UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FOURTH QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

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

FOURTH QUARTER 2017
PLAN JS

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

BENEFIT EXPENSES		COST
MEDICAL		$11,541
HMO		0
LIFE & AD & D		41
DISABILITY		0
DENTAL		1,373
OPTICAL		135
DRUG		18,001
RETIREES		8,883
MEDICAL ADM.		448
MENTAL HEALTH MANAGER		84
PPO		226
UM/DM		365
SUB TOTAL		$41,097

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$426
ADMINISTRATION HIPAA		9
MISCELLANEOUS		1,015
SUB TOTAL		$1,450

TOTAL EXPENSES		$42,547

SURPLUS (DEFICIT)		($12,163)

AVERAGE INCOME		$921
AVERAGE EXPENSE		1,289
SURPLUS (DEFICIT)		($368)

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

FOURTH QUARTER 2017
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1,488.72	3	$11,909	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT	1,715.34	427	2,199,066	
SHOPPERS FOOD 400 PT	1,715.34	166	854,239	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			4,621	
COBRA		0	0	
TOTAL		**596**	**$3,069,835**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,008,705
HMO		10,059
LIFE & AD & D		7,451
DISABILITY		88,633
DENTAL		77,360
OPTICAL		8,050
DRUG		523,553
RETIREES		481,273
MEDICAL ADM.		24,290
MENTAL HEALTH MANAGER		38,193
PPO		12,289
UM/DM		19,738
SUB TOTAL		$2,299,594

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$23,079
ADMINISTRATION HIPAA		565
MISCELLANEOUS		54,963
SUB TOTAL		$78,607

TOTAL EXPENSES		**$2,378,201**

SURPLUS (DEFICIT)		**$691,634**

AVERAGE INCOME		$1,717
AVERAGE EXPENSE		1,330
SURPLUS (DEFICIT)		**$387**

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

FOURTH QUARTER 2017
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		960	$1,803,376	
COBRA		2	4,063	
TOTAL		**962**	**$1,807,439**	**$0**

BENEFIT EXPENSES		COST
AETNA DENTAL		$11,348
AETNA DENTAL CLAIMS		66,231
ASO PROVIDER		1,630,862
METLIFE		20,401
GVS OPTICAL		10,591
SUB TOTAL		$1,739,433

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$35,815
MISCELLANEOUS		88,715
SUB TOTAL		$124,530

TOTAL EXPENSES		**$1,863,963**
SURPLUS (DEFICIT)		**($56,524)**
AVERAGE INCOME		$626
AVERAGE EXPENSE		646
SURPLUS (DEFICIT)		**($20)**

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

FOURTH QUARTER 2017
PLAN RNK 1

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		768	$2,632,874	
COBRA		5	8,918	
TOTAL		**773**	**$2,641,792**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$2,044,710
LIFE & AD & D		13,882
DISABILITY		78,007
DENTAL		84,596
OPTICAL		9,902
DRUG		0
MEDICAL ADM.		31,279
MENTAL HEALTH MANAGER		10,168
EAP		1,577
PPO		54,036
UM/DM		26,752
SUB TOTAL		$2,354,909

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$29,546
ADMINISTRATION HIPAA		723
MISCELLANEOUS		71,286
SUB TOTAL		$101,555

TOTAL EXPENSES		$2,456,464

SURPLUS (DEFICIT)		$185,328

AVERAGE INCOME		$1,139
AVERAGE EXPENSE		1,059
SURPLUS (DEFICIT)		**$80**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

FOURTH QUARTER 2017
PLAN RNK 2

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		455	$797,841	
COBRA		1	1,059	
TOTAL		**456**	**$798,900**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$536,631
LIFE & AD & D		2,401
DISABILITY		18,401
DENTAL		30,323
OPTICAL		5,880
DRUG		0
MEDICAL ADM.		18,509
MENTAL HEALTH MANAGER		9,560
PPO		31,978
UM/DM		15,860
SUB TOTAL		$669,543

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$17,371
ADMINISTRATION HIPAA		425
MISCELLANEOUS		42,052
SUB TOTAL		$59,848

