

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
*FIRST QUARTER 2017***

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2017
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$27,621	
TOTAL		10	\$27,621	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$32,013
HMO	0
LIFE & AD & D	37
DISABILITY	0
DENTAL	1,206
OPTICAL	122
DRUG	11,274
RETIREEES	10,240
MEDICAL ADM.	395
MENTAL HEALTH MANAGER	1,156
PPO	211
UM/DM	293
SUB TOTAL	\$56,947

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$378
ADMINISTRATION HIPAA	9
MISCELLANEOUS	592
SUB TOTAL	\$979

TOTAL EXPENSES	\$57,926
-----------------------	-----------------

SURPLUS (DEFICIT)	(\$30,305)
--------------------------	-------------------

AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,931
SURPLUS (DEFICIT)	(\$1,010)

FIRST QUARTER 2017
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	7,444	
SHOPPERS FOOD 400 FT	1,588.28	449	2,139,413	
SHOPPERS FOOD 400 PT	1,588.28	162	773,493	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			3,723	
COBRA		1	861	
TOTAL		616	\$2,938,332	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,237,241
HMO	8,748
LIFE & AD & D	7,444
DISABILITY	108,416
DENTAL	81,217
OPTICAL	8,321
DRUG	450,946
RETIRES	630,788
MEDICAL ADM.	24,475
MENTAL HEALTH MANAGER	23,246
PPO	13,059
UM/DM	18,037
SUB TOTAL	\$2,611,938

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,289
ADMINISTRATION HIPAA	568
MISCELLANEOUS	36,473
SUB TOTAL	\$60,330

TOTAL EXPENSES	\$2,672,268
-----------------------	--------------------

SURPLUS (DEFICIT)	\$266,064
--------------------------	------------------

AVERAGE INCOME	\$1,590
AVERAGE EXPENSE	1,446
SURPLUS (DEFICIT)	\$144

FIRST QUARTER 2017 PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		995	\$1,730,300	
COBRA		7	8,753	
TOTAL		1,002	\$1,739,053	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$11,601
AETNA DENTAL CLAIMS	71,972
ASO PROVIDER	1,551,098
METLIFE	19,516
GVS OPTICAL	10,869
SUB TOTAL	\$1,665,056

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$36,071
MISCELLANEOUS	59,328
SUB TOTAL	\$95,399

TOTAL EXPENSES	\$1,760,455
-----------------------	--------------------

SURPLUS (DEFICIT)	(\$21,402)
--------------------------	-------------------

AVERAGE INCOME	\$579
AVERAGE EXPENSE	586
SURPLUS (DEFICIT)	(\$7)

FIRST QUARTER 2017
PLAN RNK 1

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}		832	\$2,528,825	
COBRA		5	8,305	
TOTAL		837	\$2,537,130	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,718,657
LIFE & AD & D	14,684
DISABILITY	73,859
DENTAL	91,813
OPTICAL	10,504
DRUG	0
MEDICAL ADM.	32,884
MENTAL HEALTH MANAGER	13,545
EAP	1,702
PPO	59,260
UM/DM	21,741
SUB TOTAL	\$2,038,649

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$31,181
ADMINISTRATION HIPAA	761
MISCELLANEOUS	49,559
SUB TOTAL	\$81,501

TOTAL EXPENSES	\$2,120,150
-----------------------	--------------------

SURPLUS (DEFICIT)	\$416,980
--------------------------	------------------

AVERAGE INCOME	\$1,010
AVERAGE EXPENSE	844
SURPLUS (DEFICIT)	\$166

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²CONTRIBUTIONS INCLUDE REIMBURSEMENT FOR MISCELLANEOUS EXPENSES FOR 2014, 2015 AND 2016.

FIRST QUARTER 2017
PLAN RNK 2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}		501	\$758,647	
COBRA		2	2,470	
TOTAL		503	\$761,117	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$460,196
LIFE & AD & D	2,624
DISABILITY	14,420
DENTAL	33,635
OPTICAL	6,670
DRUG	0
MEDICAL ADM.	19,823
MENTAL HEALTH MANAGER	16,580
PPO	35,720
UM/DM	13,189
SUB TOTAL	\$602,857

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$18,585
ADMINISTRATION HIPAA	453
MISCELLANEOUS	29,783
SUB TOTAL	\$48,821

TOTAL EXPENSES	\$651,678
-----------------------	------------------

SURPLUS (DEFICIT)	\$109,439
--------------------------	------------------

AVERAGE INCOME	\$504
AVERAGE EXPENSE	432
SURPLUS (DEFICIT)	\$72

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²CONTRIBUTIONS INCLUDE REIMBURSEMENT FOR MISCELLANEOUS EXPENSES FOR 2014, 2015 AND 2016.

