UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

SECOND QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

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

SECOND 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		$22,227
HMO		0
LIFE & AD & D		33
DISABILITY		0
DENTAL		1,397
OPTICAL		144
DRUG		7,387
RETIREES		9,115
MEDICAL ADM.		401
MENTAL HEALTH MANAGER		84
PPO[1]		361
UM/DM		329
SUB TOTAL		$41,478

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$384
ADMINISTRATION HIPAA		9
MISCELLANEOUS		171
SUB TOTAL		$564

TOTAL EXPENSES		$42,042

SURPLUS (DEFICIT)		($11,658)

AVERAGE INCOME		$921
AVERAGE EXPENSE		1,274
SURPLUS (DEFICIT)		($353)

[1]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN JSS-2

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	$1,208.68	2	$7,251	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	3	12,087	
SHOPPERS FOOD 400 FT	1,208.68	502	1,821,481	
SHOPPERS FOOD 400 PT	1,208.68	206	745,755	
HMO COPAYS			7,404	
TOTAL		**716**	**$2,604,856**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,561,899
HMO		27,467
LIFE & AD & D		6,264
DISABILITY		108,634
DENTAL		100,339
OPTICAL		10,009
DRUG		488,510
RETIREES		593,262
MEDICAL ADM.		26,062
MENTAL HEALTH MANAGER		10,993
PPO[1]		23,334
UM/DM		21,318
SUB TOTAL		$2,978,091

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$24,959
ADMINISTRATION HIPAA		604
MISCELLANEOUS		11,126
SUB TOTAL		$36,689

TOTAL EXPENSES		**$3,014,780**

SURPLUS (DEFICIT)		**($409,924)**

AVERAGE INCOME		$1,213
AVERAGE EXPENSE		1,404
SURPLUS (DEFICIT)		**($191)**

[1]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN K2 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$647.75	1,202	$2,335,787	
UFCW 400 TEMP FT	647.75	0	0	
COBRA		9	10,359	
TOTAL		**1,211**	**$2,346,146**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,755,182
LIFE & AD & D		17,143
DISABILITY		104,419
DENTAL		140,654
OPTICAL		15,977
RETIREES		269,573
MEDICAL ADM.		43,400
MENTAL HEALTH MANAGER		15,959
EAP		2,395
PPO[2]		66,277
UM/DM		35,418
SUB TOTAL		$2,466,397

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$42,213
ADMINISTRATION HIPAA		1,017
MISCELLANEOUS		18,816
SUB TOTAL		$62,046

TOTAL EXPENSES		$2,528,443

SURPLUS (DEFICIT)		($182,297)

AVERAGE INCOME		$646
AVERAGE EXPENSE		696
SURPLUS (DEFICIT)		($50)

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES
[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN K2 PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$263.03	204	$160,974	
TOTAL		**204**	**$160,974**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$108,743
LIFE & AD & D		844
DISABILITY		0
DENTAL		11,161
OPTICAL		1,956
RETIREES		44,400
MEDICAL ADM.		5,309
MENTAL HEALTH MANAGER		1,109
EAP		296
PPO[2]		11,165
UM/DM		4,354
SUB TOTAL		$189,337

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$7,111
ADMINISTRATION HIPAA		172
MISCELLANEOUS		3,170
SUB TOTAL		$10,453

TOTAL EXPENSES		**$199,790**

SURPLUS (DEFICIT)		**($38,816)**

AVERAGE INCOME		$263
AVERAGE EXPENSE		326
SURPLUS (DEFICIT)		**($63)**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES
[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN K2 PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$2,416.49	3	$21,747	
TOTAL		**3**	**$21,747**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,415
LIFE & AD & D		18
DISABILITY		0
DENTAL		468
OPTICAL		40
RETIREES		3,172
MEDICAL ADM.		109
MENTAL HEALTH MANAGER		24
EAP		6
PPO[2]		178
UM/DM		90
SUB TOTAL		$5,520