TOTAL EXPENSES		**$729,391**

SURPLUS (DEFICIT)		**$69,509**

AVERAGE INCOME		$584
AVERAGE EXPENSE		533
SURPLUS (DEFICIT)		**$51**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

FOURTH QUARTER 2017
PLAN RNK 3

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		561	$558,489	
COBRA		1	785	
TOTAL		**562**	**$559,274**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$301,102
LIFE & AD & D		2,504
DISABILITY		7,033
DENTAL		30,529
OPTICAL		6,384
DRUG		0
MEDICAL ADM.		22,852
MENTAL HEALTH MANAGER		4,775
PPO		39,445
UM/DM		19,140
SUB TOTAL		$433,764

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$21,400
ADMINISTRATION HIPAA		524
MISCELLANEOUS		51,828
SUB TOTAL		$73,752

TOTAL EXPENSES		$507,516

SURPLUS (DEFICIT)		$51,758

AVERAGE INCOME		$332
AVERAGE EXPENSE		301
SURPLUS (DEFICIT)		**$31**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

FOURTH QUARTER 2017
PLAN Y FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$839.88	0	$0	
METRO/BASICS	956.32	259	742,104	
SHOPPERS 400	956.32	175	503,025	
COBRA		0	0	
HMO COPAYS			2,213	
TOTAL		**434**	**$1,247,342**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$858,245
HMO		1,452
LIFE & AD & D		6,175
DISABILITY		67,613
DENTAL		53,193
OPTICAL		3,918
DRUG		193,540
MEDICAL ADM.		17,221
MENTAL HEALTH MANAGER		23,052
EAP		855
PPO		8,572
UM/DM		13,933
SUB TOTAL		$1,247,769

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,806
ADMINISTRATION HIPAA		412
MISCELLANEOUS		40,024
SUB TOTAL		$57,242

TOTAL EXPENSES		**$1,305,011**

SURPLUS (DEFICIT)		**($57,669)**

AVERAGE INCOME		$958
AVERAGE EXPENSE		1,002
SURPLUS (DEFICIT)		**($44)**

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

FOURTH QUARTER 2017
PLAN Y PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$347.41	0	$0	
METRO/BASICS	482.36	249	360,805	
SHOPPERS 400	482.36	500	723,539	
COBRA		2	2,275	
TOTAL		**751**	**$1,086,619**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$596,460
HMO		25,913
LIFE & AD & D		4,765
DISABILITY		43,171
DENTAL		50,833
OPTICAL		5,933
DRUG		225,496
MEDICAL ADM.		25,172
MENTAL HEALTH MANAGER		12,370
EAP		834
PPO		12,768
UM/DM		20,469
SUB TOTAL		$1,024,184

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$29,082
ADMINISTRATION HIPAA		712
MISCELLANEOUS		69,257
SUB TOTAL		$99,051

TOTAL EXPENSES		**$1,123,235**

SURPLUS (DEFICIT)		**($36,616)**

AVERAGE INCOME		$482
AVERAGE EXPENSE		499
SURPLUS (DEFICIT)		**($17)**

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

FOURTH QUARTER 2017
PLAN Y PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$966.52	0	$0	
METRO/BASICS	$1,367.59	71	$289,929	
SHOPPERS 400	1,367.59	149	612,681	
HMO COPAYS			998	
TOTAL		**220**	**$903,608**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$797,066
HMO		7,483
LIFE & AD & D		1,685
DISABILITY		18,086
DENTAL		37,066
OPTICAL		2,108
DRUG		119,636
MEDICAL ADM.		9,160
MENTAL HEALTH MANAGER		5,697
EAP		882
PPO		4,718
UM/DM		7,476
SUB TOTAL		$1,011,063

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$8,519
ADMINISTRATION HIPAA		208
MISCELLANEOUS		20,288
SUB TOTAL		$29,015

TOTAL EXPENSES		**$1,040,078**

SURPLUS (DEFICIT)		**($136,470)**

AVERAGE INCOME		$1,369
AVERAGE EXPENSE		1,576
SURPLUS (DEFICIT)		**($207)**

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

FOURTH QUARTER 2017
PLAN Y20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$546.38	15	$24,588	
SHOPPERS 400	546.38	13	21,309	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		**28**	**$45,897**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$4,929
HMO		0
LIFE & AD & D		320
DISABILITY		473
DENTAL		1,261
OPTICAL		195
DRUG[1]		(14)
MEDICAL ADM.		855
MENTAL HEALTH MANAGER		159
PPO		447
UM/DM		698
SUB TOTAL		$9,323