FIRST QUARTER 2017
PLAN RNK 3

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}		523	\$927,236	
COBRA		3	2,092	
TOTAL		526	\$929,328	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$595,868
LIFE & AD & D	2,364
DISABILITY	9,151
DENTAL	28,667
OPTICAL	5,999
DRUG	0
MEDICAL ADM.	20,679
MENTAL HEALTH MANAGER	6,011
PPO	37,025
UM/DM	13,693
SUB TOTAL	\$719,457

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$19,336
ADMINISTRATION HIPAA	472
MISCELLANEOUS	31,144
SUB TOTAL	\$50,952

TOTAL EXPENSES	\$770,409
-----------------------	------------------

SURPLUS (DEFICIT)	\$158,919
--------------------------	------------------

AVERAGE INCOME	\$589
AVERAGE EXPENSE	488
SURPLUS (DEFICIT)	\$101

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²CONTRIBUTIONS INCLUDE REIMBURSEMENT FOR MISCELLANEOUS EXPENSES FOR 2014, 2015 AND 2016.

FIRST QUARTER 2017
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	885.48	258	684,476	
SHOPPERS 400	885.48	173	459,565	
COBRA		1	1,947	
HMO COPAYS			2,918	
TOTAL		432	\$1,148,906	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$738,208
HMO	15,149
LIFE & AD & D	6,086
DISABILITY	76,449
DENTAL	52,993
OPTICAL	3,841
DRUG	273,968
MEDICAL ADM.	16,304
MENTAL HEALTH MANAGER	4,955
EAP	836
PPO	8,655
UM/DM	12,009
SUB TOTAL	\$1,209,453

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,333
ADMINISTRATION HIPAA	398
MISCELLANEOUS	25,579
SUB TOTAL	\$42,310

TOTAL EXPENSES	\$1,251,763
-----------------------	--------------------

SURPLUS (DEFICIT)	(\$102,857)
--------------------------	--------------------

AVERAGE INCOME	\$887
AVERAGE EXPENSE	966
SURPLUS (DEFICIT)	(\$79)

**FIRST QUARTER 2017
PLAN Y PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	446.63	257	344,352	
SHOPPERS 400	446.63	516	691,831	
COBRA		1	1,341	
TOTAL		774	\$1,037,524	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$871,087
HMO	18,732
LIFE & AD & D	4,996
DISABILITY	61,136
DENTAL	54,131
OPTICAL	6,234
DRUG	212,321
MEDICAL ADM.	25,872
MENTAL HEALTH MANAGER	3,556
EAP	1,325
PPO	13,778
UM/DM	19,109
SUB TOTAL	\$1,292,277

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$29,263
ADMINISTRATION HIPAA	714
MISCELLANEOUS	45,828
SUB TOTAL	\$75,805

TOTAL EXPENSES	\$1,368,082
-----------------------	--------------------

SURPLUS (DEFICIT)	(\$330,558)
--------------------------	--------------------

AVERAGE INCOME	\$447
AVERAGE EXPENSE	589
SURPLUS (DEFICIT)	(\$142)

FIRST QUARTER 2017
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,266.29	77	\$291,246	
SHOPPERS 400	1,266.29	155	587,559	
TOTAL		232	\$878,805	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$463,634
HMO	0
LIFE & AD & D	1,715
DISABILITY	15,568
DENTAL	39,136
OPTICAL	2,186
DRUG	184,667
MEDICAL ADM.	9,226
MENTAL HEALTH MANAGER	8,319
EAP	480
PPO	4,895
UM/DM	6,848
SUB TOTAL	\$736,674

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,771
ADMINISTRATION HIPAA	214
MISCELLANEOUS	13,737
SUB TOTAL	\$22,722

