

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FOURTH QUARTER 2012**

ADMINISTRATIVE MANAGER'S REPORT

**FOURTH QUARTER 2012
PLAN JS**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	11	\$30,384	
COBRA		1	643	
TOTAL		12	\$31,027	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$13,547
HMO	0
LIFE & AD & D	32
DISABILITY	1,763
DENTAL	1,337
OPTICAL	162
DRUG	4,572
RETIREES	12,296
MEDICAL ADM.	384
MENTAL HEALTH MANAGER	81
PPO	231
UM/DM	339
SUB TOTAL	\$34,734

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$409
ADMINISTRATION HIPAA	9
MISCELLANEOUS	271
SUB TOTAL	\$689

TOTAL EXPENSES	\$35,423
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SURPLUS (DEFICIT)	(\$4,398)
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AVERAGE INCOME	\$882
AVERAGE EXPENSE	984
SURPLUS (DEFICIT)	(\$122)

FOURTH QUARTER 2012
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	\$1,208.68	2	\$7,251	
FARMER'S MARKET	1,211.47	0	0	
MAGRUDERS FT	1,211.47	30	107,821	
MAGRUDERS PT	1,211.47	13	47,247	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	4	14,505	
SHOPPERS FOOD 400 FT	1,208.68	517	1,875,872	
SHOPPERS FOOD 400 PT	1,208.68	212	769,930	
UPCW 400 TEMP FT	1,208.68	1	3,626	
COBRA		1	1,111	
HMO COPAYS			8,514	
TOTAL		783	\$2,846,755	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,589,819
HMO	21,997
LIFE & AD & D	6,800
DISABILITY	104,749
DENTAL ¹	106,996
OPTICAL	10,798
DRUG	488,774
RETIREES	802,395
MEDICAL ADM.	28,008
MENTAL HEALTH MANAGER	71,112
PPO	16,287
UM/DM	24,025
SUB TOTAL	\$3,271,500

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,690
ADMINISTRATION HIPAA	843
MISCELLANEOUS	17,700
SUB TOTAL	\$45,033

TOTAL EXPENSES	\$3,316,533
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SURPLUS (DEFICIT)	(\$469,778)
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AVERAGE INCOME	\$1,212
AVERAGE EXPENSE	1,412
SURPLUS (DEFICIT)	(\$200)

¹INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$633.06	1,183	\$2,246,730	
UFCW 400 TEMP FT	633.06	2	3,799	
COBRA		12	14,850	
TOTAL		1,197	\$2,264,578	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,895,042
LIFE & AD & D	18,989
DISABILITY	138,561
DENTAL ²	138,149
OPTICAL	16,047
RETIREEES	327,495
MEDICAL ADM.	42,527
MENTAL HEALTH MANAGER	50,523
EAP	2,377
PPO	53,303
UM/DM	36,409
SUB TOTAL	\$2,716,422

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$40,802
ADMINISTRATION HIPAA	984
MISCELLANEOUS	27,059
SUB TOTAL	\$68,845

TOTAL EXPENSES	\$2,787,267
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SURPLUS (DEFICIT)	(\$622,689)
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AVERAGE INCOME	\$631
AVERAGE EXPENSE	776
SURPLUS (DEFICIT)	(\$146)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

**FOURTH QUARTER 2012
PLAN K2 PART-TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER¹	\$257.47	184	\$142,381	
TOTAL		184	\$142,381	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$43,536
LIFE & AD & D	720
DISABILITY	1,105
DENTAL²	9,489
OPTICAL	1,682
RETIREES	49,505
MEDICAL ADM.	4,612
MENTAL HEALTH MANAGER	1,050
EAP	255
PPO	7,615
UM/DM	3,880
SUB TOTAL	\$125,409

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,272
ADMINISTRATION HIPAA	151
MISCELLANEOUS	4,159
SUB TOTAL	\$10,582