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$1,085
ADMINISTRATION HIPAA		27
MISCELLANEOUS		2,582
SUB TOTAL		$3,694

TOTAL EXPENSES		**$13,017**

SURPLUS (DEFICIT)		**$32,880**

AVERAGE INCOME		$546
AVERAGE EXPENSE		155
SURPLUS (DEFICIT)		**$391**

[1]Refunds and subsidies received for prior periods exceeded 4th quarter expenses

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

FOURTH QUARTER 2017
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$260.13	102	$79,860	
SHOPPERS 400	260.13	170	132,406	
SHOPPERS[1]	387.94	3	3,492	
COBRA		1	450	
HMO COPAYS			577	
TOTAL		**276**	**$216,785**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$153,365
HMO		534
LIFE & AD & D		1,584
DISABILITY		6,122
DENTAL		11,227
OPTICAL		1,947
DRUG		42,299
MEDICAL ADM.		8,386
MENTAL HEALTH MANAGER		1,577
PPO		4,410
UM/DM		6,955
SUB TOTAL		$238,406

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$10,688
ADMINISTRATION HIPAA		261
MISCELLANEOUS		25,453
SUB TOTAL		$36,402

TOTAL EXPENSES		**$274,808**

SURPLUS (DEFICIT)		**($58,023)**

AVERAGE INCOME		$262
AVERAGE EXPENSE		332
SURPLUS (DEFICIT)		**($70)**

[1]Employee additional contribution is $127.81 for 1 or 2 dependents, or $383.43 for 3 or more dependents.

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

FOURTH QUARTER 2017
PLAN Y30 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$505.39	5	$7,581	
SHOPPERS 400	505.39	8	11,624	
TOTAL		**13**	**$19,205**	**$0**

BENEFIT EXPENSES		COST
LIFE & AD & D		39
DISABILITY		0
DENTAL		178
OPTICAL		28
DRUG[1]		(178)
MEDICAL ADM.		122
MENTAL HEALTH MANAGER		21
PPO		69
UM/DM		88
SUB TOTAL		$367

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$503
ADMINISTRATION HIPAA		12
MISCELLANEOUS		1,199
SUB TOTAL		$1,714

TOTAL EXPENSES		**$2,081**

SURPLUS (DEFICIT)		**$17,124**

AVERAGE INCOME		$492
AVERAGE EXPENSE		53
SURPLUS (DEFICIT)		**$439**

[1]Refunds and subsidies received for prior periods exceeded 4th quarter expenses

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

FOURTH QUARTER 2017
PLAN Y30 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$244.00	22	$16,104	
SHOPPERS 400	244.00	34	25,132	
SHOPPERS[1]	369.54	1	1,110	
TOTAL		**57**	**$42,346**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$1,356
LIFE & AD & D		185
DISABILITY		2,347
DENTAL		1,061
OPTICAL		177
DRUG		529
MEDICAL ADM.		882
MENTAL HEALTH MANAGER[2]		(2,412)
PPO		514
UM/DM		764
SUB TOTAL		$5,403

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$2,207
ADMINISTRATION HIPAA		54
MISCELLANEOUS		5,257
SUB TOTAL		$7,518

TOTAL EXPENSES		**$12,921**

SURPLUS (DEFICIT)		**$29,425**

AVERAGE INCOME		$248
AVERAGE EXPENSE		76
SURPLUS (DEFICIT)		**$172**

[1]Employee additional contribution is $125.54 for 1 or 2 dependents, or $376.62 for 3 or more dependents.