TOTAL EXPENSES	\$759,396
-----------------------	------------------

SURPLUS (DEFICIT)	\$119,409
--------------------------	------------------

AVERAGE INCOME	\$1,263
AVERAGE EXPENSE	1,091
SURPLUS (DEFICIT)	\$172

FIRST QUARTER 2017
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$505.91	14	\$20,743	
SHOPPERS 400	505.91	10	15,683	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		24	\$36,426	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$12,212
HMO	0
LIFE & AD & D	290
DISABILITY	3,465
DENTAL	1,398
OPTICAL	177
DRUG	1,544
MEDICAL ADM.	791
MENTAL HEALTH MANAGER	143
PPO	399
UM/DM	566
SUB TOTAL	\$20,985

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$907
ADMINISTRATION HIPAA	22
MISCELLANEOUS	1,420
SUB TOTAL	\$2,349

TOTAL EXPENSES	\$23,334
-----------------------	-----------------

SURPLUS (DEFICIT)	\$13,092
--------------------------	-----------------

AVERAGE INCOME	\$506
AVERAGE EXPENSE	324
SURPLUS (DEFICIT)	\$182

FIRST QUARTER 2017
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$240.86	132	\$95,381	
SHOPPERS 400	240.86	239	172,456	
COBRA		2	1,040	
HMO COPAYS			786	
TOTAL		373	\$269,663	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$95,274
HMO	1,395
LIFE & AD & D	1,857
DISABILITY	6,126
DENTAL	13,397
OPTICAL	2,325
DRUG	25,158
MEDICAL ADM.	9,727
MENTAL HEALTH MANAGER	1,859
PPO	5,189
UM/DM	7,228
SUB TOTAL	\$169,535

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$14,102
ADMINISTRATION HIPAA	344
MISCELLANEOUS	22,085
SUB TOTAL	\$36,531

TOTAL EXPENSES	\$206,066
-----------------------	------------------

SURPLUS (DEFICIT)	\$63,597
--------------------------	-----------------

AVERAGE INCOME	\$241
AVERAGE EXPENSE	184
SURPLUS (DEFICIT)	\$57

FIRST QUARTER 2017
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	44
DISABILITY	0
DENTAL	89
OPTICAL	43
DRUG	0
MEDICAL ADM.	79
MENTAL HEALTH MANAGER	13
PPO	34
UM/DM	49
SUB TOTAL	\$351

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$151
ADMINISTRATION HIPAA	4
MISCELLANEOUS	237
SUB TOTAL	\$392

TOTAL EXPENSES	\$743
-----------------------	--------------

SURPLUS (DEFICIT)	\$4,873
--------------------------	----------------

AVERAGE INCOME	\$468
AVERAGE EXPENSE	62
SURPLUS (DEFICIT)	\$406

FIRST QUARTER 2017
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$225.93	67	\$45,638	
SHOPPERS 400	225.93	75	50,834	
TOTAL		142	\$96,472	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,121
HMO	0
LIFE & AD & D	96
DISABILITY	1,901
DENTAL	428
OPTICAL	47
DRUG	5,812
MEDICAL ADM.	764
MENTAL HEALTH MANAGER	561
PPO	329
UM/DM	575
SUB TOTAL	\$18,634

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,369
ADMINISTRATION HIPAA	131
MISCELLANEOUS	8,408
SUB TOTAL	\$13,908

TOTAL EXPENSES	\$32,542
-----------------------	-----------------

SURPLUS (DEFICIT)	\$63,930
--------------------------	-----------------

AVERAGE INCOME	\$226
AVERAGE EXPENSE	76
SURPLUS (DEFICIT)	\$150

FIRST QUARTER 2017
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$31.26	51	\$4,814	
SHOPPERS 400	31.26	95	8,909	
TOTAL		146	\$13,723	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$0
DISABILITY	0
DENTAL	0
OPTICAL	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,520
ADMINISTRATION HIPAA	135
MISCELLANEOUS	8,645
SUB TOTAL	\$14,300

TOTAL EXPENSES	\$14,300
-----------------------	-----------------

SURPLUS (DEFICIT)	(\$577)
--------------------------	----------------

AVERAGE INCOME	\$31
AVERAGE EXPENSE	33
SURPLUS (DEFICIT)	(\$2)

