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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
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AGENDA

APRIL 11, 2018

(Approximately 11:00 a.m.)

I. CALL TO ORDER
   - A. RESIGNATION OF TRUSTEE

II. MINUTES (pg. 1 – 9)
   - A. REGULAR MEETING - DECEMBER 6, 2017
   - B. APPEAL COMMITTEE MINUTES – DECEMBER 8, 2017
   - C. KROGER APPEAL COMMITTEE MINUTES – JANUARY 31, 2018

III. FINANCIAL REPORT (pg. 10)
   - A. PNC REPORT

IV. CONSULTANTS' REPORTS (pg. 11 – 12)
   - A. SEGAL COMPANY
     1. DENTAL RFP
     2. MOB RESERVES
     3. KROGER RETIREE - STATUS UPDATE
   - B. HERITAGE RX PROPOSAL

V. ATTORNEY'S REPORT
   - A. REGULAR
   - B. SUBROGATION
   - C. DELINQUENCY REPORT

VI. ADMINISTRATIVE MANAGER'S REPORT - (4Q2017) (pg. 13 – 37)
   - A. ADMINISTRATIVE MANAGER'S CONTRACT RENEWAL

VII. INVOICES (pg. 38 – 41)

VIII. OTHER FUND BUSINESS (pg. 42 – 43)
   - A. CAREFIRST PPO CONTRACT - RENEWAL STATUS
   - B. DEPENDENT AUDIT - FINAL REPORT
   - C. KROGER ACTIVE PLANS TRANSITION - STATUS UPDATE
   - D. 2018 COBRA RATES
   - E. PCORI METHOD
   - F. MISCELLANEOUS CORRESPONDENCE

IX. NEXT MEETING DATE AND LOCATION (AUGUST 15, 2018)

X. ADJOURNMENT

MINUTES

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND DECEMBER 6, 2017 LANDOVER, MARYLAND

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
Y. Anwar
T. Hipkins
G. Murphy

EMPLOYER TRUSTEES
S. Loeffler – Secretary
J. Born
D. Gwin
S. Springer

Also present were:

H. Burton – Morgan, Lewis & Bockius, LLP
D. Clutts – Associated Administrators, LLC
J. Chorpenning – Local 27
A. Hanson – Local 400
C. Heppner – The Segal Company
C. Hoffmann – Local 400
J. Ianniello – Associated Administrators, LLC
N. Jacobs – Local 400
W. Jensen – Associated Administrators, LLC.
W. Seehafer – SuperValu, Inc.
B. Slevin – Slevin & Hart, P.C
J. Timm – The Segal Company
L. Walsh – Associated Administrators, LLC
M. Wilson – Local 400

I. CALL TO ORDER

A quorum being present, Chairman Federici called the meeting to order.

II. TRUSTEE CHANGES

The Trustees discussed the impending departure of the Kroger programs from the Fund and noted that the current Secretary of the Fund and another Trustee of the Fund are Kroger employees. Mr. Loeffler said he will resign effective December 31, 2017, and Mr. Springer will remain a Trustee until at least January 31, 2018 or until the transition of the Kroger employees is complete. After discussion,

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

> **RESOLVED that Trustee Donna Gwin will replace Trustee Steven Loeffler as Secretary to the Fund effective December 31, 2017.**

III. MINUTES

The Union Trustees advised that upon review, the December 15, 2016 minutes as originally presented to the Board of Trustees at the April 19, 2017 meeting were accurate in their opinion and that they mistakenly agreed to amend them at the April meeting to show abstentions.

The Union Trustees made a motion to amend the minutes of the December 15, 2016 Board of Trustees meeting as approved at the April 19, 2017 Board of Trustees meeting to reflect that there were no abstentions, as was reflected in the original draft of the December 15, 2016 minutes.

The Motion deadlocked.

The Trustees then reviewed the minutes of the regular meeting held on April 19, 2017, the regular meeting held on October 10, 2017, and the appeal meeting held on October 2, 2017 which were pre-circulated.