[2]Void credit received exceeded 4th quarter expense

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

FOURTH QUARTER 2017
PLAN Y40 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$33.76	121	$12,288	
SHOPPERS 400	33.76	209	21,134	
TOTAL		**330**	**$33,422**	**$0**

BENEFIT EXPENSES		**COST**
LIFE & AD & D		$54
DENTAL		476
OPTICAL		84
SUB TOTAL		$614

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$12,779
ADMINISTRATION HIPAA		313
MISCELLANEOUS		30,433
SUB TOTAL		$43,525

TOTAL EXPENSES		**$44,139**

SURPLUS (DEFICIT)		**($10,717)**

AVERAGE INCOME		$34
AVERAGE EXPENSE		45
SURPLUS (DEFICIT)		**($11)**

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

FOURTH QUARTER 2017
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	PRE-MEDICARE	COMBINED
RATE	$140.00	$209.00	$311.00	RETIREEES	
NO OF EMP.[1]	0	0	0	0	0
TOTAL INCOME	($2,130)	($691)	($311)	$0	($3,132)

BENEFIT EXPENSES					COMBINED
MEDICAL[2]	$5,649	$1,948	$472	$0	$8,069
COLONIAL LIFE	0	0	0	0	0
DENTAL	0	0	0	0	0
DRUG[3]	(9,743)	(3,360)	(814)	0	(13,917)
OPTICAL	0	0	0	0	0
MEDICAL ADM.	0	0	0	0	0
MENTAL HEALTH MANAGER	0	0	0	0	0
TOTAL EXPENSES	($4,094)	($1,412)	($342)	$0	($5,848)

OPERATING EXPENSES					
MISCELLANEOUS (PCORI FEES)	$0	$0	$0	$0	$0
SUBTOTAL	$0	$0	$0	$0	$0

TOTAL EXPENSES	($4,094)	($1,412)	($342)	$0	($5,848)

SURPLUS (DEFICIT)	$1,964	$721	$31	$0	$2,716

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

[1] Retiree count is zero due to plan termination as of 6/30/17.

[2] Medical and Drug expense/refunds allocated using 2017 2nd Qtr AMR retiree count percentages.

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

FOURTH QUARTER 2017
RETIREES

INCOME RATE	CO-PAY $366.10	CO-PAY $188.59	CO-PAY $173.06	CO-PAY PLAN T	NO-COPAY RETIREES	COMBINED
NO OF EMP.	3	13	1	10	52	79
TOTAL INCOME	$2,929	$8,113	$519	$10,841	$0	$22,402

BENEFIT EXPENSES						COMBINED
MEDICAL	$126	$1,995	$0	$1,332	$29,905	$33,358
DENTAL	202	1,210	115	764	4,447	6,738
OPTICAL	32	189	18	93	704	1,036
DRUG	1,130	5,167	2,594	9,154	32,219	50,264
MEDICAL ADM.	122	570	0	244	1,574	2,510
MENTAL HEALTH MANAGER	16	103	0	45	354	518
EAP	0	0	0	16	0	16
PPO	0	0	0	0	14	14
UM/DM	0	0	0	33	0	33
TOTAL EXPENSES	$1,628	$9,234	$2,727	$11,681	$69,217	$94,487

SURPLUS (DEFICIT)	$1,301	($1,121)	($2,208)	($840)	($69,217)	($72,085)

AVERAGE INCOME	$325	$208	$173	$361	$0	$95
AVERAGE EXPENSE	181	237	909	389	444	399
SURPLUS (DEFICIT)	$144	($29)	($736)	($28)	($444)	($304)

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

FOURTH QUARTER 2017
SHOPPERS RETIREES

INCOME RATE	CO-PAY $20.00	CO-PAY $40.00	CO-PAY $60.00	COMBINED
NO OF EMP.	216	78	2	296
TOTAL INCOME	$12,940	$9,360	$360	$22,660

BENEFIT EXPENSES				COMBINED
MEDICAL	99,621	3,709	78,025	$181,355
DENTAL	28,363	0	0	28,363
OPTICAL	4,212	0	0	4,212
DRUG	50,763	26,778	1,214	78,755
MEDICAL ADM.	4,044	190	1,140	5,374
MENTAL HEALTH MANAGER	715	35	211	961
EAP	0	0	0	0
PPO	21	0	20	41
UM/DM	33	143	156	332
TOTAL EXPENSES	$187,772	$30,855	$80,766	$299,393