FIRST QUARTER 2017
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	PRE-MEDICARE	COMBINED
RATE	\$140.00	\$209.00	\$311.00	RETIREEES	
NO OF EMP.	195	68	16	81	360
TOTAL INCOME	\$80,240	\$41,687	\$14,928	\$0	\$136,855

BENEFIT EXPENSES					COMBINED
MEDICAL	\$124,152	\$43,156	\$10,417	\$0	\$177,725
COLONIAL LIFE	0	0	0	16,477	16,477
DENTAL	14,746	5,126	1,237	6,111	27,220
DRUG	29,426	10,229	2,469	0	42,124
OPTICAL	2,528	871	218	1,050	4,667
MEDICAL ADM.	7,697	2,676	646	0	11,019
MENTAL HEALTH MANAGER	1,504	510	234	0	2,248
TOTAL EXPENSES	\$180,053	\$62,568	\$15,221	\$23,638	\$281,480

OPERATING EXPENSES					
MISCELLANEOUS (PCORI FEES)	\$0	\$0	\$0	\$0	\$0
SUBTOTAL	\$0	\$0	\$0	\$0	\$0

TOTAL EXPENSES	\$180,053	\$62,568	\$15,221	\$23,638	\$281,480
-----------------------	------------------	-----------------	-----------------	-----------------	------------------

SURPLUS (DEFICIT)	(\$99,813)	(\$20,881)	(\$293)	(\$23,638)	(\$144,625)
--------------------------	-------------------	-------------------	----------------	-------------------	--------------------

AVERAGE INCOME	\$137	\$204	\$311	\$0	\$127
AVERAGE EXPENSE	308	307	317	97	261
SURPLUS (DEFICIT)	(\$171)	(\$103)	(\$6)	(\$97)	(\$134)

**FIRST QUARTER 2017
RETIREES**

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	PLAN T	RETIREES	
NO OF EMP.	3	13	2	9	55	82
TOTAL INCOME	\$4,027	\$8,298	\$1,384	\$13,010	\$0	\$26,719

BENEFIT EXPENSES						COMBINED
MEDICAL	\$425	\$5,747	\$0	\$3,483	\$44,370	\$54,025
DENTAL	293	1,227	175	723	4,831	7,249
OPTICAL	45	189	27	87	740	1,088
DRUG	7,750	14,352	4,692	12,837	62,424	102,055
MEDICAL ADM.	132	554	0	198	1,911	2,795
MENTAL HEALTH MANAGER	24	105	0	39	366	534
EAP	0	0	0	13	0	13
PPO	0	0	0	0	63	63
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$8,669	\$22,174	\$4,894	\$17,380	\$114,705	\$167,822

SURPLUS (DEFICIT)	(\$4,642)	(\$13,876)	(\$3,510)	(\$4,370)	(\$114,705)	(\$141,103)
--------------------------	------------------	-------------------	------------------	------------------	--------------------	--------------------

AVERAGE INCOME	\$447	\$213	\$231	\$482	\$0	\$109
AVERAGE EXPENSE	963	569	816	644	695	682
SURPLUS (DEFICIT)	(\$516)	(\$356)	(\$585)	(\$162)	(\$695)	(\$573)

FIRST QUARTER 2017 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	214	78	2	294
TOTAL INCOME	\$12,820	\$9,360	\$360	\$22,540

BENEFIT EXPENSES				COMBINED
MEDICAL	\$116,912	\$44,508	\$32,920	\$194,340
DENTAL	28,724	0	0	28,724
OPTICAL	4,221	0	0	4,221
DRUG	95,030	16,845	1,565	113,440
MEDICAL ADM.	3,809	119	1,067	4,995
MENTAL HEALTH MANAGER	728	24	203	955
EAP	0	0	0	0
PPO	22	0	21	43
UM/DM	40	127	116	283
TOTAL EXPENSES	\$249,486	\$61,623	\$35,892	\$347,001

SURPLUS (DEFICIT)	(\$236,666)	(\$52,263)	(\$35,532)	(\$324,461)
-------------------	-------------	------------	------------	-------------

AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	389	263	5,982	393
SURPLUS (DEFICIT)	(\$369)	(\$223)	(\$5,922)	(\$367)

FIRST QUARTER 2017 SUPERVALU RETIREES
--

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	65	35	1	101
TOTAL INCOME	\$3,900	\$4,160	\$180	\$8,240