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

> **RESOLVED that the minutes of the regular meeting held on April 19, 2017, the regular meeting held on October 10, 2017, and the appeal meeting held on October 2, 2017, were approved, as presented.**

IV. FINANCIAL REPORT

PNC Bank

The PNC Summary of Activity report for the period January 1, 2017 to October 31, 2017 was pre-circulated. Such report indicated a beginning market value of $4,674,874, receipts of $35,349,273, disbursements of $33,811,671, and investment returns of $68,854, producing an ending market value of $6,281,330 as of October 31, 2017. It was also noted the PNC has assigned Mary Jones as the Fund's client representative. The Trustees asked Associated Administrators to invite Ms. Jones to the next Board of Trustees meeting.

V. CONSULTANT'S REPORT

The Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Christopher Heppner, of The Segal Company ("Segal") to the meeting.

1. Dental Request for Proposal ("RFP")

Mr. Heppner presented the Dental Preferred Provider Organization ("DPPO") bid analysis - proposals effective January 1, 2018. The analysis included DPPO bids from Aetna, CareFirst, CIGNA, Delta Dental, Dominion, Guardian, MetLife, and United Health Care. Trustee Jon Born asked why the 2015 RFP produced such different outcomes compared to the numbers Segal was presenting now. Segal responded that the demographics of the group have changed as the new search was limited to the Shoppers Food Warehouse employees. The current bids produced a corresponding higher set of rates.

After discussion, the Trustees agreed to continue to search for ways to increase the network and increase utilization.

2. Reserves

Mr. Heppner distributed and reviewed a "Fund Experience Report" dated December 2017 regarding the reserve level as of October 31, 2017. As of that date, the Fund had 2.9 months of reserves. The Trustees asked Segal to send monthly updates on the reserve levels to the Trustees.

3. **Affordable Care Act ("ACA") 2018 List of Preventive Services Benefits**

Mr. Timm presented the 2018 list of ACA Preventative Services Benefits, which was pre-circulated. After review,

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

> **RESOLVED to adopt the 2018 list of ACA Preventive Services Benefits, as presented.**

4. **Plan Y20 & Y30 Part Time Dependent Rates**

Mr. Timm presented Plan Y20 and Y30 costs per enrolled dependent child. The rates were:

Plan	Per Child Rate	3 or More Children Rate
Y20 Part Time	$137.57	$412.71
Y30 Part Time	$135.12	$405.36

After review,

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

> **RESOLVED to adopt the 2018 Plan Y20 and Plan Y30 Part Time Dependent Rates, as presented, effective March 1, 2018.**

Heritage RX

Pharmacy Benefits Manager Proposals

Mr. Jensen reviewed new pricing that was submitted to Heritage Rx by Optum Rx between meetings. Optum Rx's final offer represented a projected savings of $2,974,563 to the Fund over a three year period. Express Script's final offer represented a projected savings of $2,008,567 to the Fund during the same three year period. The new Optum Rx proposal was accepted between meetings by the Trustees with the new pricing effective January 1, 2018 through December 31, 2020.

VI. ATTORNEY'S REPORT

A. Kroger Plan Transfer to the West Virginia Fund

Mr. Slevin discussed the transfer of the Richmond / Tidewater and the Roanoke Plans to the West Virginia UFCW Fund.

B. Pre-Tax Employer Deductions

Mr. Slevin reported that the Committee agreed to amend enrollment and eligibility requirements of the benefit plans. A Summary of Material Modification will be distributed to the Plan participants in the next "For Your Benefit" newsletter.

C. 5500 Reporting

Mr. Slevin reported on Co-Counsel's review regarding the Active and Retiree plans.

D. Express Scripts ("ESI") Audit

Mr. Slevin discussed the ESI Audit for the period ending 2006.

E. Optum Hepatitis C Amendment

Mr. Slevin discussed Optum Rx's Hepatitis C Amendment.

