

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

ADMINISTRATIVE MANAGER'S REPORT

**FIRST QUARTER 2013
PLAN JS**

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

BENEFIT EXPENSES	COST
MEDICAL	\$3,810
HMO	0
LIFE & AD & D	31
DISABILITY	629
DENTAL	1,334
OPTICAL	138
DRUG	4,968
RETIRES	9,293
MEDICAL ADM.	396
MENTAL HEALTH MANAGER	81
PPO	215
UM/DM	356
SUB TOTAL	\$21,251

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$379
ADMINISTRATION HIPAA	9
MISCELLANEOUS	159
SUB TOTAL	\$547

TOTAL EXPENSES	\$21,798
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SURPLUS (DEFICIT)	\$8,586
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	661
SURPLUS (DEFICIT)	\$260

FIRST QUARTER 2013
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	\$1,208.68	2	\$7,251	
FARMER'S MARKET ¹	1,211.47	0	0	
MAGRUDERS FT ¹	1,211.47	10	35,133	
MAGRUDERS PT ¹	1,211.47	4	15,749	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	4	15,713	
SHOPPERS FOOD 400 FT	1,208.68	510	1,848,072	
SHOPPERS FOOD 400 PT	1,208.68	207	751,799	
HMO COPAYS			8,494	
TOTAL		740	\$2,693,089	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,337,100
HMO	26,262
LIFE & AD & D	6,542
DISABILITY	98,926
DENTAL	103,231
OPTICAL	10,467
DRUG	459,064
RETIRES	625,136
MEDICAL ADM.	26,506
MENTAL HEALTH MANAGER	13,097
PPO	15,368
UM/DM	23,697
SUB TOTAL	\$2,745,396

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$25,493
ADMINISTRATION HIPAA	615
MISCELLANEOUS	10,674
SUB TOTAL	\$36,782

TOTAL EXPENSES	\$2,782,178
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SURPLUS (DEFICIT)	(\$89,089)
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AVERAGE INCOME	\$1,213
AVERAGE EXPENSE	1,253
SURPLUS (DEFICIT)	(\$40)

¹TERMINATED 1/17/13

FIRST QUARTER 2013
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$647.75	1,205	\$2,340,998	
UFCW 400 TEMP FT	647.75	2	3,240	
COBRA		11	12,074	
TOTAL		1,218	\$2,356,312	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,965,800
LIFE & AD & D	17,112
DISABILITY	110,600
DENTAL	140,819
OPTICAL	16,169
RETIREEES	176,685
MEDICAL ADM.	42,780
MENTAL HEALTH MANAGER	14,117
EAP	2,391
PPO	54,681
UM/DM	38,515
SUB TOTAL	\$2,579,669

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$41,963
ADMINISTRATION HIPAA	1,013
MISCELLANEOUS	17,569
SUB TOTAL	\$60,545

TOTAL EXPENSES	\$2,640,214
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SURPLUS (DEFICIT)	(\$283,902)
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AVERAGE INCOME	\$645
AVERAGE EXPENSE	723
SURPLUS (DEFICIT)	(\$78)

¹RATE CHANGE EFFECTIVE 1/1/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**FIRST QUARTER 2013
PLAN K2 PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$263.03	194	\$152,815	
TOTAL		194	\$152,815	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$86,111
LIFE & AD & D	795
DISABILITY	0
DENTAL	10,630
OPTICAL	1,866
RETIREES	26,708
MEDICAL ADM.	5,068
MENTAL HEALTH MANAGER	1,329
EAP	282
PPO	8,710
UM/DM	4,552
SUB TOTAL	\$146,051

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,684
ADMINISTRATION HIPAA	161
MISCELLANEOUS	2,798
SUB TOTAL	\$9,643

TOTAL EXPENSES	\$155,694
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SURPLUS (DEFICIT)	(\$2,879)
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AVERAGE INCOME	\$263
AVERAGE EXPENSE	268
SURPLUS (DEFICIT)	(\$5)