TOTAL EXPENSES	\$133,991
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SURPLUS (DEFICIT)	\$8,390
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AVERAGE INCOME	\$258
AVERAGE EXPENSE	243
SURPLUS (DEFICIT)	\$15

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN K2 PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$1,009.19	3	\$9,084	
TOTAL		3	\$9,084	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$9,418
LIFE & AD & D	18
DISABILITY	0
DENTAL ²	480
OPTICAL	40
RETIREEES	3,808
MEDICAL ADM.	108
MENTAL HEALTH MANAGER	141
EAP	6
PPO	180
UM/DM	93
SUB TOTAL	\$14,272

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$102
ADMINISTRATION HIPAA	3
MISCELLANEOUS	68
SUB TOTAL	\$173

TOTAL EXPENSES	\$14,445
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SURPLUS (DEFICIT)	(\$5,361)
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AVERAGE INCOME	\$1,009
AVERAGE EXPENSE	1,805
SURPLUS (DEFICIT)	(\$596)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$319.40	758	\$725,996	
UFCW 400 TEMP FT	319.40	1	319	
COBRA		5	2,735	
TOTAL		764	\$729,050	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$608,092
LIFE & AD & D	2,563
DISABILITY	13,532
DENTAL ²	39,213
OPTICAL	7,911
MEDICAL ADM.	20,813
MENTAL HEALTH MANAGER	9,812
PPO	34,466
UM/DM	17,942
SUB TOTAL	\$664,344

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,042
ADMINISTRATION HIPAA	628
MISCELLANEOUS	17,270
SUB TOTAL	\$43,940

TOTAL EXPENSES	\$698,284
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SURPLUS (DEFICIT)	\$90,766
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AVERAGE INCOME	\$318
AVERAGE EXPENSE	305
SURPLUS (DEFICIT)	\$13

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$109.57	881	\$283,128	
COBRA		2	482	
TOTAL		883	\$283,610	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$73,435
LIFE & AD & D	875
DISABILITY	3,323
DENTAL ²	12,189
OPTICAL	3,428
MEDICAL ADM.	11,133
MENTAL HEALTH MANAGER	8,855
PPO	36,916
UM/DM	9,450
SUB TOTAL	\$159,396

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$29,416
ADMINISTRATION HIPAA	709
MISCELLANEOUS	19,508
SUB TOTAL	\$49,633

TOTAL EXPENSES	\$209,029
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SURPLUS (DEFICIT)	\$74,581
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AVERAGE INCOME	\$110
AVERAGE EXPENSE	81
SURPLUS (DEFICIT)	\$29

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

**FOURTH QUARTER 2012
PLAN RICHMOND-TIDEWATER**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,110	\$2,738,545	
COBRA		10	10,206	
TOTAL		1,120	\$2,748,751	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,089
AETNA DENTAL CLAIMS	88,377
ASO PROVIDER	2,224,876
DRUG	313,843
METLIFE	20,463
GVS OPTICAL	12,232
SUB TOTAL	\$2,672,680

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$37,227
MISCELLANEOUS	25,319
SUB TOTAL	\$62,546

TOTAL EXPENSES	\$2,738,226
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SURPLUS (DEFICIT)	\$13,525
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AVERAGE INCOME	\$818
AVERAGE EXPENSE	814
SURPLUS (DEFICIT)	\$4

FOURTH QUARTER 2012
PLAN'S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$829	
SAFEWAY VALLEY PT	1.61	2	635	
TOTAL		3	\$1,364	\$0

BENEFIT EXPENSES	COST
MEDICAL	80
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIRES	3,074
MEDICAL ADM.	36
RPO	3
UM/DM	31
SUB TOTAL	\$3,144

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$102
ADMINISTRATION HIPAA	3
MISCELLANEOUS	68
SUB TOTAL	\$173

TOTAL EXPENSES	\$3,317
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SURPLUS (DEFICIT)	(\$1,953)
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AVERAGE INCOME	\$152
AVERAGE EXPENSE	369
SURPLUS (DEFICIT)	(\$217)