F. Metropolitan Life

Mr. Slevin reported on the status of the Metropolitan Life draft contract. Mr. Jensen added that MetLife has not responded to his questions concerning conversion rights. The Trustees asked that MetLife be advised of the Trustees' displeasure with its lack of responsiveness.

G. Cheiron Fee Amendment

Mr. Slevin reported on the 2017 Cheiron fee contract.

H. CareFirst and Anthem PPO Contract Renewal

Mr. Slevin reported on the status of the CareFirst and Anthem contracts.

VII. ADMINISTRATIVE MANAGER'S REPORT

Mr. Ianniello presented the Administrative Manager's report for the third quarter 2017, which had been pre-circulated. Such report indicated total income of $11,758,893, and total expenses of $11,473,919, producing a surplus of $284,974. Contributions were made on behalf of 5,529 Plan participants.

VIII. INVOICES

The Trustees reviewed the list of invoices dated December 6, 2017. It was noted that there were no additions, deletions or changes to the list of invoices.

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

> **RESOLVED that the invoices shown on the list dated December 6, 2017 are approved for payment.**

IX. OTHER FUND BUSINESS

A. Dependent Spousal Audit

Mr. Ianniello reported on the progress of the Dependent Spousal Audit conducted by the Fund Office. The first notice to 599 participants was mailed on October 1, 2017 by the Fund Office. The Second notice to 239 participants was mailed on November 1, 2017 by the Fund Office. The final notice to 119 participants was mailed on December 1, 2017 by the Fund Office. The Fund Office will also call each non-responding participant. Spouses of participants who fail to respond will be terminated as of December 31, 2017 and advised of their appeal rights.

B. Kroger Retiree Termination Process

Mr. Ianniello advised that Kroger retirees had been terminated from coverage as of June 30, 2017. Retired participants have until December 31, 2017 to file a claim under the Fund's filing deadlines.

C. Kroger Transition to West Virginia Fund

Mr. Ianniello discussed the process of transitioning the Kroger Richmond Tidewater and the Roanoke Plans to the West Virginia Fund. On December 19, 2017 Associated will receive the last claims file from Anthem for the Roanoke Plans. Associated agreed to have these claims processed and returned to Anthem by December 29, 2017. Associated has had calls with Anthem and the West Virginia Fund Office coordinating the December 31, 2017 transition date concerning COBRA, accident and sickness, appeals, and subrogation. The West Virginia UFCW Fund Office is handling all aspects of the 2018 open enrollment. Mr. Ianniello reported that all vendors and participants were notified of the transfer.

D. Medicare Deductible and Co-Insurance Rates – 2018

Mr. Ianniello presented for the Trustees review the Centers for Medicare and Medicaid Services (CMS) published changes to the Medicare Part A and B premiums, deductibles and co-insurance. He said that the Fund provides annual updates to the Trustees as the premiums and co-insurance rates are utilized in processing the Medicare Supplemental benefits for the retirees. After discussion, and

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

> **RESOLVED to approve the Medicare deductible and co-insurance rates for 2018 as presented for use by the Retiree Plans for processing Medicare Supplemental coverage.**

E. **NEXT MEETING DATES AND LOCATIONS**

April 11, 2018 - 9:30 a.m. – Landover, Maryland

August 15, 2018 – TBD

November 14, 2018 – TBD

X. ADJOURNMENT

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

Respectfully Submitted,

Steve Loeffler – Secretary

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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 8, 2017

The following Trustees made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
D. Gwin

Also present was:
C. Brown – Associated Administrators, LLC

I. **APPEALS**

The following appeals were reviewed by the Trustees:

Fourth Quarter 2017

Code	Issue	Decision
Rx17/232-1465	Excluded Drug (Trimix)	Denied
M17/218-5311	Late Filing	Denied
M17/226-7856	Late Filing	Denied
M17/215-8130	Late Filing	Denied
M17/219-8396	Late Filing	Denied
M17/227-6555	Late Filing, Late Appeal	Denied
M17/236-4053b	Laboratory Services, Late Appeal	Denied
M17/238-3541	Laboratory Services, Late Appeal	Denied
M17/222-8925	Routine Services, Late Appeal	Denied
M17/235-4040	CRNA, Late Appeal	Denied
M17/228-8916	Experimental (Avastin)	Approved
M17/220-6887	Ambulance Services	Denied
M17/231-0403	Ambulance Services	Denied
D17/216-7664	Loss of Coverage	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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KROGER ROANOKE
APPEALS EMAILED AND RESOLVED BY THE APPEALS SUBCOMMITTEE OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND ON JANUARY 31, 2018

The following Trustees made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
D. Gwin

Also present was:
C. Brown – Associated Administrators, LLC

I. **APPEALS**

The following appeals were reviewed by the Trustees:

January 2018

Code	Issue	Decision
M17/224-7445	Late Filing	Denied
M18/104-3734	Excluded Services	Denied
M18/100-6528	Lack of Certification, Late Appeal	Denied
M17/252-7509	Mental Health Services, Late Appeal	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO MARCH 31, 2018

ITEM	CASH RESERVE	SBH	TOTAL AMOUNT
MARKET VALUE 01/01/2018	$ 4,592,492	$ 1,840,178	$ 6,432,670
RECEIPTS	$ 8,289,057	$ 46	$ 8,289,103
DISBURSEMENTS	$ (7,031,424)	$ -	$ (7,031,424)
INTER ACCOUNT TRANSFERS	$ -	$ -	$ -
EARNINGS	$ 16,905	$ (18,465)	$ (1,560)
ENDING MARKET VALUE 03/31/18	$ 5,867,030	$ 1,821,759	$ 7,688,789

CONSULTANTS' REPORT

HERITAGE Rx

Pharmacy Benefit Management Consultant Services Proposal

For

UFCW Unions & Participating Employers Health and Welfare Fund

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January 2, 2018

502 Washington Avenue, Suite 7, Towson MD 21204
Phone: - www.ConsultHeritage.com

PROPOSED SCOPE of SERVICES - PHARMACY CONSULTING

I. **Facilitate negotiation and execution of the OptumRx PBM Contract Amendment, governing the Fund's renewal term effective January 1, 2018 – December 31, 2020.**

Consultant deliverables include, but are not limited to:

a. Validate contract Amendment terms and conditions are consistent with all financial, service and operational commitments set forth in OptumRx's Renewal Proposal(s).
b. Collaborate with Fund's legal counsel to ensure timely, efficient production of a signature-ready, executable contract Amendment.

Consultant Fees: Not to exceed $6,000

II. **Track and manage OptumRx's performance, in collaboration with Associated Administrators, ensuring PBM's compliance with contractual obligations and consistency with industry best practices.**

Consultant deliverables include, but are not limited to:

a. Review the Fund's Quarterly Performance Reports, monitoring the cost and utilization trends; identifying opportunities to lower costs and/or improve the quality of care delivered to Plan participants.
b. Validate PBM's compliance with service level and performance guarantees.
c. Facilitate process improvements where needed or applicable.
d. Track and report on highest risk areas of the contract.
e. Review formulary and clinical program recommendations, as needed or requested.
f. Provide financial and trend forecasting.

Consultant Fees: Not to exceed $26,000 Annually

III. **Adhoc Services [Fees Quoted upon Request]**

a. Contract Audit (comprehensive)
b. Financial Audit
c. Adhoc Analysis of Formulary, Clinical or other Managed Pharmacy Program Alternatives as needed or requested by the Fund.

Note: Consultant Fees do not include travel, which will be passed on to the Fund at cost. Travel, if needed or requested, will be approved in advance by Associated Administrators.

ADMINISTRATIVE MANAGER'S REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FOURTH QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

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)**

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**

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)**

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

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

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

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)**

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)**

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)**

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

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.

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

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

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)**

FOURTH QUARTER 2017
K2 RETIREES

INCOME RATE	CO-PAY $140.00	CO-PAY $209.00	CO-PAY $311.00	PRE-MEDICARE RETIREEES	COMBINED
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.

