UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FOURTH QUARTER 2016

ADMINISTRATIVE MANAGER'S REPORT

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

FOURTH QUARTER 2016
PLAN JS

INCOME

EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	$920.73	9	$25,781	
TOTAL		**9**	**$25,781**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$26,407
HMO		0
LIFE & AD & D		34
DISABILITY		0
DENTAL		1,239
OPTICAL		122
DRUG		3,750
RETIREES		9,124
MEDICAL ADM.		369
MENTAL HEALTH MANAGER		1,392
PPO		201
UM/DM		271
SUB TOTAL		$42,909

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$341
ADMINISTRATION HIPAA		9
MISCELLANEOUS		292
SUB TOTAL		$642

TOTAL EXPENSES		**$43,551**

SURPLUS (DEFICIT)		**($17,770)**

AVERAGE INCOME		$955
AVERAGE EXPENSE		1,613
SURPLUS (DEFICIT)		**($658)**

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

FOURTH QUARTER 2016
PLAN JSS-2

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1,488.72	3	$13,398	
SAFEWAY VALLEY PT	1,488.72	1	1,489	
SHOPPERS FOOD 400 FT	1,588.28	452	2,155,296	
SHOPPERS FOOD 400 PT	1,588.28	170	810,023	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			3,723	
TOTAL		**626**	**$2,983,929**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,137,361
HMO		8,748
LIFE & AD & D		7,359
DISABILITY		114,235
DENTAL		84,330
OPTICAL		8,425
DRUG		397,656
RETIREES		634,609
MEDICAL ADM.		24,673
MENTAL HEALTH MANAGER		22,459
PPO		13,463
UM/DM		18,117
SUB TOTAL		$2,471,435

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$23,736
ADMINISTRATION HIPAA		579
MISCELLANEOUS		20,302
SUB TOTAL		$44,617

TOTAL EXPENSES		$2,516,052

SURPLUS (DEFICIT)		$467,877

AVERAGE INCOME		$1,589
AVERAGE EXPENSE		1,340
SURPLUS (DEFICIT)		$249

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

FOURTH QUARTER 2016
PLAN RICHMOND TIDEWATER

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		969	$1,902,437	
COBRA		7	9,948	
TOTAL		**976**	**$1,912,385**	**$0**

BENEFIT EXPENSES		COST
AETNA DENTAL		$11,185
AETNA DENTAL CLAIMS		63,415
ASO PROVIDER		1,737,283
DRUG		0
METLIFE		19,661
GVS OPTICAL		10,756
SUB TOTAL		$1,842,300

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$35,129
MISCELLANEOUS		31,654
SUB TOTAL		$66,783

TOTAL EXPENSES		**$1,909,083**
SURPLUS (DEFICIT)		**$3,302**
AVERAGE INCOME		$653
AVERAGE EXPENSE		652
SURPLUS (DEFICIT)		**$1**

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

FOURTH QUARTER 2016
PLAN RNK 1

INCOME

EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		835	$2,392,743	
COBRA		4	7,198	
TOTAL		**839**	**$2,399,941**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,800,877
LIFE & AD & D		14,638
DISABILITY		109,327
DENTAL		93,996
OPTICAL		10,692
DRUG		0
MEDICAL ADM.		33,003
MENTAL HEALTH MANAGER		20,179
EAP		1,682
PPO		59,404
UM/DM		23,247
SUB TOTAL		$2,167,045

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$31,267
ADMINISTRATION HIPAA		763
MISCELLANEOUS[2]		27,210
SUB TOTAL		$59,240

TOTAL EXPENSES		**$2,226,285**

SURPLUS (DEFICIT)		**$173,656**

AVERAGE INCOME		$953
AVERAGE EXPENSE		884
SURPLUS (DEFICIT)		**$69**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT FOR MISCELLANEOUS EXPENSES FOR 2014, 2015 AND 2016 WILL BE PAID IN THE FIRST QUARTER OF 2017.