FOURTH QUARTER 2012
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$813.48	0	\$0	
FARMER'S MARKET	813.48	0	0	
MAGRUDERS	813.48	5	12,201	
METRO/BASICS	810.69	289	702,868	
RETAIL BRAND ALLIANCE	810.69	17	41,346	
SHOPPERS 400	810.69	165	402,093	
UNION COMMUNICATION	810.69	3	7,298	
UPCW 400 TEMP FT	810.69	0	0	
COBRA		3	5,605	
HMO COPAYS			3,981	
TOTAL		482	\$1,175,290	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$593,053
HMO	33,612
LIFE & AD & D	4,367
DISABILITY	110,195
DENTAL ¹	60,149
OPTICAL	5,788
DRUG	239,890
MEDICAL ADM.	14,412
MENTAL HEALTH MANAGER	7,346
EAP	797
PPO	8,288
UM/DM	12,228
SUB TOTAL	\$1,089,327

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,430
ADMINISTRATION HIPAA	397
MISCELLANEOUS	10,895
SUB TOTAL	\$27,722

TOTAL EXPENSES	\$1,117,049
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SURPLUS (DEFICIT)	\$58,241
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AVERAGE INCOME	\$813
AVERAGE EXPENSE	773
SURPLUS (DEFICIT)	\$40

¹INCLUDES RETRO RATE ADJUSTMENTS

**FOURTH QUARTER 2012
PLAN Y PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$511.79	0	\$0	
FARMER'S MARKET	511.79	0	0	
MAGRUDERS	511.79	10	14,842	
METRO/BASICS	431.22	222	288,762	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	584	755,487	
COBRA		6	8,906	
TOTAL		822	\$1,068,007	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$316,278
HMO	16,000
LIFE & AD & D	3,097
DISABILITY	39,681
DENTAL ²	48,971
OPTICAL	8,017
DRUG	158,492
MEDICAL ADM.	26,213
MENTAL HEALTH MANAGER	8,600
EAP	1,127
PPO	11,847
UM/DM	17,282
SUB TOTAL	\$660,086

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$28,019
ADMINISTRATION HIPAA	676
MISCELLANEOUS	18,581
SUB TOTAL	\$47,276

TOTAL EXPENSES	\$697,361
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SURPLUS (DEFICIT)	\$368,646
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AVERAGE INCOME	\$432
AVERAGE EXPENSE	283
SURPLUS (DEFICIT)	\$149

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$1,154.79	0	\$0	
MAGRUDERS	1,154.79	0	0	
METRO/BASICS	983.97	91	269,807	
SHOPPERS 400 ¹	983.97	159	489,353	
TOTAL		250	\$738,960	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$379,089
HMO	3,477
LIFE & AD & D	1,341
DISABILITY	12,760
DENTAL ²	42,373
OPTICAL	3,429
DRUG	182,513
MEDICAL ADM.	8,851
MENTAL HEALTH MANAGER	5,225
EAP	496
PPO	5,176
UM/DM	7,850
SUB TOTAL	\$662,398

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,522
ADMINISTRATION HIPAA	205
MISCELLANEOUS	5,651
SUB TOTAL	\$14,378

TOTAL EXPENSES	\$676,776
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SURPLUS (DEFICIT)	\$62,184
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AVERAGE INCOME	\$886
AVERAGE EXPENSE	\$902
SURPLUS (DEFICIT)	\$83

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$452.32	23	\$31,662	
SHOPPERS 400	452.32	22	29,401	
COBRA		2	3,657	
TOTAL		47	\$64,720	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$19,909
HMO	11,372
LIFE & AD & D	718
DISABILITY	4,416
DENTAL ¹	4,738
OPTICAL	924
DRUG	11,170
MEDICAL ADM.	2,018
MENTAL HEALTH MANAGER	1,067
PPO	1,163
UM/DM	1,698
SUB TOTAL	\$59,190