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$104
ADMINISTRATION HIPAA		3
MISCELLANEOUS		46
SUB TOTAL		$153

TOTAL EXPENSES		$5,673

SURPLUS (DEFICIT)		$16,074

AVERAGE INCOME		$2,416
AVERAGE EXPENSE		630
SURPLUS (DEFICIT)		**$1,786**

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

SECOND QUARTER 2013
PLAN K20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$327.51	707	$693,667	
COBRA		7	3,586	
TOTAL		**714**	**$697,253**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$404,312
LIFE & AD & D		2,420
DISABILITY		13,968
DENTAL		43,172
OPTICAL		7,697
MEDICAL ADM.		20,506
MENTAL HEALTH MANAGER		4,224
PPO[2]		39,076
UM/DM		16,997
SUB TOTAL		$552,372

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$24,889
ADMINISTRATION HIPAA		600
MISCELLANEOUS		11,094
SUB TOTAL		$36,583

TOTAL EXPENSES		$588,955

SURPLUS (DEFICIT)		$108,298

AVERAGE INCOME		$326
AVERAGE EXPENSE		275
SURPLUS (DEFICIT)		**$51**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES
[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN K20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]	$98.98	872	$259,031	
COBRA		1	241	
TOTAL		**873**	**$259,272**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$105,700
LIFE & AD & D		980
DISABILITY		2,684
DENTAL		13,436
OPTICAL		3,425
MEDICAL ADM.		11,759
MENTAL HEALTH MANAGER		2,666
PPO[2]		47,777
UM/DM		10,193
SUB TOTAL		$198,620

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$30,430
ADMINISTRATION HIPAA		734
MISCELLANEOUS		13,564
SUB TOTAL		$44,728

TOTAL EXPENSES		$243,348

SURPLUS (DEFICIT)		$15,924

AVERAGE INCOME		$99
AVERAGE EXPENSE		93
SURPLUS (DEFICIT)		**$6**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN RICHMOND TIDEWATER

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,112	$2,803,692	
COBRA		15	10,691	
TOTAL		**1,127**	**$2,814,383**	**$0**

BENEFIT EXPENSES		COST
AETNA DENTAL		$13,239
AETNA DENTAL CLAIMS		97,840
ASO PROVIDER		2,321,720
DRUG		274,534
METLIFE		17,038
GVS OPTICAL		12,877
SUB TOTAL		$2,737,248

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$37,763
MISCELLANEOUS		17,511
SUB TOTAL		$55,274

TOTAL EXPENSES		**$2,792,522**
SURPLUS (DEFICIT)		**$21,861**
AVERAGE INCOME		$832
AVERAGE EXPENSE		826
SURPLUS (DEFICIT)		**$6**

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

SECOND QUARTER 2013
PLAN S

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1.61	1	$824	
SAFEWAY VALLEY PT	1.61	2	686	
TOTAL		**3**	**$1,510**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		0
RETIREES		2,486
MEDICAL ADM.		36
PPO		1
UM/DM		31
SUB TOTAL		$2,554

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$104
ADMINISTRATION HIPAA		3
MISCELLANEOUS		46
SUB TOTAL		$153

TOTAL EXPENSES		**$2,707**

SURPLUS (DEFICIT)		**($1,197)**

AVERAGE INCOME		$168
AVERAGE EXPENSE		301
SURPLUS (DEFICIT)		**($133)**

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

SECOND QUARTER 2013
PLAN Y FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$810.69	0	$0	
METRO/BASICS	810.69	288	699,625	
RETAIL BRAND ALLIANCE	810.69	20	48,642	
SHOPPERS 400	810.69	163	395,617	
UNION COMMUNICATION	810.69	3	7,296	
COBRA		1	951	
HMO COPAYS			5,507	
TOTAL		**475**	**$1,157,638**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$599,997
HMO		31,062
LIFE & AD & D		4,483
DISABILITY		115,372
DENTAL		59,811
OPTICAL		5,853
DRUG		280,745
MEDICAL ADM.		14,873
MENTAL HEALTH MANAGER		3,100
EAP		814
PPO[1]		13,173
UM/DM		12,026
SUB TOTAL		$1,141,309

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,557
ADMINISTRATION HIPAA		399
MISCELLANEOUS		7,380
SUB TOTAL		$24,336

