UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

BOARD OF TRUSTEES MEETING

APRIL 19, 2017

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

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AGENDA

APRIL 19, 2017

(Approximately 11:30 a.m.)

I. CALL TO ORDER
   A. RESIGNATION/APPOINTMENT OF TRUSTEE

II. MINUTES (pg. 1 - 10)
   A. REGULAR MEETING – DECEMBER 15, 2016
   B. APPEALS COMMITTEE MEETING – JANUARY 9, 2017
   C. APPEALS COMMITTEE MEETING – APRIL 7, 2017

III. FINANCIAL REPORT (pg. 11)
   A. PNC REPORT

IV. CONSULTANT'S REPORT
   A. DENTAL BENEFIT RFP
   B. MAINTENANCE OF BENEFITS RATE PROJECTION AND RESERVES UPDATE

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

VI. ADMINISTRATIVE MANAGER'S REPORT – (4Q2016) (pg. 12 - 37)

VII. INVOICES (pg. 38 - 41)

VIII. OTHER FUND BUSINESS (pg. 42 - 43)
   A. KROGER ROANOKE RETIREE RESERVE
   B. CAREFIRST PPO CONTRACT – RENEWAL
   C. DEPENDENT AUDIT - SECOVA
   D. KROGER PLANS ACTIVE AND RETIREE TERMINATION PROCESS
   E. RDS REPRESENTATIVE APPOINTMENT
   F. MISCELLANEOUS CORRESPONDENCE

IX. NEXT MEETING DATE AND LOCATION (SEPTEMBER 14, 2017)

X. ADJOURNMENT

MINUTES

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

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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 15, 2016 NATIONAL HARBOR, MARYLAND

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
M. Eubank
M. Harris
G. Murphy

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

Also present were:

Y. Anwar – Local 400
M. Bramstaedt – The Segal Company
M. Buckberg – Bond Beebe
H. Burton – Morgan, Lewis & Bockius, LLP
D. Clutts – Associated Administrators, LLC
J. Chorpenning – Local 27
T. Hipkins – Local 27
J. Harrison – Local 27
C. Hoffman – Local 400
J. Ianniello – Associated Administrators, LLC
W. Jensen – Associated Administrators, LLC
A. Leech – Bond Beebe
S. Sanchez – Slevin & Hart, P.C.
W. Seehafer – SuperValu, Inc.
B. Slevin – Slevin & Hart, P.C
J. Timm – The Segal Company
L. Walsh – Associated Administrators, LLC

I. CALL TO ORDER

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

II. MINUTES

The Trustees reviewed the minutes of the regular meeting held on September 27, 2016, and the appeal meeting held on October 13, 2016, 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 September 27, 2016, and the appeal meeting held on October 13, 2016, were approved, as presented.**

III. FINANCIAL REPORT

A. PNC Bank

The PNC Summary of Activity report for the period January 1, 2016 to November 30, 2016 was pre-circulated. Such report indicated a beginning market value of $5,521,503, receipts of $37,714,358, disbursements of $38,679,180, and earnings of $116,446, producing an ending market value of $4,673,127 as of November 30, 2016.

B. Auditor's Report

The Trustees welcomed Mr. Mark Buckberg and Mr. Albert Leech of Bond Beebe to the meeting.

Mr. Buckberg presented a copy of the Fund's Financial Statements for the year ended 2015. Net Assets Available for Benefits on December 31, 2014 were $9,725,567. Total additions for the year ended December 31, 2015 were $48,738,952. Total deductions were $50,574,210. The decrease of Net Assets Available for Benefits was $1,835,258, producing Net Assets Available for Benefits of $7,890,309 on December 31, 2015. Mr. Buckberg reviewed the Notes to Financial Statements and the Schedule of Employer Contributions. Mr. Buckberg noted that this was an unmodified opinion, previously referred to as an "unqualified" opinion.

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

> RESOLVED to accept the Auditor's report as presented.

The Trustees thanked Mr. Buckberg and Mr. Leech for their report and they were excused from the meeting.

IV. CONSULTANT'S REPORT

The Trustees welcomed Mr. Mitch Bramstaedt and Mr. Josh Timm of The Segal Company ("Segal") to the meeting.