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,802
ADMINISTRATION HIPAA	39
MISCELLANEOUS	1,082
SUB TOTAL	\$2,703

TOTAL EXPENSES	\$61,893
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SURPLUS (DEFICIT)	\$2,827
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AVERAGE INCOME	\$459
AVERAGE EXPENSE	439
SURPLUS (DEFICIT)	\$20

¹INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$207.79	2	\$1,456	
MAGRUDERS	207.79	19	11,836	
METRO/BASICS ¹	144.22	327	141,480	
SHOPPERS 400	144.22	399	172,775	
COBRA		8	2,130	
TOTAL		755	\$329,476	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$281,869
HMO	885
LIFE & AD & D	2,846
DISABILITY	11,080
DENTAL ²	25,079
OPTICAL	7,213
DRUG	69,119
MEDICAL ADM.	19,576
MENTAL HEALTH MANAGER	4,975
PRO	11,392
UM/DM	16,876
SUB TOTAL	\$450,310

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$25,735
ADMINISTRATION HIPAA	820
MISCELLANEOUS	17,068
SUB TOTAL	\$43,423

TOTAL EXPENSES	\$493,733
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SURPLUS (DEFICIT)	(\$164,267)
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AVERAGE INCOME	\$145
AVERAGE EXPENSE	218
SURPLUS (DEFICIT)	(\$73)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,589.95	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
PRO	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

FOURTH QUARTER 2012
PLAN Z PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES	\$559.09	5	\$2,385	
TOTAL		5	\$2,385	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$100
HMO	0
LIFE & AD & D	2
DISABILITY	0
DENTAL ¹	137
OPTICAL	45
DRUG	480
MEDICAL ADM.	120
MENTAL HEALTH MANAGER	13
EAP	4
PPO	36
UM/DM	93
SUB TOTAL	\$1,010

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$171
ADMINISTRATION HIPAA	3
MISCELLANEOUS	113
SUB TOTAL	\$287

TOTAL EXPENSES	\$1,297
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SURPLUS (DEFICIT)	\$7,088
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	86
SURPLUS (DEFICIT)	\$473

¹INCLUDES RETRO RATE ADJUSTMENTS

FOURTH QUARTER 2012
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

FOURTH QUARTER 2012
K2 RETIREES

INCOME RATE	CO-PAY \$140.00	CO-PAY \$172.00	CO-PAY \$209.00	CO-PAY \$241.00	CO-PAY \$311.00	CO-PAY \$349.00	COMBINED
NO OF EMP	180	86	67	16	25	3	377
TOTAL INCOME	\$77,505	\$43,000	\$43,514	\$11,568	\$22,081	\$4,642	\$202,310

BENEFIT EXP							COMBINED
MEDICAL	\$144,706	\$68,997	\$54,231	\$12,887	\$20,404	\$2,416	\$303,641
DENTAL ¹	13,578	6,333	5,019	1,193	1,864	229	28,210
OPTICAL	2,456	1,172	920	217	347	39	5,151
MEDICAL ADM.	6,570	3,063	2,427	576	900	198	13,644
MENTAL HEALTH MANAGER	5,970	2,786	2,199	524	820	99	12,398
PPO	0	6,625	0	1,237	0	232	8,094
UM/DM	0	2,629	0	491	0	92	3,212
SUBTOTAL	\$173,280	\$91,605	\$64,796	\$17,125	\$24,335	\$3,200	\$374,350

OPERATING EXP							
ADMINISTRATION	\$2,933	\$1,397	\$1,099	\$261	\$414	\$48	\$6,162
ADMINISTRATION HIPAA	145	69	56	12	21	3	306
SUBTOTAL	\$3,078	\$1,466	\$1,155	\$273	\$435	\$51	\$6,458