¹RATE CHANGE EFFECTIVE 1/1/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2013
PLAN K2 PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$2,416.49	3	\$21,747	
TOTAL		3	\$21,747	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$2,537
LIFE & AD & D	18
DISABILITY	0
DENTAL	468
OPTICAL	40
RETIRES	2,054
MEDICAL ADM.	108
MENTAL HEALTH MANAGER	12,430
EAP	6
PPO	179
UM/DM	97
SUB TOTAL	\$17,937

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$103
ADMINISTRATION HIPAA	3
MISCELLANEOUS	43
SUB TOTAL	\$149

TOTAL EXPENSES	\$18,086
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SURPLUS (DEFICIT)	\$3,661
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AVERAGE INCOME	\$2,416
AVERAGE EXPENSE	2,010
SURPLUS (DEFICIT)	\$406

¹RATE CHANGE EFFECTIVE 1/1/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2013
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$327.51	725	\$712,350	
COBRA		7	3,314	
TOTAL		732	\$715,664	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$664,541
LIFE & AD & D	2,448
DISABILITY	17,774
DENTAL	43,992
OPTICAL	7,638
MEDICAL ADM.	20,513
MENTAL HEALTH MANAGER	8,259
PPO	32,863
UM/DM	18,274
SUB TOTAL	\$816,302

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$25,217
ADMINISTRATION HIPAA	608
MISCELLANEOUS	10,558
SUB TOTAL	\$36,383

TOTAL EXPENSES	\$852,685
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SURPLUS (DEFICIT)	(\$137,021)
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AVERAGE INCOME	\$326
AVERAGE EXPENSE	388
SURPLUS (DEFICIT)	(\$62)

¹RATE CHANGE EFFECTIVE 1/1/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2013
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$98.98	863	\$256,337	
COBRA		2	482	
TOTAL		865	\$256,819	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$219,006
LIFE & AD & D	953
DISABILITY	3,328
DENTAL	14,502
OPTICAL	3,580
MEDICAL ADM.	12,129
MENTAL HEALTH MANAGER	3,270
PPO	38,832
UM/DM	10,977
SUB TOTAL	\$306,557

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$29,800
ADMINISTRATION HIPAA	719
MISCELLANEOUS	12,476
SUB TOTAL	\$42,995

TOTAL EXPENSES	\$349,552
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SURPLUS (DEFICIT)	(\$92,733)
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AVERAGE INCOME	\$99
AVERAGE EXPENSE	136
SURPLUS (DEFICIT)	(\$36)

¹RATE CHANGE EFFECTIVE 1/1/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**FIRST QUARTER 2013
PLAN RICHMOND TIDEWATER**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,117	\$2,555,093	
COBRA		13	11,300	
TOTAL		1,130	\$2,566,393	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$12,739
AETNA DENTAL CLAIMS	78,246
ASO PROVIDER	2,095,707
DRUG	270,231
METLIFE	19,321
GVS OPTICAL	12,537
SUB TOTAL	\$2,488,781

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$37,502
MISCELLANEOUS	16,298
SUB TOTAL	\$53,800

TOTAL EXPENSES	\$2,542,581
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SURPLUS (DEFICIT)	\$23,812
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AVERAGE INCOME	\$757
AVERAGE EXPENSE	760
SURPLUS (DEFICIT)	\$7

FIRST QUARTER 2013
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$795	
SAFEWAY VALLEY PT	1.61	2	638	
TOTAL		3	\$1,433	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREES	2,534
MEDICAL ADM.	36
PPO	2
UM/DM	32
SUB TOTAL	\$2,604

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$103
ADMINISTRATION HIPAA	3
MISCELLANEOUS	43
SUB TOTAL	\$149

TOTAL EXPENSES	\$2,753
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SURPLUS (DEFICIT)	(\$1,320)
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AVERAGE INCOME	\$159
AVERAGE EXPENSE	306
SURPLUS (DEFICIT)	(\$147)