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

FOURTH QUARTER 2016
PLAN RNK 2

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		532	$645,661	
COBRA		0	0	
TOTAL		**532**	**$645,661**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$439,053
LIFE & AD & D		2,643
DISABILITY		16,072
DENTAL		36,903
OPTICAL		6,879
DRUG		0
MEDICAL ADM.		21,048
MENTAL HEALTH MANAGER		5,679
PPO		37,885
UM/DM		14,873
SUB TOTAL		$581,035

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$19,754
ADMINISTRATION HIPAA		482
MISCELLANEOUS[2]		17,253
SUB TOTAL		$37,489

TOTAL EXPENSES		$618,524

SURPLUS (DEFICIT)		$27,137

AVERAGE INCOME		$405
AVERAGE EXPENSE		388
SURPLUS (DEFICIT)		$17

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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FOURTH QUARTER 2016
PLAN RNK 3

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		523	$759,601	
COBRA		1	523	
TOTAL		**524**	**$760,124**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$540,822
LIFE & AD & D		2,281
DISABILITY		4,231
DENTAL		28,453
OPTICAL		6,038
DRUG		0
MEDICAL ADM.		20,679
MENTAL HEALTH MANAGER		5,147
PPO		37,227
UM/DM		14,464
SUB TOTAL		$659,342

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$19,323
ADMINISTRATION HIPAA		471
MISCELLANEOUS[2]		16,962
SUB TOTAL		$36,756

TOTAL EXPENSES		$696,098

SURPLUS (DEFICIT)		$84,026

AVERAGE INCOME		$484
AVERAGE EXPENSE		443
SURPLUS (DEFICIT)		$41

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT FOR MISCELLANEOUS EXPENSES FOR 2014, 2015 AND 2016 WILL BE PAID IN THE FIRST QUARTER OF 2017.

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

FOURTH QUARTER 2016
PLAN S

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1.61	0	$0	
SAFEWAY VALLEY PT	1.61	1	143	
TOTAL		**1**	**$143**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		0
RETIREES		1,013
MEDICAL ADM.		0
PPO		0
UM/DM		10
SUB TOTAL		$1,023

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$38
ADMINISTRATION HIPAA		0
MISCELLANEOUS		32
SUB TOTAL		$70

TOTAL EXPENSES		**$1,093**

SURPLUS (DEFICIT)		**($950)**

AVERAGE INCOME		$48
AVERAGE EXPENSE		364
SURPLUS (DEFICIT)		**($316)**

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

FOURTH QUARTER 2016
PLAN Y FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$839.88	0	$0	
METRO/BASICS	885.48	257	681,819	
SHOPPERS 400	885.48	173	458,679	
COBRA		1	2,922	
HMO COPAYS			4,377	
TOTAL		**431**	**$1,147,797**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$553,245
HMO		3,029
LIFE & AD & D		6,069
DISABILITY		46,835
DENTAL		54,559
OPTICAL		3,860
DRUG		221,289
MEDICAL ADM.		16,330
MENTAL HEALTH MANAGER		4,685
EAP		828
PPO		8,897
UM/DM		11,942
SUB TOTAL		$931,568

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,342
ADMINISTRATION HIPAA		399
MISCELLANEOUS		13,978
SUB TOTAL		$30,719

TOTAL EXPENSES		**$962,287**
SURPLUS (DEFICIT)		**$185,510**
AVERAGE INCOME		$888
AVERAGE EXPENSE		744
SURPLUS (DEFICIT)		**$144**

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

FOURTH QUARTER 2016
PLAN Y PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$347.41	0	$0	
METRO/BASICS	446.63	265	354,624	
SHOPPERS 400	446.63	521	698,529	
COBRA		1	1,341	
TOTAL		**787**	**$1,054,494**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$558,816
HMO		20,054
LIFE & AD & D		5,018
DISABILITY		63,729
DENTAL		56,334
OPTICAL		4,948
DRUG		205,942
MEDICAL ADM.		26,096
MENTAL HEALTH MANAGER		4,517
EAP		1,325
PPO		14,324
UM/DM		19,123
SUB TOTAL		$980,226