TOTAL EXPENSES	\$176,358	\$93,071	\$65,951	\$17,398	\$24,770	\$3,250	\$380,808
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SURPLUS (DEFICIT)	(\$98,853)	(\$50,071)	(\$22,437)	(\$5,830)	(\$2,689)	\$1,382	(\$178,498)
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AVERAGE INCOME	\$144	\$167	\$216	\$241	\$284	\$516	\$179
AVERAGE EXPENSE	327	361	328	362	336	362	397
SURPLUS (DEFICIT)	(\$183)	(\$194)	(\$112)	(\$121)	(\$36)	\$154	(\$158)

¹INCLUDES RETRO RATE ADJUSTMENTS

**FOURTH QUARTER 2012
RETIREES**

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$377.19	\$366.10	\$188.59	\$173.06	PLAN T ¹	NONE	
NO OF EMP.	0	6	18	2	17	453	496
TOTAL INCOME	\$0	\$6,224	\$11,128	\$1,038	\$18,069	\$0	\$36,459

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$2,328	\$3,929	\$0	\$7,771	\$419,040	\$433,968
DENTAL	0	516	1,751	171	1,329	41,088	44,855
OPTICAL	0	83	281	27	235	6,252	6,878
DRUG	0	8,459	20,762	7,657	10,258	260,122	307,258
MEDICAL ADM.	0	216	720	0	300	9,720	10,956
MENTAL HEALTH MANAGER	0	45	153	0	63	2,026	2,287
EAP	0	0	0	0	22	0	22
PPO	0	0	0	0	34	2,249	2,283
UM/DM	0	0	0	0	31	617	648
SUBTOTAL	\$0	\$11,647	\$27,596	\$7,855	\$20,043	\$742,023	\$809,164

OPERATING EXP							
ADMINISTRATION	\$0	\$99	\$332	\$33	\$276	\$7,399	\$8,138
ADMINISTRATION HIPAA	0	6	16	3	12	367	404
SUBTOTAL	\$0	\$105	\$348	\$36	\$288	\$7,765	\$8,542

TOTAL EXPENSES	\$0	\$11,752	\$27,944	\$7,891	\$20,331	\$749,788	\$817,706
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SURPLUS (DEFICIT)	\$0	(\$5,528)	(\$16,816)	(\$6,853)	(\$2,262)	(\$749,788)	(\$781,247)
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AVERAGE INCOME	\$0	\$346	\$206	\$173	\$354	\$0	\$25
AVERAGE EXPENSE	0	653	517	1,315	399	552	550
SURPLUS (DEFICIT)	\$0	(\$307)	(\$311)	(\$1,142)	(\$45)	(\$552)	(\$525)

¹INCLUDES RETRO RATE ADJUSTMENTS FOR DENTAL

FOURTH QUARTER 2012

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
17,224	\$13,878	\$1,458,170	\$1,472,048

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$12,180
ACT & CONSULTING	88,768
ACCURINT	9
BONDING & INSURANCE	2,334
COMPUFACTS	1,980
CONFERENCE EXPENSE	629
DUES	880
INVESTMENT MANAGEMENT	9,244
LEGAL	65,012
POSTAGE	6,866
PRINTING	7,884
TELEPHONE	1,006
TOTAL	\$164,792

**FOURTH QUARTER 2012
QUARTERLY RECAP**

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS REC'D	\$11,367,392	\$12,197,086	\$11,967,102	\$12,439,438	\$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	60,631	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	79,600	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	1,108,322	1,428,253	1,188,513	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	5,083	20,193
PPO	328,631	335,614	319,878	312,549	1,296,672
UM/DM	168,532	158,021	150,838	147,784	625,155
SUBTOTAL	\$11,173,423	\$12,511,021	\$12,378,578	\$12,564,221	\$48,627,243

OPERATING EXPENSE					
ADMINISTRATION	\$241,069	\$240,602	\$248,992	\$247,541	\$978,204
ADMINISTRATION HIPAA	4,872	4,885	5,039	5,070	19,866
MISCELLANEOUS	91,089	109,729	130,266	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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**2011
QUARTERLY RECAP**