FIRST QUARTER 2013
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$813.48	0	\$0	
FARMER'S MARKET ¹	813.48	0	0	
MAGRUDERS ¹	813.48	2	4,067	
METRO/BASICS	810.69	287	698,004	
RETAIL BRAND ALLIANCE	810.69	17	41,346	
SHOPPERS 400	810.69	166	402,913	
UNION COMMUNICATION	810.69	3	7,296	
COBRA		1	2,310	
HMO COPAYS			3,982	
TOTAL		476	\$1,159,918	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$751,473
HMO	33,011
LIFE & AD & D	4,381
DISABILITY	96,463
DENTAL	59,903
OPTICAL	5,841
DRUG	223,390
MEDICAL ADM.	14,484
MENTAL HEALTH MANAGER	7,446
EAP	799
PPO	8,263
UM/DM	12,753
SUB TOTAL	\$1,218,207

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,398
ADMINISTRATION HIPAA	395
MISCELLANEOUS	6,865
SUB TOTAL	\$23,658

TOTAL EXPENSES	\$1,241,865
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SURPLUS (DEFICIT)	(\$81,947)
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AVERAGE INCOME	\$812
AVERAGE EXPENSE	870
SURPLUS (DEFICIT)	(\$58)

¹TERMINATED 1/17/13

FIRST QUARTER 2013
PLAN Y PART-TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$511.79	0	\$0	
FARMER'S MARKET ¹	511.79	0	0	
MAGRUDERS ¹	511.79	3	4,094	
METRO/BASICS	431.22	229	206,248	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ²	431.22	598	774,039	
COBRA		4	5,937	
TOTAL		834	\$1,080,318	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$314,800
HMO	18,835
LIFE & AD & D	3,099
DISABILITY	42,505
DENTAL	48,141
OPTICAL	8,000
DRUG	169,077
MEDICAL ADM.	20,297
MENTAL HEALTH MANAGER	5,610
EAP	1,117
PPO	11,697
UM/DM	17,789
SUB TOTAL	\$680,967

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$28,733
ADMINISTRATION HIPAA	692
MISCELLANEOUS	12,029
SUB TOTAL	\$41,454

TOTAL EXPENSES	\$702,421
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SURPLUS (DEFICIT)	\$377,897
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AVERAGE INCOME	\$432
AVERAGE EXPENSE	281
SURPLUS (DEFICIT)	\$151

¹TERMINATED 1/17/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**FIRST QUARTER 2013
PLAN Y PART TIME FAMILY**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$1,154.79	0	\$0	
MAGRUDERS ¹	1,154.79	0	0	
METRO/BASICS	983.97	89	261,735	
SHOPPERS 400 ²	983.97	153	451,642	
TOTAL		242	\$713,377	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$349,335
HMO	17,381
LIFE & AD & D	1,298
DISABILITY	12,808
DENTAL	41,082
OPTICAL	3,325
DRUG	164,878
MEDICAL ADM.	8,623
MENTAL HEALTH MANAGER	11,547
EAP	482
PPO	4,980
UM/DM	7,716
SUB TOTAL	\$623,415

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,337
ADMINISTRATION HIPAA	201
MISCELLANEOUS	3,490
SUB TOTAL	\$12,028

TOTAL EXPENSES	\$635,443
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SURPLUS (DEFICIT)	\$77,934
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AVERAGE INCOME	\$983
AVERAGE EXPENSE	875
SURPLUS (DEFICIT)	\$108

¹TERMINATED 1/17/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2013
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$452.32	19	\$25,329	
SHOPPERS 400	452.32	21	28,949	
COBRA		4	5,492	
TOTAL		44	\$59,770	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$37,504
HMO	9,950
LIFE & AD & D	693
DISABILITY	5,112
DENTAL	5,222
OPTICAL	890
DRUG	9,086
MEDICAL ADM.	1,826
MENTAL HEALTH MANAGER	565
PPO	1,104
UM/DM	1,679
SUB TOTAL	\$73,631

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,516
ADMINISTRATION HIPAA	36
MISCELLANEOUS	635
SUB TOTAL	\$2,187

TOTAL EXPENSES	\$75,818
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SURPLUS (DEFICIT)	(\$16,048)
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AVERAGE INCOME	\$453
AVERAGE EXPENSE	574
SURPLUS (DEFICIT)	(\$121)