A. Dental Request for Proposal ("RFP")

Mr. Timm reported that Segal had submitted a revised report comparing Group Dental Services, CareFirst, and Dominion Dental. This report was sent to Subcommittee members Steve Loeffler, Donna Gwin, Mark Federici, and George Murphy on October 14, 2016.

B. Kroger Pass-Through Operational Expense Rate

The Trustees discussed the Kroger related operational expenses. Mr. Loeffler proposed that Kroger pay an operating expense rate of $9.77 per participant per month ("PPPM") for both the Kroger Roanoke and the Kroger Richmond Tidewater groups, effective January 1, 2017, for operational expenses. Segal advised that this rate would be appropriate for both groups, prospectively. Mr. Loeffler also proposed that Kroger remit to the Fund $9.77 PPPM for operational expenses relating to the Roanoke group for the period January 1, 2014 through December 31, 2016, payable over the 2017 calendar year. After discussion, and

On Motion made and seconded, with Trustee Loeffler abstaining, the Trustees voted approval of the following resolution:

> **RESOLVED to approve $9.77 per participant per month as the Kroger Pass-Through Operational Expense Rate for the Roanoke and Richmond Tidewater groups, effective January 1, 2017.**

After discussion, a Motion was made and seconded by the Union Trustees to demand from Kroger an immediate lump sum payment of all retroactive operational expenses owed to the Fund by Kroger for the period January 1, 2014 through December 31, 2016, plus interest thereon. The Union Trustees voted for the Motion and the Employer Trustees voted against the Motion, resulting in a deadlock. Trustee Loeffler abstained.

C. OptumRX 2017 Formulary

Mr. Bramstaedt reviewed the proposed January 1, 2017 standard Optum Rx formulary update list. Mr. Bramstaedt discussed the formulary tier changes and the member impact. Optum reported that 13 participants in Plans Y20 and Y30 will have new copays effective January 1, 2017 for their current prescriptions if the participants continue to use non-preferred drugs. Optum will contact the 13 participants and their physicians to review their options for switching to medications on the preferred formulary with lower copayments.

D. Maintenance of Benefit Rates ("MOB") Rate Target and Reserves

Mr. Bramstaedt distributed and reviewed a report on the Fund's reserve level as of October 31, 2016. As of that date, the Fund would have 2.50 months of reserves assuming full payment by Kroger of the past operational expenses owed at the $9.77 PPPM rate and the retiree-related expenses owed. Mr. Seehafer proposed that SuperValu make payments to the Fund of $100,000 per month, in addition to SuperValu's regular contribution obligation, commencing January 2017, to restore reserve levels to the three month target. Mr. Bramstaedt stated that, if SuperValu's proposal were accepted, it would take approximately 12 months to return the Fund to the three month reserve target, assuming that SuperValu's current contribution rates are sufficient to cover current claims and expenses.

After discussion, a Motion was made and seconded by the Union Trustees to demand payment from SuperValu by December 31, 2016 of the amount required to bring the Fund's reserve to the required three month level. The Union Trustees voted for the Motion and the Employer Trustees voted against the Motion, resulting in a deadlock. The Shoppers Trustees abstained.

Mr. Bramstaedt also distributed a report analyzing SuperValu's MOB rates, effective January 1, 2017. He stated that Segal's projections resulted in proposed MOB rates that are approximately 1.5% higher than the MOB rates calculated by Associated Administrators.

After discussion, a Motion was made and seconded by the Union Trustees to increase SuperValu's MOB rates in accordance with Segal's recommendation. The Union Trustees voted for the Motion and the Employer Trustees voted against the Motion, resulting in a deadlock.

E. Third Party Administration ("TPA") RFP

Mitch Bramstaedt reported that Segal provided the Subcommittee of Donna Gwin, Jon Born, Mark Federici, and George Murphy with a report concerning the market rates charged by Associated Administrators in comparison to other TPAs.