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$29,840
ADMINISTRATION HIPAA		728
MISCELLANEOUS		25,523
SUB TOTAL		$56,091

TOTAL EXPENSES		**$1,036,317**

SURPLUS (DEFICIT)		**$18,177**

AVERAGE INCOME		$447
AVERAGE EXPENSE		439
SURPLUS (DEFICIT)		$8

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

FOURTH QUARTER 2016
PLAN Y PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$966.52	0	$0	
METRO/BASICS	1,266.29	78	296,311	
SHOPPERS 400	1,266.29	157	597,689	
TOTAL		**235**	**$894,000**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$552,873
HMO		(5,942)
LIFE & AD & D		1,745
DISABILITY		19,012
DENTAL		40,605
OPTICAL		3,584
DRUG		243,331
MEDICAL ADM.		9,450
MENTAL HEALTH MANAGER		5,619
EAP		478
PPO		5,177
UM/DM		6,920
SUB TOTAL		$882,852

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,910
ADMINISTRATION HIPAA		217
MISCELLANEOUS		7,621
SUB TOTAL		$16,748

TOTAL EXPENSES		**$899,600**

SURPLUS (DEFICIT)		**($6,600)**

AVERAGE INCOME		$1,268
AVERAGE EXPENSE		1,276
SURPLUS (DEFICIT)		**($8)**

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

FOURTH QUARTER 2016
PLAN Y20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$505.91	16	$23,779	
SHOPPERS 400	505.91	7	10,624	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		**23**	**$34,403**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$3,450
HMO		0
LIFE & AD & D		271
DISABILITY		826
DENTAL		1,456
OPTICAL		177
DRUG		2,933
MEDICAL ADM.		764
MENTAL HEALTH MANAGER		146
PPO		403
UM/DM		552
SUB TOTAL		$10,978

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$872
ADMINISTRATION HIPAA		21
MISCELLANEOUS		746
SUB TOTAL		$1,639

TOTAL EXPENSES		**$12,617**

SURPLUS (DEFICIT)		**$21,786**

AVERAGE INCOME		$499
AVERAGE EXPENSE		183
SURPLUS (DEFICIT)		**$316**

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

FOURTH QUARTER 2016
PLAN Y20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$240.86	155	$111,759	
SHOPPERS 400	240.86	267	192,929	
COBRA		1	443	
HMO COPAYS			786	
TOTAL		423	$305,917	$0

BENEFIT EXPENSES		COST
MEDICAL		$73,660
HMO		930
LIFE & AD & D		1,901
DISABILITY		2,482
DENTAL		13,932
OPTICAL		2,356
DRUG		20,443
MEDICAL ADM.		9,885
MENTAL HEALTH MANAGER		1,902
PPO		5,544
UM/DM		7,287
SUB TOTAL		$140,322

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,039
ADMINISTRATION HIPAA		391
MISCELLANEOUS		13,718
SUB TOTAL		$30,148

TOTAL EXPENSES		$170,470

SURPLUS (DEFICIT)		$135,447

AVERAGE INCOME		$241
AVERAGE EXPENSE		134
SURPLUS (DEFICIT)		$107

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

FOURTH QUARTER 2016
PLAN Y30 FULL TIME

INCOME

EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$467.95	3	$4,680	
SHOPPERS 400	467.95	1	936	
TOTAL		**4**	**$5,616**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
HMO		0
LIFE & AD & D		10
DISABILITY		0
DENTAL		92
OPTICAL		6
DRUG		0
MEDICAL ADM.		40
MENTAL HEALTH MANAGER		1,983
PPO		16
UM/DM		29
SUB TOTAL		$2,176