FIRST QUARTER 2013
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET ¹	\$207.79	1	\$416	
MAGRUDERS ¹	207.79	6	3,532	
METRO/BASICS ²	144.22	304	131,872	
SHOPPERS 400	144.22	371	160,518	
COBRA		5	1,455	
TOTAL		687	\$297,593	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$218,669
HMO	885
LIFE & AD & D	2,859
DISABILITY	6,593
DENTAL	27,919
OPTICAL	7,059
DRUG	49,086
MEDICAL ADM.	19,000
MENTAL HEALTH MANAGER	4,384
PPO	11,086
UM/DM	17,048
SUB TOTAL	\$364,816

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,668
ADMINISTRATION HIPAA	570
MISCELLANEOUS	9,908
SUB TOTAL	\$34,146

TOTAL EXPENSES	\$398,762
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SURPLUS (DEFICIT)	(\$101,169)
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AVERAGE INCOME	\$144
AVERAGE EXPENSE	193
SURPLUS (DEFICIT)	(\$49)

¹TERMINATED 1/17/13

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2013
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,569.95	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
HMO	0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

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

FIRST QUARTER 2013
PLAN Z PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES	\$559.09	5	\$8,385	
TOTAL		5	\$8,385	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,276
HMO	0
LIFE & AD & D	8
DISABILITY	0
DENTAL	399
OPTICAL	70
DRUG	230
MEDICAL ADM.	180
MENTAL HEALTH MANAGER	37
EAP	12
PPO	103
UM/DM	161
SUB TOTAL	\$2,474

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$172
ADMINISTRATION HIPAA	3
MISCELLANEOUS	72
SUB TOTAL	\$247

TOTAL EXPENSES	\$2,721
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SURPLUS (DEFICIT)	\$5,664
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	181
SURPLUS (DEFICIT)	\$378

FIRST QUARTER 2013
PLAN Z PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,136.63	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
HMO	0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

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

FIRST QUARTER 2013
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$140.00	\$172.00	\$209.00	\$241.00	\$311.00	\$343.00	
NO OF EMP.	186	82	89	18	25	3	381
TOTAL INCOME	\$78,957	\$42,744	\$43,370	\$10,847	\$22,467	\$3,087	\$201,372

BENEFIT EXP							COMBINED
MEDICAL	\$66,970	\$29,538	\$24,835	\$5,620	\$8,849	\$1,076	\$136,688
DENTAL	14,166	6,237	5,226	1,182	1,818	228	28,837
OPTICAL	2,560	1,129	942	215	338	40	5,224
MEDICAL ADM.	6,738	2,967	2,487	552	864	108	13,716
MENTAL HEALTH MANAGER	1,483	652	547	122	191	26	3,020
PPO	0	6,663	0	1,268	0	243	8,174
UM/DM	0	2,658	0	506	0	97	3,261
SUBTOTAL	\$91,917	\$49,844	\$33,837	\$9,445	\$12,060	\$1,817	\$198,920

OPERATING EXP							
ADMINISTRATION	\$3,047	\$1,345	\$1,120	\$256	\$402	\$48	\$6,218
ADMINISTRATION HIPAA	151	67	56	12	20	3	309
SUBTOTAL	\$3,198	\$1,412	\$1,176	\$268	\$422	\$51	\$6,527

TOTAL EXPENSES	\$95,115	\$51,256	\$35,013	\$9,713	\$12,482	\$1,868	\$205,447
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SURPLUS (DEFICIT)	(\$16,258)	(\$8,512)	\$8,357	\$1,134	\$9,985	\$1,219	(\$4,075)
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AVERAGE INCOME	\$141	\$174	\$210	\$226	\$300	\$343	\$176
AVERAGE EXPENSE	170	208	169	202	166	208	160
SURPLUS (DEFICIT)	(\$29)	(\$34)	\$41	\$24	\$134	\$135	(\$4)

**FIRST QUARTER 2013
RETIREES**

INCOME RATE	CO-PAY \$377.19	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY PLAN T	CO-PAY NONE	COMBINED
NO OF EMP.	0	6	18	2	17	443	486
TOTAL INCOME	\$0	\$7,322	\$11,127	\$1,038	\$18,069	\$0	\$37,556