V. ATTORNEY'S REPORT

A. Roanoke Retiree Termination

Mr. Slevin reported on the provisions of the Memorandum of Agreement ("MOA") between Kroger Roanoke and UFCW Local 400 relating to retiree health benefits. Trustee Loeffler said the bargaining parties have agreed on a June 30, 2017 termination date for retiree health coverage. Expenses relating to claims incurred prior to June 30, 2017 would continue to be paid by Kroger after that date.

B. Kroger Plans Transfer

Mr. Slevin reported that per the revised directive of the bargaining parties, the effective date for the transfer of Kroger's participating employees to the West Virginia UFCW Health Fund now is scheduled to be January 1, 2018.

C. Non-Discrimination Regulations

Mr. Slevin reported on the non-discrimination rules under Section 1557 of the ACA, and related regulations. After discussion, and

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

> **RESOLVED that the Retiree Plan's exclusion of trans-sexual operations, and related care and services, is eliminated, effective January 1, 2017, and**
>
> **Further RESOLVED that, effective January 1, 2017, the Retiree Plan's dependent eligibility rules are revised to provide that a baby born to a retired participant, or placed for adoption with a retired participant, not otherwise eligible for dependent child coverage will be eligible for medical benefits under the Plan until the end of month following the month of birth.**

D. Secova Audit

Mr. Slevin reported that the draft Secova contract for dependent audit services is pending with Secova. Mr. Slevin reported that the proposed dependent eligibility reinstatement procedure relating to the Secova contract is pending with co-counsel.

E. Express Scripts Audit

Mr. Slevin reported on the status of the Express Scripts audit.

F. **Perkins Delinquent Contributions**

Ms. Sanchez reported on the status of the Perkins delinquency.

G. **Woodard Agreement**

Ms. Sanchez reported that the Woodard agreement for retiree assistance had been signed between meetings.

H. **Roanoke Summary Plan Description ("SPD")**

Ms. Sanchez reported that the Roanoke SPD was distributed between meetings.

I. **Kroger Prescription Plan ("KPP") Agreement**

Ms. Sanchez reported that the KPP agreement had been signed between meetings.

J. **CareFirst Agreement.**

Mr. Slevin reported on the status of the CareFirst agreement.

K. **JSS Retiree Plan SPD**

Mr. Slevin reported on the status of the JSS Retiree Plan SPD.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. **Third Quarter 2016 Report**

Mr. Jensen presented the Administrative Manager's report for the third quarter 2016, which had been pre-circulated. Such report indicated total income of $11,625,875, and total expenses of $12,028,525, producing a deficit of $402,650. Mr. Jensen noted that contributions were made on behalf of 5,747 Plan participants.

VII. INVOICES

The Trustees reviewed the list of invoices dated December 15, 2016. It was noted 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 15, 2016 are approved for payment.

VIII. OTHER FUND BUSINESS

A. Retiree Invoice

Mr. Jensen stated that the Fund has been invoicing Kroger for the Kroger Roanoke retiree expenses and that Kroger has paid all invoices to date.

B. Kroger Roanoke Memorandum of Agreement ("MOA")

Mr. Jensen discussed the MOA between Kroger Roanoke and UFCW Local 400. The bargaining parties recommended a change to the MOA relating to spousal coverage. Specifically, they recommended adoption of a rule providing that dependent spouse coverage would be available in 2018 to participants who are entitled to payment for an average of 32 hours per week during the period January 2017 to October 2017. After discussion, and

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

RESOLVED to approve the eligibility change described by the bargaining parties.

C. CareFirst Patient Centered Medical Home Program

Mr. Jensen reported that Associated Administrators met with a team from CareFirst ("PPO") regarding their proposed Patient-Centered Medical Home ("PCMH") and Total Care and Cost Improvement ("TCCI") Programs. CareFirst was seeking input from Associated to be able to offer these programs to the Fund participants under the shared processing PPO structure. CareFirst's programs use medical and prescription data to allow select physicians to better manage a participant's medical needs, and could be expanded to behavioral health management as well. In order to allow the program to be offered to Fund participants, CareFirst would need to change its model to allow prescription data to be utilized by the Fund's pharmacy Benefit Manager (PBM), Optum Rx. CareFirst currently partners with CVS/Caremark for the pharmacy benefits. CareFirst indicated they would review the feedback from Associated to refine the product offering.