SURPLUS (DEFICIT)	($174,832)	($21,495)	($80,406)	($276,733)

AVERAGE INCOME	$20	$40	$60	$26
AVERAGE EXPENSE	290	132	13,461	337
SURPLUS (DEFICIT)	($270)	($92)	($13,401)	($311)

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

FOURTH QUARTER 2017
SUPERVALU RETIREES

INCOME RATE	CO-PAY $20.00	CO-PAY $40.00	CO-PAY $60.00	COMBINED
NO OF EMP.	69	33	0	102
TOTAL INCOME	$4,140	$3,960	$60	$8,160

BENEFIT EXPENSES				COMBINED
MEDICAL	55,050	30,923	67	$86,040
DENTAL	9,020	0	0	9,020
OPTICAL	1,348	0	0	1,348
DRUG[1]	(684)	(473)	0	(1,157)
MEDICAL ADM.	584	244	0	828
MENTAL HEALTH MANAGER	108	45	0	153
PPO	20	0	0	20
UM/DM	0	0	22	22
TOTAL EXPENSES	$65,446	$30,739	$89	$96,274

SURPLUS (DEFICIT)	($61,306)	($26,779)	($29)	($88,114)

AVERAGE INCOME	$20	$40	$0	$27
AVERAGE EXPENSE	316	310	0	315
SURPLUS (DEFICIT)	($296)	($270)	$0	($288)

[1]Refunds and subsidies received for prior periods exceeded 4th quarter expenses

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

FOURTH QUARTER 2017

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
21,445	$39	$1,236,769	$1,236,808

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		$17,150
ACTUARY & CONSULTING		46,281
ACCURINT		38
CONFERENCE EXP		4,089
EDUCATION FEES		474
INSURANCE & BONDING		4,095
INVESTMENT MANAGEMENT		1,275
LEGAL		362,461
MEETING EXPENSE		2,740
PCORI FEES		45,079
POSTAGE		6,512
PRINTING		13,623
TELEPHONE		535
TOTAL		**$504,352**

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

2017
QUARTERLY RECAP

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS RECEIVED[1]	$12,419,716	$11,840,462	$11,638,635	$12,502,848	$48,401,661
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	194,354	163,588	58,361	50,090	466,393
INTEREST & DIVIDENDS	18,678	21,195	23,597	23,161	86,631
MISCELLANEOUS INCOME[2]	0	22,500	38,300	0	60,800
TOTAL INCOME	$12,632,748	$12,047,745	$11,758,893	$12,576,099	$49,015,485
EXPENSES					
MEDICAL	$7,708,546	$8,645,985	$7,210,545	$7,876,473	$31,441,549
LIFE & AD & D	61,753	61,815	61,711	61,486	246,765
DISABILITY	370,490	318,350	359,219	329,886	1,377,945
DENTAL	481,683	486,716	467,169	457,055	1,892,623
OPTICAL	57,337	56,726	56,068	55,332	225,463
DRUG	1,165,689	1,195,119	1,341,295	1,122,862	4,824,965
RETIREES	922,507	785,441	688,959	484,308	2,881,215
MEDICAL ADM.	161,020	159,964	161,374	159,176	641,534
MENTAL HEALTH MANAGER	79,944	63,027	145,923	103,244	392,138
EAP	4,342	4,281	4,217	4,148	16,988
PPO	297,642	292,200	285,132	283,412	1,158,386
UM/DM	113,337	106,851	132,751	132,238	485,177
SUBTOTAL	$11,424,290	$12,176,475	$10,914,363	$11,069,620	$45,584,748
OPERATING EXPENSE					
ADMINISTRATION	$209,256	$208,174	$210,781	$209,306	$837,517
ADMINISTRATION HIPAA	4,225	4,212	4,267	4,245	16,949
MISCELLANEOUS	332,818	145,509	344,508	504,352	1,327,187
SUBTOTAL	$546,299	$357,895	$559,556	$717,903	$2,181,653
TOTAL EXPENSES	$11,970,589	$12,534,370	$11,473,919	$11,787,523	$47,766,401
SURPLUS (DEFICIT)	$662,159	($486,625)	$284,974	$788,576	$1,249,084
TOTAL PARTICIPANTS	5,621	5,582	5,529	5,469	5,550
FUND BALANCE	$6,014,256	$5,479,614	$6,473,785	$6,633,559	

[1]First Quarter Contributions include Kroger's reimbursement for Misc. expenses 2014-2016.