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$5,076	\$5,521	\$0	\$2,413	\$323,914	\$336,924
DENTAL	0	540	1,800	180	1,272	40,642	44,434
OPTICAL	0	83	273	27	230	6,129	6,742
DRUG	0	6,253	11,546	3,808	7,455	185,983	225,045
MEDICAL ADM.	0	216	720	0	288	9,261	10,485
MENTAL HEALTH MANAGER	0	45	148	0	60	1,921	2,174
EAP	0	0	0	0	21	0	21
PPO	0	0	0	0	22	2,123	2,145
UM/DM	0	0	0	0	32	614	646
SUBTOTAL	\$0	\$12,213	\$20,008	\$4,015	\$11,793	\$580,587	\$628,616

OPERATING EXP							
ADMINISTRATION	\$0	\$99	\$321	\$33	\$271	\$7,229	\$7,953
ADMINISTRATION HIPAA	0	6	15	3	14	357	395
SUBTOTAL	\$0	\$105	\$336	\$36	\$285	\$7,586	\$8,348

TOTAL EXPENSES	\$0	\$12,318	\$20,344	\$4,051	\$12,078	\$588,173	\$636,964
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SURPLUS (DEFICIT)	\$0	(\$4,996)	(\$9,217)	(\$3,013)	\$5,991	(\$588,173)	(\$599,408)
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AVERAGE INCOME	\$0	\$407	\$206	\$173	\$354	\$0	\$26
AVERAGE EXPENSE	0	684	377	675	237	443	437
SURPLUS (DEFICIT)	\$0	(\$277)	(\$171)	(\$502)	\$117	(\$443)	(\$411)

FIRST QUARTER 2013

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
16,253	\$13,073	\$1,291,751	\$1,304,824

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACT & CONSULTING	\$25,500
ACCURINT	9
COMPUFACTS	2,745
CONFERENCE EXPENSE	2,307
HEALTHCARE REFORM FEES	1,205
INVESTMENT MANAGEMENT	7,265
LEGAL	37,055
MEETING EXPENSE	3,506
POSTAGE	16,687
PRINTING	6,597
TELEPHONE	741
TOTAL	\$103,617

FIRST QUARTER 2013 QUARTERLY RECAP

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS REC'D	\$12,114,017				\$12,114,017
CONTRIBUTIONS OUTSTANDING	0				0
RETIREE INCOME	238,928				238,928
INT. & DIVIDENDS	124,316				124,316
MISCELLANEOUS INCOME	439				439

TOTAL INCOME	\$12,477,700	\$0	\$0	\$0	\$12,477,700
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EXPENSES					
MEDICAL	\$8,028,227				\$8,028,227
LIFE & AD & D	59,556				59,556
DISABILITY	394,739				394,739
DENTAL	588,805				588,805
OPTICAL	77,597				77,597
DRUG	1,350,010				1,350,010
RETIREES	842,410				842,410
MEDICAL ADM.	171,946				171,946
MENTAL HEALTH MANAGER	82,172				82,172
EAP	5,089				5,089
PPO	313,863				313,863
UM/DM	153,644				153,644
SUBTOTAL	\$12,067,858	\$0	\$0	\$0	\$12,067,858

OPERATING EXPENSE					
ADMINISTRATION	\$246,068				\$246,068
ADMINISTRATION HIPAA	5,028				5,028
MISCELLANEOUS	103,617				103,617
SUBTOTAL	\$354,713	\$0	\$0	\$0	\$354,713

TOTAL EXPENSES	\$12,422,571	\$0	\$0	\$0	\$12,422,571
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SURPLUS (DEFICIT)	\$55,129	\$0	\$0	\$0	\$55,129
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TOTAL PARTICIPANTS	7,184				7,184
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FUND BALANCE	\$15,694,612				
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**2012
QUARTERLY RECAP**

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS REC'D	\$11,367,392	\$12,197,086	\$11,967,102	\$12,430,438	\$47,971,018
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	241,859	240,594	238,769	238,769	959,991
INT. & DIVIDENDS	148,709	135,898	148,578	136,695	569,880
MISCELLANEOUS INCOME	0	0	245	0	245