D. 2017 Medicare Co-Insurance Rates

Mr. Jensen presented the 2017 Medicare Co-Insurance rates for review. After discussion, and

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

RESOLVED to approve the 2017 Medicare Co-Insurance rates as presented to be effective January 1, 2017 on a non-precedent setting basis.

E. **Transitional Reinsurance Fee**

Mr. Jensen reported that Transitional Reinsurance Fees have been paid for 2016.

F. **Education Budget**

Mr. Jensen reported that the retiree transition education budget balance as of November 30, 2016 was $21,145.71.

G. **SuperValu Census Data Request**

Mr. Jensen reported on Supervalu's request that that Fund provide to SuperValu's actuary, Milliman, census data relating to the Fund's benefit programs in which Shoppers' employees participate, for internal comparison purposes. The Trustees authorized Associated Administrators to provide Milliman with the requested census information, except participant Social Security numbers, subject to execution of a Business Associate Agreement ("BAA") between the Fund and Milliman.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees selected the following dates and meeting locations:

April 19 – 20, 2017 - 9:30 a.m. – Hanover, Maryland
September 14, 2017 - 9:30 a.m. – Annapolis, Maryland
December 6-7, 2017 - 9:30 a.m. – National Harbor, Maryland

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 JANUARY 9, 2017

The following Trustees made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
D. Gwin

Also present was:
E. Novak - Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

Fourth Quarter 2016

Code	Issue	Decision
Rx16/223-2640	Brand Name	Denied
Rx16/222-4625	Brand Name	Denied
M16/221-5698	Experimental	Approved
M16/232-4040	Experimental	Approved
M16/230-1827	Ambulance Services	Tabled
M16/238-6074	Dependent Coverage, Late Appeal	Denied
M16/226-5288	Late Filing	Denied
M16/231-4467	Late Filing, Late Appeal	Denied

Respectfully submitted,

Emily Novak, Appeals Supervisor

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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 APRIL 7, 2017

The following Trustees made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
D. Gwin

Also present was:
E. Novak - Associated Administrators, LLC

I. **APPEALS**

The following appeals were reviewed by the Trustees:

First Quarter 2017

Code	Issue	Decision
E16/244-2996	Not Eligible	Denied
Rx16/2369-4040	Brand Name Drug	Approved
M16/225-0978	Late Filing, Late Appeal	Denied
M16/237-4345	Late Filing	Denied
M16/229-9282	Late Filing	Denied
M17/106-0462	Late Filing	Denied
M17/129-2648	Late Filing	Denied
M17/108-0342	Laboratory Services	Denied
M17/119-7767	Routine Services	Denied
M17/120-0729	Routine Services	Approved
M17/115-7395	CRNA	Denied
M17/121-4040	Experimental/Investigational	Approved
M17/103-4697	No Response, Late Appeal	Denied
A17/102-7395	Work-Related	Denied

Respectfully submitted

Emily Novak, Appeals Supervisor

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FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 to MARCH 31, 2017

ITEM	CASH RESERVE	SBH	TOTAL AMOUNT
Market Value 01/01/2017	$2,876,712	$1,798,162	$4,674,875
Receipts	$11,085,128	$0	$11,085,128
Disbursements	$9,913,902	$0	$9,913,902
Inter Account Transfers	$0	$0	$0
Earnings	$4,410	$13,535	$17,945
Ending Market Value 3/31/2017	$4,052,348	$1,811,698	$5,864,046

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FOURTH QUARTER 2016

ADMINISTRATIVE MANAGER'S REPORT

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)

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

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

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.

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

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

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)		$64,026

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.