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$152
ADMINISTRATION HIPAA		4
MISCELLANEOUS		130
SUB TOTAL		$286

TOTAL EXPENSES		**$2,462**
SURPLUS (DEFICIT)		**$3,154**
AVERAGE INCOME		$468
AVERAGE EXPENSE		205
SURPLUS (DEFICIT)		**$263**

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

FOURTH QUARTER 2018
PLAN Y30 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$225.93	29	$19,655	
SHOPPERS 400	225.93	65	43,831	
TOTAL		**94**	**$63,486**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$7
HMO		0
LIFE & AD & D		61
DISABILITY		0
DENTAL		239
OPTICAL		47
DRUG		1,148
MEDICAL ADM.		488
MENTAL HEALTH MANAGER		6,032
PPO		209
UM/DM		358
SUB TOTAL		$8,589

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$3,564
ADMINISTRATION HIPAA		87
MISCELLANEOUS		3,049
SUB TOTAL		$6,700

TOTAL EXPENSES		$15,289

SURPLUS (DEFICIT)		$48,197

AVERAGE INCOME		$225
AVERAGE EXPENSE		54
SURPLUS (DEFICIT)		$171

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

FOURTH QUARTER 2018
PLAN Y40 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$31.26	66	$6,221	
SHOPPERS 400	31.26	85	7,940	
TOTAL		**151**	**$14,161**	**$0**

BENEFIT EXPENSES		COST
LIFE & AD & D		0
DISABILITY		0
DENTAL		37
OPTICAL		6
SUB TOTAL		$43

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$5,725
ADMINISTRATION HIPAA		140
MISCELLANEOUS		4,897
SUB TOTAL		$10,762

TOTAL EXPENSES		$10,805

SURPLUS (DEFICIT)		$3,356

AVERAGE INCOME		$31
AVERAGE EXPENSE		24
SURPLUS (DEFICIT)		$7

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

FOURTH QUARTER 2016
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	PRE-MEDICARE	COMBINED
RATE	$140.00	$209.00	$311.00	RETIREEES	
NO OF EMP.	200	68	18	81	367
TOTAL INCOME	$75,296	$39,147	$17,105	$0	$131,548

BENEFIT EXP					COMBINED
MEDICAL	$83,020	$28,274	$7,484	$0	$118,778
COLONIAL LIFE	0	0	0	17,048	17,048
DENTAL	15,125	5,151	1,363	6,161	27,800
DRUG	38,543	13,126	3,475	0	55,144
OPTICAL	2,553	871	231	1,055	4,710
MEDICAL ADM.	7,894	2,689	712	0	11,295
MENTAL HEALTH MANAGER	1,524	512	136	0	2,172
TOTAL EXPENSES	$148,659	$50,623	$13,401	$24,264	$236,947

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

TOTAL EXPENSES	$148,659	$50,623	$13,401	$24,264	$236,947

SURPLUS (DEFICIT)	($73,363)	($11,476)	$3,704	($24,264)	($105,399)

AVERAGE INCOME	$125	$192	$317	$0	$119
AVERAGE EXPENSE	248	248	248	100	215
SURPLUS (DEFICIT)	($123)	($56)	$69	($100)	($96)

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

FOURTH QUARTER 2016
RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	$377.19	$366.10	$188.59	$173.06	PLAN T	RETIREES	
NO OF EMP.	0	4	16	2	11	56	89
TOTAL INCOME	$0	$4,759	$8,054	$1,211	$11,564	$0	$25,588

BENEFIT EXP							COMBINED
MEDICAL	$0	$111	$2,877	$0	$3,956	$24,262	$31,206
DENTAL	0	330	1,260	180	875	5,053	7,698
OPTICAL	0	50	189	27	102	753	1,121
DRUG	0	6,904	12,586	4,051	8,675	51,553	83,769
MEDICAL ADM.	0	158	580	0	224	1,964	2,926
MENTAL HEALTH MANAGER	0	28	105	0	45	373	551
EAP	0	0	0	0	16	0	16
PPO	0	0	0	0	0	64	64
UM/DM	0	0	0	0	0	0	0
TOTAL EXPENSES	$0	$7,581	$17,597	$4,258	$13,893	$84,022	$127,351

