A

March 21, 2014

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 – 4)**
 - A. APPEAL COMMITTEE MEETING – DECEMBER 18, 2013**
 - B. APPEAL COMMITTEE MEETING – FEBRUARY 13, 2014**
- III. FINANCIAL REPORT**
 - A. PNC BANK**
 - B. AUDITOR'S REPORT**
- IV. CONSULTING RFP**
 - A. HORIZON**
 - B. SEGAL**
 - C. MOB PROJECTIONS PENDING**
- V. ATTORNEY'S REPORT**
 - A. REGULAR**
 - B. SUBROGATION**
 - C. DELINQUENCY REPORT**
- VI. ADMINISTRATIVE MANAGER'S REPORT – 4Q13 (pg. 5 – 30)**
- VII. INVOICES (pg. 31 – 35)**
 - A. PPACA PROGRESS BILLING – 4Q13**
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 - A. MISCELLANEOUS CORRESPONDENCE**
 - B. UPDATE - KROGER CBA IMPLEMENTATION**
 - C. ACA COMPLIANCE**
- IX. ANNUAL REPORTS**
 - A. PPO PROVIDER (ANTHEM, ROANOKE)**
 - B. PPO PROVIDER (CAREFIRST)**
 - C. HMO PROVIDER (KAISER PERMANENTE)**
 - D. OPTICAL PROVIDER (GROUP VISION SERVICE)**
 - E. UTILIZATION REVIEW PROVIDER (CONIFER, FORMERLY INFORMED)**
- X. NEXT MEETING DATE AND LOCATION (AUGUST 14, 2014, THE HOTEL AT ARUNDEL PRESERVE)**
- XI. ADJOURNMENT**

MINUTES

**United Food and Commercial Workers Unions
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**APPEALS EMAILED AND RESOLVED
BY THE APPEALS SUBCOMMITTEE OF THE
BOARD OF TRUSTEES OF THE
UCFW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
ON DECEMBER 18, 2013**

The following Trustees made determinations on the appeals:

UNION TRUSTEES

C. Wiszynski

EMPLOYER TRUSTEE

D. Gwin

Also present was:

E. Novak - Associated Administrators, LLC.

I. APPEALS

The following appeals were reviewed by the Trustees:

October 2013

Code	Issue	Decision
A13/132-3796	Overpayment	Denied
A13/140-8454	Late Continuation Form	Denied
A13/131-6874	Late Application, No Date of Disability	Denied
A13/133-9149	Not Actively At Work	Denied
M13/322-3735	Late Filing	Denied
M13/325-2414	Late Filing	Denied
M13/307-9540	Late Filing	Denied

M13/314-1833	Late Filing, Late Appeal	Denied
M13/319-7061	Late Filing, Late Appeal	Denied
M13/320-0842	Laboratory Services, Late Appeal	Denied
M13/341-7627	CRNA	Denied
M13/346-6242	Late Response	Denied
M13/333-7445	Late Filing	Denied
M13/335-3722	Experimental	Approved

November 2013

Code	Issue	Decision
M13/362-0398	Pre-Authorization, Medical Necessity	Denied
Rx13/357-8921	Quantity Limits, Specific Drug Restrictions	Approved
M13/342-8443	Late Filing	Denied
M13/350-1052	Late Filing, Late Appeal	Denied
M13/353-0970	Routine Services	Approved
M13/358-2878	Routine Services	Approved

Respectfully submitted,
Emily Novak

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**APPEALS EMAILED AND RESOLVED
BY THE APPEALS SUBCOMMITTEE OF THE
BOARD OF TRUSTEES OF THE
UCFW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
ON FEBRUARY 13, 2014**

The following Trustees made determinations on the appeals:

UNION TRUSTEES

C. Wiszynski

EMPLOYER TRUSTEE

D. Gwin

Also present was:

E. Novak - Associated Administrators, LLC.

I. APPEALS

The following appeals were reviewed by the Trustees:

January 2014

Code	Issue	Decision
A13/144-8454	Late Continuation Form	Denied
E14/111-3496	Open Enrollment	Tabled
E14/114-1280	Open Enrollment	Denied
E14/100-1407	Open Enrollment	Denied
E14/110-5422	Open Enrollment	Denied
E14/113-1572	Open Enrollment	Denied
E14/109-4392	Open Enrollment	Tabled
E14/119-3832	Open Enrollment	Denied

E14/122-6070	Open Enrollment	Denied
M13/352-4082	Late Filing	Denied
M13/367-0294	Late Filing	Denied
M13/366-1007	Late Filing	Denied
M13/372-2721	Late Filing	Denied
M13/360-6959	Late Filing, Late Appeal	Denied
M13/364-4694	Routine Services	Approved
M13/354-9738	Preauthorization, Medical Necessity	Denied
M13/376-1521	Pediatric Services	Denied
M13/363-0947	Nurse Practitioner	Approved
M13/371-9962	CRNA	Denied
M14/125-9815	Excess of UCR, Late Appeal	Denied