TOTAL EXPENSES		**$1,165,645**

SURPLUS (DEFICIT)		**($8,007)**

AVERAGE INCOME		$812
AVERAGE EXPENSE		818
SURPLUS (DEFICIT)		**($6)**

[1]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN Y PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$431.22	0	$0	
METRO/BASICS	431.22	241	311,772	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400[1]	431.22	607	785,683	
COBRA		4	5,412	
TOTAL		**852**	**$1,102,867**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$339,417
HMO		22,723
LIFE & AD & D		3,145
DISABILITY		38,034
DENTAL		49,357
OPTICAL		8,150
DRUG		200,400
MEDICAL ADM.		21,362
MENTAL HEALTH MANAGER		2,078
EAP		1,145
PPO[2]		18,370
UM/DM		16,867
SUB TOTAL		$721,048

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$29,700
ADMINISTRATION HIPAA		717
MISCELLANEOUS		13,238
SUB TOTAL		$43,655

TOTAL EXPENSES		**$764,703**

SURPLUS (DEFICIT)		**$338,164**

AVERAGE INCOME		$431
AVERAGE EXPENSE		299
SURPLUS (DEFICIT)		**$132**

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[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN Y PART TIME FAMILY

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$983.97	0	$0	
METRO/BASICS	983.97	88	260,751	
SHOPPERS 400[1]	983.97	162	477,225	
HMO COPAYS			490	
TOTAL		**250**	**$738,466**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$571,716
HMO		18,176
LIFE & AD & D		1,296
DISABILITY		14,035
DENTAL		40,891
OPTICAL		3,311
DRUG		212,790
MEDICAL ADM.		8,675
MENTAL HEALTH MANAGER		4,285
EAP		481
PPO[2]		7,758
UM/DM		7,133
SUB TOTAL		$890,547

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,714
ADMINISTRATION HIPAA		210
MISCELLANEOUS		3,884
SUB TOTAL		$12,808

TOTAL EXPENSES		$903,355

SURPLUS (DEFICIT)		($164,889)

AVERAGE INCOME		$985
AVERAGE EXPENSE		1,204
SURPLUS (DEFICIT)		**($219)**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES
[2]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN Y20 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$452.32	15	$20,806	
SHOPPERS 400	452.32	19	26,234	
COBRA		2	2,061	
HMO COPAYS			160	
TOTAL		**36**	**$49,261**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$68,341
HMO		12,276
LIFE & AD & D		617
DISABILITY		3,228
DENTAL		4,603
OPTICAL		806
DRUG		11,633
MEDICAL ADM.		1,567
MENTAL HEALTH MANAGER		339
PPO[1]		1,518
UM/DM		1,405
SUB TOTAL		$106,333

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$1,255
ADMINISTRATION HIPAA		30
MISCELLANEOUS		560
SUB TOTAL		$1,845

TOTAL EXPENSES		**$108,178**

SURPLUS (DEFICIT)		**($58,917)**

AVERAGE INCOME		$456
AVERAGE EXPENSE		1,002
SURPLUS (DEFICIT)		**($546)**

[1]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND QUARTER 2013
PLAN Y20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS[1]	144.22	287	124,173	
SHOPPERS 400	144.22	347	149,989	
COBRA		3	727	
TOTAL		**637**	**$274,889**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$181,085
HMO[2]		(3,724)
LIFE & AD & D		2,743
DISABILITY		18,052
DENTAL		26,357
OPTICAL		6,776
DRUG		74,370
MEDICAL ADM.		17,440
MENTAL HEALTH MANAGER		4,556
PPO[3]		16,372
UM/DM		15,055
SUB TOTAL		$359,082

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$22,205
ADMINISTRATION HIPAA		536
MISCELLANEOUS		9,897
SUB TOTAL		$32,638

TOTAL EXPENSES		**$391,720**

SURPLUS (DEFICIT)		**($116,831)**

AVERAGE INCOME		$144
AVERAGE EXPENSE		205
SURPLUS (DEFICIT)		**($61)**

[1]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES
[2]INCLUDES ADJUSTMENTS FOR PRIOR MONTHS
[3]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND 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**