SURPLUS (DEFICIT)	$0	($2,822)	($9,543)	($3,047)	($2,329)	($84,022)	($101,763)

AVERAGE INCOME	$0	$397	$168	$202	$350	$0	$96
AVERAGE EXPENSE	0	632	367	710	421	500	477
SURPLUS (DEFICIT)	$0	($235)	($199)	($508)	($71)	($500)	($381)

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

FOURTH QUARTER 2016
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	214	80	3	297
TOTAL INCOME	$12,840	$9,640	$540	$23,020

BENEFIT EXP				COMBINED
MEDICAL	$55,943	$189,431	$18,915	$264,289
DENTAL	29,764	0	0	29,764
OPTICAL	4,257	0	0	4,257
DRUG	56,650	14,857	804	72,311
MEDICAL ADM.	3,835	119	975	4,929
MENTAL HEALTH MANAGER	729	23	188	940
EAP	0	0	0	0
PPO	22	0	22	44
UM/DM	39	126	116	281
TOTAL EXPENSES	$151,239	$204,556	$21,020	$376,815

SURPLUS (DEFICIT)	($138,399)	($194,916)	($20,480)	($353,795)

AVERAGE INCOME	$20	$40	$60	$26
AVERAGE EXPENSE	236	852	2,336	423
SURPLUS (DEFICIT)	($216)	($812)	($2,276)	($397)

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

FOURTH QUARTER 2016
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	64	36	2	102
TOTAL INCOME	$3,880	$4,280	$300	$8,460

BENEFIT EXP				COMBINED
MEDICAL	$56,785	$53,327	$1,123	$111,235
DENTAL	9,270	0	0	9,270
OPTICAL	1,326	0	0	1,326
DRUG	6,268	11,570	0	17,838
MEDICAL ADM.	527	198	0	725
MENTAL HEALTH MANAGER	101	36	0	137
PPO	0	0	0	0
UM/DM	0	10	38	48
TOTAL EXPENSES	$74,277	$65,141	$1,161	$140,579

SURPLUS (DEFICIT)	($70,397)	($60,861)	($861)	($132,119)

AVERAGE INCOME	$20	$40	$50	$28
AVERAGE EXPENSE	387	603	194	459
SURPLUS (DEFICIT)	($367)	($563)	($144)	($431)

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

FOURTH QUARTER 2016

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
22,835	$974	$1,324,580	$1,325,554

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		$2,250
ACTUARY & CONSULTING		39,527
ACCURINT		6
CONFERENCE EXP		1,167
DUES		1,150
EDUCATION FEES		474
INVESTMENT MANAGEMENT		1,371
LEGAL		100,040
MEETING EXPENSE		6,908
OFFICE SUPPLIES		11
POSTAGE		18,255
PRINTING		11,924
TELEPHONE		283
TOTAL		**$183,366**

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 REC'D	$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
INT. & DIVIDENDS	14,454	30,324	22,830	18,619	86,227
MISCELLANEOUS INCOME[1,2]	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