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS REC'D	\$11,536,968	\$14,723,685	\$12,129,878	\$9,671,438	\$48,061,969
CONTRIBUTIONS OUTSTANDING					0
RETIREE INCOME	249,880	246,187	243,113	243,769	982,939
INT. & DIVIDENDS	169,539	153,592	140,637	163,187	626,955
MISCELLANEOUS INCOME	9,002	26,525	101,156	61,606	198,289

TOTAL INCOME	\$11,965,389	\$15,149,989	\$12,614,782	\$10,139,990	\$49,870,150
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EXPENSES					
MEDICAL	\$7,662,440	\$9,006,043	\$8,989,402	\$7,479,088	\$33,136,973
LIFE & AD & D	77,654	66,139	66,719	66,286	276,806
DISABILITY	479,650	550,994	529,044	371,325	1,931,013
DENTAL	637,488	658,384	627,448	603,734	2,527,054
OPTICAL	87,473	86,879	85,570	84,827	344,749
DRUG	1,561,950	1,660,212	1,561,596	1,474,684	6,278,421
RETIREES	842,813	1,230,895	1,181,712	949,459	4,204,879
MEDICAL ADM.	184,063	184,488	190,089	179,675	738,315
MENTAL HEALTH MANAGER	200,882	137,381	215,574	128,747	682,584
EAP	5,468	5,441	5,409	5,233	21,551
PPO	294,388	302,983	302,770	331,166	1,231,307
UM/DM	190,603	175,216	175,898	172,069	713,786
SUBTOTAL	\$12,224,872	\$14,065,055	\$13,951,230	\$11,846,283	\$52,087,440

OPERATING EXPENSE					
ADMINISTRATION	(\$133,691)	\$259,178	\$261,080	\$259,887	\$946,454
ADMINISTRATION HIPAA	(4,062)	5,419	5,437	5,407	12,201
MISCELLANEOUS	144,952	146,013	237,350	225,060	753,975
SUBTOTAL	\$7,199	\$410,610	\$503,867	\$490,354	\$1,412,630

TOTAL EXPENSES	\$12,232,071	\$14,475,665	\$14,455,097	\$12,337,237	\$53,500,070
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SURPLUS (DEFICIT)	(\$266,682)	\$674,324	(\$1,840,315)	(\$2,197,247)	(\$3,629,920)
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TOTAL PARTICIPANTS	8,206	8,399	7,300	7,277	7,796
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FUND BALANCE	\$18,132,140	\$19,905,034	\$18,414,291	\$18,097,343	
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**CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FOURTH QUARTER 2012**

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-12 ¹	ACE SUSHI	Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
09-30-12	PERKINS MGMT	Z	\$1,569.85
		Z	\$559.09
		Z	\$1,136.63
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.	J6	\$920.73
03-30-13	KROGER	K2	\$833.06
		K2	\$257.47
		K2	\$1,009.19
		K20	\$319.40
		K20	\$109.57
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	RETAIL BRAND ALLIANCE	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
03-31-12	SAFEWAY VALLEY	JSS-2	\$1,208.68
		S	\$1.61
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 400

²TERMINATED 01-17-13

07-12-14	SHOPPERS FOOD 400	Y	\$810.69
		Y	\$431.22
		Y	\$683.97
		Y20	\$452.32
		Y20	\$144.22
01-03-15	UNION COMMUNICATION SVCS	Y	\$810.69
	UFCW LOCAL 400 TEMP	JSS2	\$1,208.68
		K2	\$633.00
		K20	\$319.40
		Y	\$810.69

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FOURTH QUARTER 2012**

**FOURTH QUARTER 2012
DELINQUENCY REPORT**

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
MAGRUDERS	MAY 2012	0.00	\$ 88.55	\$ 88.55	X

TOTALS		0.00	\$ 88.55	\$ 88.55	
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CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	OCTOBER 2012	December 12, 2012	X		

LATE PAYERS

PERKINS MANAGEMENT SERVICES