[2]Second Quarter Misc. Income is Employer payment for PCORI Fees.

[2]Third Quarter Misc. Income is the Perkins Management Settlement.

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

2016
QUARTERLY RECAP

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS RECEIVED	$11,011,273	$11,808,104	$11,408,484	$12,247,838	$46,475,699
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	200,878	192,504	194,561	188,616	776,559
INTEREST & DIVIDENDS	14,454	30,324	22,830	18,619	86,227
MISCELLANEOUS INCOME	0	40,000	0	0	40,000
TOTAL INCOME	$11,226,605	$12,070,932	$11,625,875	$12,455,073	$47,378,485
EXPENSES					
MEDICAL	$7,792,318	$8,961,710	$7,990,040	$7,333,086	$32,077,154
LIFE & AD & D	62,561	62,631	61,870	61,692	248,754
DISABILITY	338,470	360,494	440,771	376,749	1,516,484
DENTAL	517,543	515,596	498,683	486,775	2,018,597
OPTICAL	60,537	59,681	58,973	57,894	237,085
DRUG	1,065,653	1,326,103	959,718	1,096,493	4,447,967
RETIREES	815,776	966,682	884,443	881,693	3,548,594
MEDICAL ADM.	164,927	164,887	165,382	162,826	658,022
MENTAL HEALTH MANAGER	185,010	117,263	106,142	79,740	488,155
EAP	4,569	4,459	4,416	4,313	17,757
PPO	318,473	310,046	302,667	300,337	1,231,523
UM/DM	134,349	112,623	116,889	117,193	481,054
SUBTOTAL	$11,460,186	$12,962,175	$11,589,994	$10,958,791	$46,971,146
OPERATING EXPENSE					
ADMINISTRATION	$213,931	$212,233	$212,780	$211,032	$849,976
ADMINISTRATION HIPAA	4,308	4,282	4,319	4,291	17,200
MISCELLANEOUS	423,790	194,145	221,432	183,367	1,022,734
SUBTOTAL	$642,029	$410,660	$438,531	$398,690	$1,889,910
TOTAL EXPENSES	$12,102,215	$13,372,835	$12,028,525	$11,357,481	$48,861,056
SURPLUS (DEFICIT)	($875,610)	($1,301,903)	($402,650)	$1,097,592	($1,482,571)
TOTAL PARTICIPANTS	5,930	5,839	5,747	5,655	5,793
FUND BALANCE	$5,745,078	$4,325,110	$3,660,738	$4,977,651	

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

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FOURTH QUARTER 2017

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-20	ACE SUSHI	Y	$839.88
		Y	$347.41
		Y	$966.52
02-18-18	KELCO F.C.U.	JS	$920.73
08-04-18[1]	KROGER RICHMOND TIDEWATER	PLAN 1	N/A
		PLAN 2	N/A
		PLAN 3	N/A
04-02-16[2]	KROGER ROANOKE	RNK 1	N/A
		RNK 2	N/A
		RNK 3	N/A
07-11-20	METRO/ BASICS/ SHOPPERS 27	Y	$956.32
		Y	$482.36
		Y	$1,367.59
		Y20	$546.38
		Y20	$260.13
		Y30	$505.39
		Y30	$244.00
		Y40	$33.76
10-29-17	SAFEWAY VALLEY	JSS-2	$1,488.72
		S	$1.61
07-11-20	SHOPPERS FOOD 400	JSS-2	$1,715.34
		Y	$956.32
		Y	$482.36
		Y	$1,367.59
		Y20	$546.38
		Y20	$260.13
		Y30	$505.39
		Y30	$244.00
		Y40	$33.76
	UFCW LOCAL 400 TEMP	JSS2	$1,488.72
		Y	$839.88

[1]PASS THROUGH ARRANGEMENT EFFECTIVE SEPTEMBER 1, 2004
[2]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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 2017

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

FOURTH QUARTER 2017
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE

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