SURPLUS (DEFICIT)		**$0**

AVERAGE INCOME		$0
AVERAGE EXPENSE		$0
SURPLUS (DEFICIT)		**$0**

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

SECOND 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		$2,319
HMO		0
LIFE & AD & D		6
DISABILITY		2,925
DENTAL		399
OPTICAL		70
DRUG		405
MEDICAL ADM.		182
MENTAL HEALTH MANAGER		39
EAP		12
PPO[1]		109
UM/DM		150
SUB TOTAL		$6,616

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$174
ADMINISTRATION HIPAA		3
MISCELLANEOUS		77
SUB TOTAL		$254

TOTAL EXPENSES		**$6,870**
SURPLUS (DEFICIT)		**$1,515**
AVERAGE INCOME		$559
AVERAGE EXPENSE		458
SURPLUS (DEFICIT)		**$101**

[1]INCLUDES 1ST QTR 2013 ACCESS FEES

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

SECOND 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**

SURPLUS (DEFICIT)		**$0**

AVERAGE INCOME		$0
AVERAGE EXPENSE		0
SURPLUS (DEFICIT)		**$0**

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

SECOND 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.	188	84	69	15	23	3	382
TOTAL INCOME	$80,582	$42,743	$43,345	$10,920	$21,148	$3,087	$201,825

BENEFIT EXP							COMBINED
MEDICAL	$122,534	$54,749	$44,755	$9,559	$14,990	$1,955	$248,543
DENTAL	14,241	6,363	5,201	1,137	1,743	228	28,913
OPTICAL	2,588	1,157	946	201	317	40	5,249
MEDICAL ADM.	6,852	3,062	2,504	547	838	109	13,912
MENTAL HEALTH MANAGER	1,415	632	517	113	174	24	2,875
PPO	0	6,606	0	1,153	0	236	7,995
UM/DM	0	2,519	0	440	0	90	3,049
SUBTOTAL	$147,630	$75,088	$53,923	$13,150	$18,062	$2,682	$310,536

OPERATING EXP							
ADMINISTRATION	$3,103	$1,388	$1,133	$243	$380	$49	$6,296
ADMINISTRATION HIPAA	154	70	56	12	18	3	313
SUBTOTAL	$3,257	$1,458	$1,189	$255	$398	$52	$6,609

TOTAL EXPENSES	$150,887	$76,546	$55,112	$13,405	$18,460	$2,734	$317,145

SURPLUS (DEFICIT)	($70,305)	($33,803)	($11,767)	($2,485)	$2,688	$353	($115,320)

AVERAGE INCOME	$143	$170	$209	$243	$306	$343	$176
AVERAGE EXPENSE	268	304	266	298	268	304	277
SURPLUS (DEFICIT)	($125)	($134)	($57)	($55)	$38	$39	($101)

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

SECOND QUARTER 2013
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	NONE	
NO OF EMP.	0	6	19	2	15	418	460
TOTAL INCOME	$0	$6,224	$11,319	$1,038	$16,985	$0	$35,566

BENEFIT EXP							COMBINED
MEDICAL	$0	$776	$3,835	$0	$3,003	$203,125	$210,739
DENTAL	0	540	1,770	180	1,194	39,540	43,224
OPTICAL	0	84	274	27	208	5,811	6,404
DRUG	0	12,425	26,575	6,399	12,869	261,749	320,017
MEDICAL ADM.	0	219	729	0	291	9,260	10,499
MENTAL HEALTH MANAGER	0	43	148	0	60	1,914	2,165
EAP	0	0	0	0	21	0	21
PPO	0	0	0	0	32	3,205	3,237
UM/DM	0	0	0	0	31	538	569
SUBTOTAL	$0	$14,087	$33,331	$6,606	$17,709	$525,142	$596,875

OPERATING EXP							
ADMINISTRATION	$0	$100	$325	$33	$248	$6,905	$7,611
ADMINISTRATION HIPAA	0	6	16	3	12	341	378
SUBTOTAL	$0	$106	$341	$36	$260	$7,246	$7,989