BENEFIT EXPENSES				COMBINED
MEDICAL	\$51,914	\$37,325	\$1,735	\$90,974
DENTAL	9,171	0	0	9,171
OPTICAL	1,348	0	0	1,348
DRUG	11,796	11,874	0	23,670
MEDICAL ADM.	593	224	0	817
MENTAL HEALTH MANAGER	116	38	0	154
PPO	21	0	0	21
UM/DM	0	20	29	49
TOTAL EXPENSES	\$74,959	\$49,481	\$1,764	\$126,204

SURPLUS (DEFICIT)	(\$71,059)	(\$45,321)	(\$1,584)	(\$117,964)
-------------------	------------	------------	-----------	-------------

AVERAGE INCOME	\$20	\$40	\$60	\$27
AVERAGE EXPENSE	384	471	588	417
SURPLUS (DEFICIT)	(\$364)	(\$431)	(\$528)	(\$390)

FIRST QUARTER 2017

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
22,820	\$1,202	\$1,445,776	\$1,446,978

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$21,824
ACCURINT	2
EDUCATION FEES	474
INSURANCE & BONDING	3,950
INVESTMENT MANAGEMENT	3,836
LEGAL	89,398
MEETING EXPENSE	2,845
PCORI & TR FEES	180,317
POSTAGE	14,622
PRINTING	15,017
TELEPHONE	534
TOTAL	\$332,819

2017
QUARTERLY RECAP

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS RECEIVED	\$12,419,716	\$0	\$0	\$0	\$12,419,716
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	194,354	0	0	0	194,354
INTEREST & DIVIDENDS	18,678	0	0	0	18,678
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$12,632,748	\$0	\$0	\$0	\$12,632,748
--------------	--------------	-----	-----	-----	--------------

EXPENSES					
MEDICAL	\$7,708,546	\$0	\$0	\$0	\$7,708,546
LIFE & AD & D	61,753	0	0	0	61,753
DISABILITY	370,490	0	0	0	370,490
DENTAL	481,683	0	0	0	481,683
OPTICAL	57,337	0	0	0	57,337
DRUG	1,165,689	0	0	0	1,165,689
RETIREES	922,507	0	0	0	922,507
MEDICAL ADM.	161,020	0	0	0	161,020
MENTAL HEALTH MANAGER	79,944	0	0	0	79,944
EAP	4,342	0	0	0	4,342
PPO	297,642	0	0	0	297,642
UM/DM	113,337	0	0	0	113,337
SUBTOTAL	\$11,424,290	\$0	\$0	\$0	\$11,424,290

OPERATING EXPENSE					
ADMINISTRATION	\$209,256	\$0	\$0	\$0	\$209,256
ADMINISTRATION HIPAA	4,225	0	0	0	4,225
MISCELLANEOUS	332,818	0	0	0	332,818
SUBTOTAL	\$546,299	\$0	\$0	\$0	\$546,299

TOTAL EXPENSES	\$11,970,589	\$0	\$0	\$0	\$11,970,589
----------------	--------------	-----	-----	-----	--------------

SURPLUS (DEFICIT)	\$662,159	\$0	\$0	\$0	\$662,159
-------------------	-----------	-----	-----	-----	-----------

TOTAL PARTICIPANTS	5,621	0	0	0	5,621
--------------------	-------	---	---	---	-------

FUND BALANCE	\$6,014,256	\$0	\$0	\$0	
--------------	-------------	-----	-----	-----	--

2016
QUARTERLY RECAP

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS RECEIVED	\$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
INTEREST & DIVIDENDS	14,454	30,324	22,830	18,619	86,227
MISCELLANEOUS INCOME	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	
--------------	-------------	-------------	-------------	-------------	--

CONTRACT INFORMATION MAINTENANCE OF BENEFITS FIRST QUARTER 2017
--

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
	UFCW LOCAL 400 TEMP	JSS2	\$1,488.72
		Y	\$839.88

¹PASS THROUGH ARRANGEMENT EFFECTIVE SEPTEMBER 1, 2004

²PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FIRST QUARTER 2017**

**FIRST QUARTER 2017
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

NONE

PERKINS MANAGEMENT SERVICES CLOSED SEPTEMBER 30, 2013