Respectfully submitted,
Emily Novak

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ADMINISTRATIVE MANAGER'S REPORT

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FOURTH QUARTER 2013**

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREEES	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
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SURPLUS (DEFICIT)	\$190
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	915
SURPLUS (DEFICIT)	\$6

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
RETIREEES	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
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SURPLUS (DEFICIT)	(\$270,433)
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AVERAGE INCOME	\$1,211
AVERAGE EXPENSE	1,339
SURPLUS (DEFICIT)	(\$128)

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
RETIREEES	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
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SURPLUS (DEFICIT)	(\$2,132,021)
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AVERAGE INCOME	\$216
AVERAGE EXPENSE	797
SURPLUS (DEFICIT)	(\$581)

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

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
RETIREEES	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
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SURPLUS (DEFICIT)	(\$163,944)
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AVERAGE INCOME	\$76
AVERAGE EXPENSE	330
SURPLUS (DEFICIT)	(\$254)

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

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
RETIRES	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
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SURPLUS (DEFICIT)	(\$12,116)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	1,346
SURPLUS (DEFICIT)	(\$1,346)

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

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
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SURPLUS (DEFICIT)	(\$1,032,828)
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AVERAGE INCOME	\$3
AVERAGE EXPENSE	500
SURPLUS (DEFICIT)	(\$497)

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

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
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SURPLUS (DEFICIT)	(\$284,844)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	103
SURPLUS (DEFICIT)	(\$103)

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

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
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SURPLUS (DEFICIT)	(\$21,272)
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AVERAGE INCOME	\$719
AVERAGE EXPENSE	726
SURPLUS (DEFICIT)	(\$7)

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
RETIREEES	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
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SURPLUS (DEFICIT)	(\$2,504)
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AVERAGE INCOME	\$128
AVERAGE EXPENSE	406
SURPLUS (DEFICIT)	(\$278)

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
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SURPLUS (DEFICIT)	\$140,296
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AVERAGE INCOME	\$815
AVERAGE EXPENSE	718
SURPLUS (DEFICIT)	\$97

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
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SURPLUS (DEFICIT)	\$311,036
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AVERAGE INCOME	\$431
AVERAGE EXPENSE	316
SURPLUS (DEFICIT)	\$115

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

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
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SURPLUS (DEFICIT)	\$50,869
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AVERAGE INCOME	\$983
AVERAGE EXPENSE	916
SURPLUS (DEFICIT)	\$67

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

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
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SURPLUS (DEFICIT)	\$3,124
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AVERAGE INCOME	\$440
AVERAGE EXPENSE	395
SURPLUS (DEFICIT)	\$45

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

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
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SURPLUS (DEFICIT)	(\$104,832)
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AVERAGE INCOME	\$144
AVERAGE EXPENSE	203
SURPLUS (DEFICIT)	(\$59)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

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

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
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SURPLUS (DEFICIT)	\$7,296
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	73
SURPLUS (DEFICIT)	\$486

¹ESTIMATED CONTRIBUTIONS FOR OCTOBER THROUGH DECEMBER 2013

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

FOURTH QUARTER 2013
K2 RETIREES

INCOME RATE	CO-PAY \$140.00	CO-PAY \$172.00	CO-PAY \$209.00	CO-PAY \$241.00	CO-PAY \$311.00	CO-PAY \$343.00	COMBINED
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
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SURPLUS (DEFICIT)	(\$103,535)	(\$47,330)	(\$21,501)	(\$6,117)	\$246	(\$374)	(\$178,611)
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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)

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

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

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
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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
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SURPLUS (DEFICIT)	\$55,129	(\$149,168)	(\$907,350)	(\$3,145,589)	(\$4,146,978)
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TOTAL PARTICIPANTS	7,184	7,117	7,081	7,086	7,117
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FUND BALANCE	\$15,694,612	\$15,436,866	\$14,413,705	\$13,143,537	
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¹VENDOR UNABLE TO PROVIDE INVOICES FOR PAYMENT UNTIL 2014 DUE TO COMPUTER PLATFORM CHANGE.

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
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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
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SURPLUS (DEFICIT)	\$247,527	(\$292,659)	(\$406,171)	(\$166,722)	(\$618,025)
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TOTAL PARTICIPANTS	7,337	7,342	7,328	7,290	7,324
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FUND BALANCE	\$16,181,792	\$16,086,496	\$15,823,001	\$15,076,231	
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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

¹ON EXTENSION PER LOCAL 27 AND LOCAL 400

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

**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	
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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

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

MARCH 21, 2014

1. ASSOCIATED ADMINISTRATORS, LLC

12/12/13	Meeting Expenses – Regular Meeting – December 12, 2013	\$	1,226.47
01/31/14	Envelopes		1,472.21

2. BOND BEEBE

02/11/14	For services rendered in connection with the compliance audit of Prosten Associates	\$	1,303.75
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3. HCCCC

01/06/14	Membership Renewal - 2014	\$	\$3,750.00
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4. MILLIMAN