FOURTH QUARTER 2017
RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	$366.10	$188.59	$173.06	PLAN T	RETIREES	
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)

FOURTH QUARTER 2017
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
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)

FOURTH QUARTER 2017
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
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

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**

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.

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	

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

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND DELINQUENCY REPORT FOURTH QUARTER 2017

FOURTH QUARTER 2017
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

APRIL 11, 2018

1. **ASSOCIATED ADMINISTRATORS, LLC**

12/06/17	Meeting Expenses – Regular Meeting	$	436.55
01/15/18	Non-Food Spousal Audit		15,000.00

2. **CHEIRON**

12/18/17	Retainer Services – November 2017	$	800.00
01/23/18	Retainer Services – December 2017		800.00
02/15/18	Retainer Services – January 2018		1,600.00
03/19/16	Retainer Services – February 2018		1,600.00

3. **HCCCC**

01/30/18	Membership Renewal Fee – 2018	$	2,349.75

4. **HERITAGE Rx**

12/04/17	Financial Analysis and Renewal Savings Report	$	12,500.00

5. **MORGAN, LEWIS & BOCKIUS**

01/08/18	For Professional services rendered for the period ended November 30, 2017	$	2,622.50
01/31/18	For Professional Services rendered for the period ended December 31, 2017	$	13,037.00
02/22/18	For Professional Services rendered for the period ended January 31, 2018	$	1,610.74

6. SEGAL CONSULTING

11/21/17	For Professional consulting services rendered regarding the SBC's for Richmond Tidewater	$	2,081.25
12/05/17	Retainer Service rendered for the period December 1, 2017 through December 31, 2017	$	5,333.33
12/26/17	For Professional consulting services rendered regarding the SBC's for the Non-Food Plans	$	355.00
01/05/18	Retainer Services rendered for the period January 1, 2018 – January 31, 2018		5,333.33
02/07/18	Retainer Services rendered for the period February 1, 2018 – February 28, 2018	$	5,333.33
02/28/18	Consulting Services rendered regarding the SBC's for Plans JS, JSS2, Y, Y20 and Y30	$	456.25
03/07/18	Retainer Services rendered for the period March 1, 2018 – March 31, 2018	$	5,333.33

7. SEGAL SELECT INSURANCE

12/13/17	Renewal of Fidelity Bond Plus through Chubb for the period January 1, 2018 through January 1, 2019 (second installment of a 3-Year Policy)	$	1,942.00
03/13/18	Renewal of Fiduciary Insurance Policy through Chubb and RLI for the period April 29, 2018 – April 29, 2019	$	27,155.00

8. SEGALL BRYANT AND HAMILL

02/05/18	Investment Management Fee – for the period ending October 1, 2017 – December 31, 2017	$	913.41

9. SLEVIN & HART, P.C.

12/18/17	For Professional services rendered through November 30, 2017	$	27,250.66
01/22/18	For Professional services rendered through December 31, 2017	$	20,723.53

01/24/18	Subrogation services rendered for the period October 1, 2017 through December 31, 2017	$	4,140.60
01/24/18	Subrogation expenses rendered for the period October 1, 2017 through December 31, 2017	$	199.44
02/28/18	Professional Services rendered through January 31, 2018	$	9,893.02

10. SUPERVALU

01/19/18	J. Born – Reimbursement of expenses incurred for attendance at the December 6, 2017 Board of Trustees Meeting	$	192.79

11. TRUSTEE EXPENSE REIMBURSEMENTS

12/20/17	S. Loeffler – Reimbursement of expenses incurred at the December 6, 2017 meeting of the Board of Trustees	$	625.98
12/20/17	D. Gwin – Reimbursement of expenses incurred at the October 10, 2017 meeting of the Board of Trustees	$	81.85
02/09/18	S. Springer – Reimbursement of expenses incurred at the December 6, 2017 meeting of the Board of Trustees	$	444.17