2015 QUARTERLY RECAP

	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS REC'D	$11,610,708	$11,606,835	$11,883,764	$12,311,463	$47,412,770
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	204,394	179,541	175,652	170,006	729,593
INT. & DIVIDENDS	51,831	46,212	36,988	40,213	175,244
MISCELLANEOUS INCOME	155	0	0	0	155
TOTAL INCOME	$11,867,088	$11,832,588	$12,096,404	$12,521,682	$48,317,762
EXPENSES					
MEDICAL	$6,950,191	$8,405,017	$8,232,402	$7,731,573	$31,319,183
LIFE & AD & D	59,556	61,375	71,268	63,171	255,370
DISABILITY	322,554	414,661	423,259	495,945	1,656,419
DENTAL	535,926	556,818	530,465	527,533	2,150,742
OPTICAL	70,296	69,473	68,368	67,471	275,608
DRUG	1,497,467	1,304,020	1,183,450	1,333,799	5,318,736
RETIREES	1,495,784	923,939	925,185	858,448	4,203,356
MEDICAL ADM.	169,153	167,591	164,709	163,405	664,858
MENTAL HEALTH MANAGER	125,907	208,130	148,857	152,889	635,783
EAP	4,933	4,889	4,840	4,754	19,416
PPO	369,701	357,648	320,464	314,415	1,362,228
UM/DM	124,344	128,129	135,913	127,881	516,267
SUBTOTAL	$11,725,812	$12,601,690	$12,209,180	$11,841,284	$48,377,966
OPERATING EXPENSE					
ADMINISTRATION	$220,657	$218,186	$216,162	$213,406	$868,411
ADMINISTRATION HIPAA	4,450	4,397	4,359	4,312	17,518
MISCELLANEOUS	659,192	279,453	275,504	226,254	1,440,403
SUBTOTAL	$884,299	$502,036	$496,025	$443,972	$2,326,332
TOTAL EXPENSES	$12,610,111	$13,103,726	$12,705,205	$12,285,256	$50,704,298
SURPLUS (DEFICIT)	($743,023)	($1,271,138)	($608,801)	$236,426	($2,386,536)
TOTAL PARTICIPANTS	6,140	6,110	5,983	5,849	6,021
FUND BALANCE	$7,721,569	$5,919,188	$6,144,350	$6,200,180	

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

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FOURTH QUARTER 2016

CONTRACT EXP	COMPANY	PLAN	RATES
04-30-17	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
07-08-17	METRO/ BASICS/ SHOPPERS 27	Y	$885.48
		Y	$446.63
		Y	$1,266.29
		Y20	$505.91
		Y20	$240.86
		Y30	$467.95
		Y30	$225.93
		Y40	$31.26
10-29-17	SAFEWAY VALLEY	JSS-2	$1,488.72
		S	$1.61
07-08-17	SHOPPERS FOOD 400	JSS-2	$1,588.28
		Y	$885.48
		Y	$446.63
		Y	$1,266.29
		Y20	$505.91
		Y20	$240.86
		Y30	$467.95
		Y30	$225.93
		Y40	$31.26
	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 2016

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

FOURTH QUARTER 2016
DELINQUENCY REPORT

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
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	$158.82	$2,954.27	X
PERKINS MANAGEMENT SERVICES	AUGUST 2013	$2,795.45	$146.36	$2,941.81	X
PERKINS MANAGEMENT SERVICES	SEPTEMBER 2013	$2,795.45	$134.30	$2,929.75	X
PERKINS MANAGEMENT SERVICES	OCTOBER 2013	$2,795.45	$121.83	$2,917.28	X
PERKINS MANAGEMENT SERVICES	NOVEMBER 2013	$2,795.45	$109.77	$2,905.22	X
PERKINS MANAGEMENT SERVICES	DECEMBER 2013	$2,795.45	$97.30	$2,892.75	X
PERKINS MANAGEMENT SERVICES	JANUARY 2014	$2,795.45	$84.84	$2,880.29	X
PERKINS MANAGEMENT SERVICES	FEBRUARY 2014	$2,795.45	$73.58	$2,869.03	X
PERKINS MANAGEMENT SERVICES	MARCH 2014	$2,795.45	$61.12	$2,856.57	X
PERKINS MANAGEMENT SERVICES	APRIL 2014	$2,795.45	$61.12	$2,856.57	X
PERKINS MANAGEMENT SERVICES	MAY 2014	$2,795.45	$61.12	$2,856.57	X

$17,500 WAS RECEIVED FROM PERKINS MGMT. PER SETTLEMENT AGREEMENT

CURRENT QUARTER

PERKINS MANAGEMENT SERVICES CLOSED SEPTEMBER 30, 2013

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