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)

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

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

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)		($5,600)

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

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

FOURTH QUARTER 2018
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

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

FOURTH QUARTER 2016
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

FOURTH QUARTER 2016
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

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)

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)

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)

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)

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**

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	

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	

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

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FOURTH QUARTER 2016

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

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

APRIL 19, 2017

1. **ASSOCIATED ADMINISTRATORS, LLC**

12/12/16	Meeting Expenses – Regular Meeting	$ 1,875.93

2. **CHEIRON**

11/18/16	Retainer Services – October 2016	$ 1,550.00
11/29/16	Non-Retainer Services – October 2016	$ 3,550.00
12/16/16	Retainer Services – November 2016	$ 1,550.00
01/19/17	Retainer Services – December 2016	$ 1,550.00
02/20/17	Retainer Services – January 2017	$ 1,550.00
03/16/17	Retainer Services – February 2017	$ 1,550.00

3. **HEALTH CARE COST CONTAINMENT CORPORATION**

01/04/17	Membership Renewal – 2017	$ 3,750.00

4. **KROGER – MID-ATLANTIC**

12/19/266	A. Bilgrami – Reimbursement of expenses incurred at the IFEBP Annual Conference in Orlando, Florida – 11/11/16 – 11/16/16	$ 1,320.11

5. **MORGAN, LEWIS & BOCKIUS**

12/28/16	For Professional Services rendered for the period ended November 30, 2016	$ 6,045.40
01/31/176	For Professional Services rendered for the period ended December 31, 2016	$ 12,187.00

02/28/17	For Professional Services rendered for the period ended January 31, 2017	$ 5,811.00

6. SEGAL CONSULTING

11/18/16	For consulting services rendered in connection with the follow-up on the RFP for Dependent Eligibility Audit for the period ended October 31, 2016	$ 1,000.00
11/28/16	For consulting services rendered regarding SBC's for Richmond Tidewater	$ 88.75
12/07/16	For consulting services rendered under the retainer agreement	$ 5,333.33
12/27/16	For consulting services rendered regarding SBC's for Richmond Tidewater	$ 1,173.75
01/05/17	For consulting services rendered under the retainer agreement for the period January 1, 2017 – January 31, 2017	$ 5,333.33
02/06/176	For consulting services rendered under the retainer agreement for the period February 1, 2017 - February 28, 2017	$ 5,333.33
03/06/17	For consulting services rendered under the retainer agreement for the period March 1, 2017 – March 31, 2017	$ $5,333.33

7. SEGALL BRYANT AND HAMILL

01/24/17	Investment Management Fee – B2F9782 – for the period October 1, 2016 – December 31, 2016	$ 892.24

8. SEGAL SELECT

02/13/17	Extension of Fidelity Bond coverage through Chubb for the period 01/01/17 – 02/01/17	$ 100.00
02/14/17	Renewal of Fidelity Bond coverage through Chubb – 1st installment of a 3-year policy for the period 02/01/17 – 01/01/18	$ 1,777.00

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

11/22/16	For Professional Services rendered through October 31, 2016	$ 11,645.90
12/12/16	For Professional Services rendered through November 30, 2016	$ 20,346.35
01/23/17	For Professional Services rendered through December 31, 2016	$ 33,731,09
01/24/17	For Subrogation Expenses incurred from January 1, 2016 – December 31, 2016	$ 338.95
02/09/17	For Subrogation Services rendered for the period October 1, 2016 through December 30, 2016	$ 6,776.00
02/28/17	For Professional Services rendered through January 31, 2017	$ 19,389.80
03/24/17	For Professional Services rendered through February 28, 2017	$ 22,909.98

10. **SUPERVALU**

03/03/17	J. Born – Reimbursement of expenses incurred for attendance at the December 15, 2016 Board of Trustees Meeting	$ 441.57

11. **TRUSTEE EXPENSE REIMBURSEMENTS**

12/17/16	S. Loeffler – Reimbursement of expenses incurred at the December 15, 2016 meeting of the Board of Trustees	$ 1,787.85
12/21/16	S. Loeffler – Reimbursement of expenses incurred at the IFEBP Annual Conference held in Orlando, Florida November 13, 2016 – November 17, 2016	$ 1,166.75
02/01/17	D. Gwin – Reimbursement of expenses incurred at the December 15, 2016 meeting of the Board of Trustees	$ 86.34

12. **UFCW LOCAL 27**

03/08/17	M. Eubank – Reimbursement of expenses incurred at the 12/15/16 Board of Trustees meeting	$ 241.02