TOTAL EXPENSES	$0	$14,193	$33,672	$6,642	$17,969	$532,388	$604,864

SURPLUS (DEFICIT)	$0	($7,969)	($22,353)	($5,604)	($984)	($532,388)	($569,298)

AVERAGE INCOME	$0	$346	$199	$173	$377	$0	$26
AVERAGE EXPENSE	0	789	591	1,107	399	425	438
SURPLUS (DEFICIT)	$0	($443)	($392)	($934)	($22)	($425)	($412)

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

SECOND QUARTER 2013

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
15,835	$12,711	$1,583,546	$1,596,257

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCURINT		$8
BONDING & INSURANCE		25,901
COMPUFACTS		1,110
INVESTMENT MANAGEMENT		7,690
LEGAL		57,968
MED/SURG/UCR UPDATE		7,389
MEETING EXPENSE		25
POSTAGE		5,573
PRINTING		4,742
TELEPHONE		174
TOTAL		**$110,580**

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

SECOND QUARTER 2013
QUARTERLY RECAP

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS REC'D	$12,114,017	$12,268,031			$24,382,048
CONTRIBUTIONS OUTSTANDING	0	0			0
RETIREE INCOME	238,928	237,391			476,319
INT. & DIVIDENDS	124,316	104,141			228,457
MISCELLANEOUS INCOME	439	1			440
TOTAL INCOME	$12,477,700	$12,609,564	$0	$0	$25,087,264
EXPENSES					
MEDICAL	$8,028,227	$8,024,020			$16,052,247
LIFE & AD & D	59,556	57,030			116,586
DISABILITY	394,739	421,352			816,091
DENTAL	588,605	603,123			1,191,728
OPTICAL	77,597	77,090			154,687
DRUG	1,350,010	1,550,774			2,900,784
RETIREES	842,410	922,008			1,764,418
MEDICAL ADM.	171,946	171,681			343,627
MENTAL HEALTH MANAGER	82,172	49,456			131,628
EAP	5,089	5,149			10,238
PPO	313,863	373,504			687,367
UM/DM	153,644	141,366			295,010
SUBTOTAL	$12,067,858	$12,396,553	$0	$0	$24,464,411
OPERATING EXPENSE					
ADMINISTRATION	$246,068	$246,562			$492,630
ADMINISTRATION HIPAA	5,028	5,037			10,065
MISCELLANEOUS	103,617	110,580			214,197
SUBTOTAL	$354,713	$362,179	$0	$0	$716,892
TOTAL EXPENSES	$12,422,571	$12,758,732	$0	$0	$25,181,303
SURPLUS (DEFICIT)	$55,129	($149,168)	$0	$0	($94,039)
TOTAL PARTICIPANTS	7,184	7,117			7,151
FUND BALANCE	$15,694,612	$15,436,866			

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

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
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	580,699	590,718	2,360,560
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	1,198,322	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	147,764	623,155
SUBTOTAL	$11,173,423	$12,511,021	$12,378,578	$12,564,221	$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
SURPLUS (DEFICIT)	$247,527	($292,659)	($406,171)	($166,722)	($618,025)
TOTAL PARTICIPANTS	7,337	7,342	7,328	7,290	7,324
FUND BALANCE	$16,181,792	$16,086,496	$15,823,001	$15,076,231	

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

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
SECOND QUARTER 2013

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-12[1]	ACE SUSHI	Y	$810.69
		Y	$431.22
		Y	$983.97
09-30-12[1]	PERKINS MGMT	Z	$1,569.95
		Z	$559.09
		Z	$1,136.63
06-30-13[1]	DELMARVA UFCW	JSS-2	$1,208.68
02-19-13[1]	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
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
10-31-13	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
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

[1]ON EXTENSION PER LOCAL 27 AND LOCAL 400

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 SECOND QUARTER 2013

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

SECOND QUARTER 2013 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	OCTOBER 2012	0.00	$ 0.44	$ 0.44	X
MAGRUDERS	MAY 2012	0.00	$ 88.55	$ 88.55	X

TOTALS	0.00	$ 105.03	$ 105.03

CURRENT QUARTER

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

LATE PAYERS

PERKINS MANAGEMENT SERVICES

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