TOTAL INCOME	\$11,757,960	\$12,573,578	\$12,354,694	\$12,814,902	\$49,501,134
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EXPENSES					
MEDICAL	\$6,751,446	\$7,844,181	\$7,743,141	\$7,910,770	\$30,249,538
LIFE & AD & D	62,700	59,662	58,374	60,831	241,367
DISABILITY	380,921	404,813	388,999	441,156	1,615,889
DENTAL	594,215	594,928	580,999	590,718	2,360,860
OPTICAL	81,361	79,800	79,535	77,711	318,207
DRUG	1,394,890	1,478,418	1,328,240	1,478,433	5,679,981
RETIREES	1,035,277	1,198,322	1,428,253	1,198,513	4,860,365
MEDICAL ADM.	172,679	171,939	174,386	172,811	691,815
MENTAL HEALTH MANAGER	199,756	180,493	121,150	168,102	669,501
EAP	5,015	5,030	5,085	5,063	20,193
PPO	328,631	335,614	319,878	312,549	1,296,672
UM/DM	166,532	158,021	150,838	147,784	623,155
SUBTOTAL	\$11,173,423	\$12,511,021	\$12,378,578	\$12,584,221	\$48,627,243

OPERATING EXPENSE					
ADMINISTRATION	\$241,069	\$240,602	\$246,992	\$247,541	\$976,204
ADMINISTRATION HIPAA	4,872	4,885	5,039	5,070	19,866
MISCELLANEOUS	91,069	109,729	130,256	164,792	495,846
SUBTOTAL	\$337,010	\$355,216	\$382,287	\$417,403	\$1,491,916

TOTAL EXPENSES	\$11,510,433	\$12,866,237	\$12,760,865	\$12,981,624	\$50,119,159
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SURPLUS (DEFICIT)	\$247,527	(\$292,659)	(\$406,171)	(\$166,722)	(\$618,025)
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TOTAL PARTICIPANTS	7,337	7,342	7,328	7,290	7,324
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FUND BALANCE	\$16,181,792	\$16,086,496	\$15,823,001	\$15,076,231	
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CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2013

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-12 ¹	ACE SUSHI	Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
09-30-12 ¹	PERKINS MGMT	Z	\$1,569.95
		Z	\$659.09
		Z	\$1,138.63
06-30-13	DELMARVA UFCW	JSS-2	\$1,208.68
05-29-13 ²	FARMER'S MARKET	JSS-2	\$1,211.47
		Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
		Y20	\$491.79
		Y20	\$207.79
02-19-13	KELCO F.C.U.	JS	\$920.73
03-31-13 ¹	KROGER	K2	\$647.75
		K2	\$263.03
		K2	\$2,416.49
		K20	\$327.51
		K20	\$98.98
03-31-13 ²	MAGRUDERS	JSS-2	\$1,211.47
		Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
		Y20	\$491.79
		Y20	\$207.79
07-12-14	METRO/BASICS	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
03-31-13 ¹	RETAIL BRAND ALLIANCE	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
03-31-12	SAFEWAY VALLEY	JSS-2	\$1,208.68
		S	\$1.01
07-12-14	SHOPPERS FOOD	JSS-2	\$1,208.68
07-12-14	SHOPPERS FOOD 27	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22

¹ON EXTENSION PER LOCAL 27 AND LOCAL 400

²TERMINATED 1/17/13

07-12-14	SHOPPERS FOOD 400	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
01-03-15	UNION COMMUNICATION SVCS	Y	\$810.69
	UFCW LOCAL 400 TEMP	JSS2	\$1,208.68
		K2	\$647.75
		K20	\$327.51
		Y	\$810.69

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

**FIRST QUARTER 2013
DELINQUENCY REPORT**

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
PERKINS MANAGEMENT SERVICES	OCTOBER 2012	0.00	\$ 0.44	\$ 0.44	X
MACGRUDERS	MAY 2012	0.00	\$ 88.55	\$ 88.55	X

TOTALS		0.00	\$ 88.99	\$ 88.99	
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CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	MARCH 2013	June 10, 2013	X	X	X

LATE PAYERS

PERKINS MANAGEMENT SERVICES