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND RETIREE PLAN

INVOICES

APRIL 19, 2017

1. **SEGAL SELECT**

02/13/17	Extension of Fidelity Bond through Chubb for the period January 1, 2017 – February 1, 2017	$	103.00
02/14/17	Renewal of Fidelity Bond through Chubb – 1st installment of a 3-year policy – for the period February 1, 2017 – January 1, 2018	$	1,970.00

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

11/22/16	For Professional Services rendered through October 31, 2016	$	2,634.00
12/12/16	For Professional Services rendered through November 30, 2016	$	3,163.00
01/23/17	For Professional Services rendered through December 31, 2016	$	5,119.00
03/24/17	For Professional Services rendered from January 1, 2017 – February 28, 2017	$	3,828.65

3. **WOODARD INSURANCE AGENCY, LLC**

01/04/17	Ongoing Shoppers' Pre-Medicare Retiree Customer Service and "Orphan" Enrollment for the period October through December 2016	$	474.00

OTHER FUND BUSINESS

From: Steele, Donna K <donna.steele@kroger.com>
Sent: Friday, April 07, 2017 7:30 AM
To: Colleen Murphy
Cc: Bill Jensen; Jeff Ianniello; Debbie Clutts
Subject: Retiree Termination

Colleen,

There is a process we have to go through when terminating a Client. One of the areas we have to address is claim run out, please let me know how KPP should handle the following:

1. Grace period for member submitted claims - ?? days (standard is 90 days)
2. Grace period for pharmacy paper claims - ?? days (standard is 90 days)
3. Grace period for POS (on-line) claims - ?? days (standard is 90 days)
4. Grace period for POS (on-line) claims reversals - ?? days (standard is 30 days)

The above references any claim with a fill date prior to June 30, 2017.

Thanks,

Donna Steele, CPhT
Account Coordinator
Kroger Prescription Plans, Inc.
P.O. Box 14002
Roanoke, VA 24038
Phone: (540) 265-3885 or (800) 917-4926, option 2 then option 4
Fax: (540) 563-1436
Office hours: M-W-F, 7:30AM - 4:30PM EST, T-Th, 9AM - 6PM EST
www.kpp-rx.com

I will be out of the office April 10 - 14, 2017.

JAA Administration Renewal

UFCW Unions and Participating Employers

Contract Period: March 1, 2017 – February 28, 2019 Group Number: 000UFF834

Base JAA/NASCO Administrative Service Fees

Enrollment Assumption:	1,910
Member Assumption:	2,812
Average Contract Size:	1.47
Plan Location:	VA
Current Fee 2016	$20.39 PCPM
Full JAA Renewal	03/17 - 02/19
Base JAA Administration - PCPM	$20.39 PCPM
24/7 NurseLine	Included
AEA Fees	Excluded
Access Fees	Excluded
Commissions	$0.00
Estimated Annual Cost	$467,339

Blue Card Access Fees	03/17 - 02/18
BlueCard AEA Fees[1]	$9.75/Facility & $4.00/Professional Claim
BlueCard Access Fees[1]	2.52% of discounts (maximum of $2,000 per claim)

[1] Access and AEA fees will be billed through the weekly claim billing. No Access or AEA fees will be billed in BC CA, IN, KY, OH, MO, WI, CT, NH, NV, ME, VA, CO, GA, and Empire BCBS NY.

Financial Assumptions

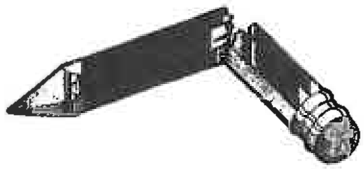
- Enrollment will not vary by more than +/- 10% of 1,910 contracts;
- The member to contract ratio will be within +/- 5% of 1.47;
- All Commissions are identified above (if applicable);
- Anthem's renewal assumes weekly reimbursement of claims through Demand Debit wire transfer;
- Anthem's renewal assumes administrative fees will be paid the first of the month for the current month's coverage through Demand Debit Wire Transfer;
- Anthem's renewal assumes reimbursement through one source;
- Anthem must approve both the TPA and the Fund for operations and financials for this renewal to be valid;

Should the above assumptions not be met, Anthem reserves the right to recalculate the fees.

Account Approvals:

Authorized Signature　　　　Authorized Signature

Date　　　　Date



MEETING NOTES