09/18/13	For professional services rendered during August 2013	\$	196,517.82
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5. MORGAN, LEWIS & BOCKIUS

12/13/13	Professional Services rendered through October 31, 2013	\$	877.50
01/29/14	Professional Services rendered through November 30, 2013	\$	1,273.18
02/12/14	Professional Services rendered through December 31, 2013	\$	17,550.00
02/26/14	Professional Services rendered through January 31, 2014	\$	22,322.00

6. SEGAL SELECT INSURANCE

02/06/14	Renewal of Fidelity Bond through Chubb for the period January 1, 2014 – January 1, 2015	\$	1,206.00
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7. SEGALL BRYANT & HAMILL

01/23/14	Investment Management Services – 4Q13	\$	5,757.01
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8. SLEVIN & HART, P.C.

11/26/13	Professional Services rendered through October 31, 2013	\$	15,674.79
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12/23/13	Professional Services rendered through November 30, 2013	\$	17,013.32
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01/28/14	Subrogation Services rendered – 4Q13	\$	3,283.76
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01/28/14	Expenses incurred for the period January 1, 2013 – December 31, 2013	\$	464.81
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01/31/14	Professional Services rendered through December 31, 2013	\$	22,243.78
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02/27/14	Professional Services rendered through January 31, 2014	\$	14,037.21
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9. SUPERVALU, INC.

01/27/14	M. Mortensen – For reimbursement of meeting expenses incurred at the December 12, 2013 Board of Trustees meeting	\$	236.82
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10. TRUSTEE EXPENSE REIMBURSEMENTS

01/27/14	M. Christle – Reimbursement of meeting expenses incurred at the December 12, 2013 Board of Trustees meeting	\$	260.48
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01/27/14	D. Gwin – Reimbursement of meeting expenses incurred at the December 12, 2013 Board of Trustees meeting	\$	84.18
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01/27/14	S. Loeffler – Reimbursement of meeting expenses incurred at the December 12, 2013 Board of Trustees meeting	\$	570.82
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UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

MARCH 21, 2014

1. SEGAL SELECT INSURANCE

02/06/14	Renewal of Fidelity Bond through Chubb for the period January 1, 2014 – January 1, 2015	\$	1,475.00
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2. SLEVIN & HART, P.C.

01/28/14	Professional Services rendered through December 31, 2013	\$	1,207.50
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02/27/14	Professional Services rendered through January 31, 2014	\$	2,822.00
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**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

March 21, 2014

To: Board of Trustees
UFCW Unions and Participating Employers Health and Welfare Fund

From: Bill Jensen

Subj: PPACA/Compliance Invoice for Fourth Quarter 2013

Ladies and Gentlemen:

Attached is Associated's invoice for PPACA related work for the Fourth Quarter 2013. The total is \$420.00. Our contract with the Fund specifies hourly rates to be charged for PPACA related work, at the same rates as is permitted for compliance related work. In addition to the executive summary of charges attached, we have full backup of materials related to our staff's hourly charges available for review if desired. We ask your review and approval of this invoice.

Please feel free to contact me with questions.

<i>Total</i>	<i>NF</i>
specific	\$420.00
Totals	\$420.00

OTHER FUND BUSINESS



LANDOVER

Via Electronic Mail and USPS

JAN 27 2014

February 22, 2014

UFCW Unions & Participating Employers Health & Welfare Retiree Trust
c/o Mr. William R. Jensen, President
Associated Administrators, LLC
4301 Garden City Drive, Suite 201
Landover, Maryland 20785

Re: Engagement Letter for 2014

Dear Trustees:

This letter represents our proposed fees for the year 2014, pursuant to Section 2 of the Consulting Agreement between Cheiron and the UFCW Unions and Participating Employers Health & Welfare Fund dated February 7, 2003.

The proposed fee to provide the December 31, 2013 a full FASB ASC 965 report is \$18,300. based on reported inflation and will include the following:

- 1) Full FASB ASC 965 postretirement benefits valuation and report on retiree liability disclosures as of December 31, 2013.
- 2) An estimate of the incurred but not paid claims as of December 31, 2013.
- 3) Attend one annual Board of Trustees meeting or Policy Committee meeting to present the information above.
- 4) Provide response to auditors.
- 5) Attestation of the Medicare Retiree Drug Subsidy for 2014.

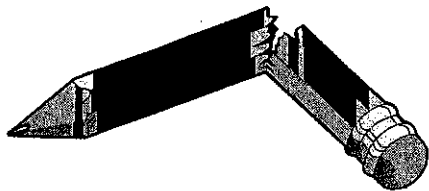
With respect to special consulting projects, Cheiron's billing rates during calendar year 2014 will range between \$84 and \$465 per hour.

We look forward to working with you during 2014. Please do not hesitate to contact me if you have any questions or concerns.

Sincerely,
Cheiron

John L. Colberg, FSA, EA, MAAA
Principal Consulting Actuary





MEETING NOTES

[illegible]