12. UFCW LOCAL 27

12/20/17	T. Hipkins – Reimbursement of Expenses incurred for attendance at the IFEBP Annual Conference held October 22, 2017 through October 25, 2017 in Las Vegas, Nevada	$	1,974.63

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

APRIL 11, 2018

1. **SEGAL SELECT INSURANCE**

12/13/17	Renewal of Fidelity Bond Plus through Chubb for the period January 1, 2018 through January 1, 2019 (second installment of a 3-Year Policy)	$	2,153.00

2. **SLEVIN & HART, P .C.**

12/15/17	Professional Services rendered through November 30, 2017	$	4,479.92
01/22/18	Professional Services rendered through December 31, 2017		281.00

3. **WOODARD INSURANCE AGENCY, LLC**

01/02/18	Ongoing healthcare customer service and orphan enrollment for October, November and December 2017	$	474.00

OTHER FUND BUSINESS

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
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UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
COBRA RATES
MAY 1, 2018

PLANS	CURRENT COBRA INDIVIDUAL	CURRENT COBRA FAMILY	2018 COBRA INDIVIDUAL W/ 2%	2018 COBRA FAMILY W/ 2%	2018 COBRA INDIVIDUAL Disability 150%	2018 COBRA FAMILY Disability 150%
JS	$555.39	$964.90	$927.30	$1,647.65	$1,363.67	$2,423.01
JS "Group A"	$520.26	$899.66	$897.15	$1,591.65	$1,319.34	$2,387.48
JSS2	$860.93	$1,519.63	$699.53	$1,233.44	$1,028.72	$1,813.88
Y FT	$557.79	$973.63	$612.58	$1,083.91	$900.86	$1,593.99
Y PT IND	$447.08	N/A	$557.21	N/A	$819.42	N/A
Y PT FAM	N/A	$1,192.71	N/A	$1,510.44	N/A	$2,221.24
Y 20 FT	$181.33	$231.37	$158.98	$250.26	$233.79	$368.02
Y20 FT "Group A"	$164.69	$200.47	$144.33	$223.05	$212.25	$328.01
Y 20 PT	$147.54	$517.93	$160.96	$531.25	$236.70	$781.25
Y 20 PT "Group A"	$141.21	$511.50	$149.36	$227.71	$219.65	$334.86
Y 30 FT	$177.86	$230.89	$181.42	$235.51	$266.79	$346.33
Y 30 FT "Group A"	$164.43	$199.99	$167.72	$203.99	$246.65	$299.99
Y30 PT	$116.48	$174.74	$137.52	$193.64	$202.23	$284.77
Y30 PT "Group A"	$112.05	$166.52	$114.29	$169.85	$168.07	$249.78

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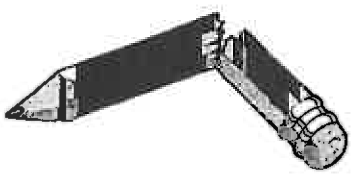
UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
MOB RATES
FEBRUARY 1, 2018

Below are the updated MOB rates with the 8% increase added for the rate effective February 1, 2018.

Plan	Current Rate	8% Increase	New Rate Effective 2/1/18
Y40 - Plan Rate	$ 33.76	$ 2.70	$ 36.46
Y30 - FT Plan Rate	$ 505.39	$ 40.43	$ 545.82
Y30 - 28 + Avg hrs	$ 244.00	$ 19.52	$ 263.52
Y20 - FT	$ 546.38	$ 43.71	$ 590.09
Y20 - PT	$ 260.13	$ 20.81	$ 280.94
Y - Full Time Rate	$ 956.32	$ 76.50	$1,032.82
Y - Part Time Rate	$ 482.36	$ 38.58	$ 520.94
Y - Part-Time Family	$1,367.59	$109.40	$1,476.99
JSS2- Shoppers Local 400 Hired before 9/4/96	$1,715.34	$137.22	$1,852.56



MEETING NOTES