UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

THIRD QUARTER 2017

ADMINISTRATIVE MANAGER'S REPORT

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

THIRD QUARTER 2017
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	$920.73	11	$29,463	
TOTAL		**11**	**$29,463**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$11,626
HMO		0
LIFE & AD & D		37
DISABILITY		0
DENTAL		1,373
OPTICAL		135
DRUG		19,327
RETIREES		10,489
MEDICAL ADM.		435
MENTAL HEALTH MANAGER		78
PPO		208
UM/DM		344
SUB TOTAL		$44,052

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$422
ADMINISTRATION HIPAA		10
MISCELLANEOUS		685
SUB TOTAL		$1,117

TOTAL EXPENSES		**$45,169**

SURPLUS (DEFICIT)		**($15,706)**

AVERAGE INCOME		$893
AVERAGE EXPENSE		1,369
SURPLUS (DEFICIT)		**($476)**

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

THIRD QUARTER 2017
PLAN JSS-2

INCOME EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1,488.72	3	$13,398	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT	1,715.34	434	2,179,181	
SHOPPERS FOOD 400 PT	1,715.34	167	836,705	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			4,621	
COBRA		1	1,722	
TOTAL		**605**	**$3,035,627**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$761,087
HMO		10,060
LIFE & AD & D		7,515
DISABILITY		89,767
DENTAL		78,285
OPTICAL		8,150
DRUG		421,107
RETIREES		577,828
MEDICAL ADM.		24,562
MENTAL HEALTH MANAGER		61,470
PPO		12,649
UM/DM		19,426
SUB TOTAL		$2,071,906

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$23,193
ADMINISTRATION HIPAA		568
MISCELLANEOUS		37,697
SUB TOTAL		$61,458

TOTAL EXPENSES		**$2,133,364**

SURPLUS (DEFICIT)		**$902,263**

AVERAGE INCOME		$1,673
AVERAGE EXPENSE		1,175
SURPLUS (DEFICIT)		**$498**

[1]NEW RATES EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN RICHMOND TIDEWATER

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		967	$1,934,134	
COBRA		2	3,386	
TOTAL		**969**	**$1,937,520**	**$0**

BENEFIT EXPENSES		COST
AETNA DENTAL		$11,477
AETNA DENTAL CLAIMS		71,396
ASO PROVIDER		1,755,588
METLIFE		20,106
GVS OPTICAL		10,785
SUB TOTAL		$1,869,352

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$36,440
MISCELLANEOUS		60,378
SUB TOTAL		$96,818

TOTAL EXPENSES		**$1,966,170**
SURPLUS (DEFICIT)		**($28,650)**
AVERAGE INCOME		$667
AVERAGE EXPENSE		676
SURPLUS (DEFICIT)		**($9)**

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

THIRD QUARTER 2017
PLAN RNK 1

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		795	$1,706,495	
COBRA		4	6,644	
TOTAL		**799**	**$1,713,139**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,391,820
LIFE & AD & D		14,304
DISABILITY		91,506
DENTAL		87,311
OPTICAL		10,222
DRUG		0
MEDICAL ADM.		32,351
MENTAL HEALTH MANAGER		40,133
EAP		1,633
PPO		54,362
UM/DM		27,982
SUB TOTAL		$1,751,624

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$30,518
ADMINISTRATION HIPAA		748
MISCELLANEOUS		49,786
SUB TOTAL		$81,052

TOTAL EXPENSES		**$1,832,676**

SURPLUS (DEFICIT)		**($119,537)**

AVERAGE INCOME		$715
AVERAGE EXPENSE		765
SURPLUS (DEFICIT)		**($50)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

THIRD QUARTER 2017
PLAN RNK 2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		469	$792,301	
COBRA		1	1,059	
TOTAL		**470**	**$793,360**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$657,467
LIFE & AD & D		2,459
DISABILITY		12,351
DENTAL		30,990
OPTICAL		6,059
DRUG		0
MEDICAL ADM.		19,079
MENTAL HEALTH MANAGER		7,122
PPO		32,061
UM/DM		16,504
SUB TOTAL		$784,092

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$17,839
ADMINISTRATION HIPAA		436
MISCELLANEOUS		29,286
SUB TOTAL		$47,561

TOTAL EXPENSES		**$831,653**

SURPLUS (DEFICIT)		**($38,293)**

AVERAGE INCOME		$563
AVERAGE EXPENSE		590
SURPLUS (DEFICIT)		**($27)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

THIRD QUARTER 2017
PLAN RNK 3

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER[1]		542	$548,516	
COBRA		1	785	
TOTAL		**543**	**$549,301**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$417,939
LIFE & AD & D		2,421
DISABILITY		7,489
DENTAL		29,500
OPTICAL		6,162
DRUG		0
MEDICAL ADM.		22,065
MENTAL HEALTH MANAGER		5,164
PPO		37,076
UM/DM		18,896
SUB TOTAL		$546,712

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$20,639
ADMINISTRATION HIPAA		505
MISCELLANEOUS		33,835
SUB TOTAL		$54,979

TOTAL EXPENSES		**$601,691**

SURPLUS (DEFICIT)		**($52,390)**

AVERAGE INCOME		$337
AVERAGE EXPENSE		369
SURPLUS (DEFICIT)		**($32)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

THIRD QUARTER 2017
PLAN Y FULL TIME

INCOME EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$956.32	0	$0	
METRO/BASICS	956.32	256	716,390	
SHOPPERS 400	956.32	170	476,565	
COBRA		0	0	
HMO COPAYS			3,263	
TOTAL		**426**	**$1,196,218**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$679,974
HMO		10,452
LIFE & AD & D		6,150
DISABILITY		83,435
DENTAL		52,564
OPTICAL		3,875
DRUG		253,836
MEDICAL ADM.		16,976
MENTAL HEALTH MANAGER		4,872
EAP		843
PPO		8,682
UM/DM		13,313
SUB TOTAL		$1,134,972

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,331
ADMINISTRATION HIPAA		399
MISCELLANEOUS		26,544
SUB TOTAL		$43,274

TOTAL EXPENSES		**$1,178,246**

SURPLUS (DEFICIT)		**$17,972**

AVERAGE INCOME		$936
AVERAGE EXPENSE		922
SURPLUS (DEFICIT)		**$14**

[1]NEW RATES EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y PART TIME INDIVIDUAL

INCOME EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	$482.36	0	$0	
METRO/BASICS	482.36	251	353,803	
SHOPPERS 400	482.36	503	709,392	
COBRA		2	2,235	
TOTAL		**756**	**$1,065,430**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$752,527
HMO		19,980
LIFE & AD & D		4,767
DISABILITY		59,159
DENTAL		51,125
OPTICAL		5,973
DRUG		318,286
MEDICAL ADM.		25,566
MENTAL HEALTH MANAGER		6,992
EAP		1,269
PPO		13,054
UM/DM		20,071
SUB TOTAL		$1,278,769

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$28,981
ADMINISTRATION HIPAA		709
MISCELLANEOUS		47,106
SUB TOTAL		$76,796

TOTAL EXPENSES		**$1,355,565**

SURPLUS (DEFICIT)		**($290,135)**

AVERAGE INCOME		$470
AVERAGE EXPENSE		598
SURPLUS (DEFICIT)		**($128)**

[1]NEW RATE EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$1,367.59	74	$294,538	
SHOPPERS 400	1,367.59	157	628,332	
HMO COPAYS			333	
TOTAL		**231**	**$923,203**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$743,684
HMO		0
LIFE & AD & D		1,715
DISABILITY		12,008
DENTAL		38,106
OPTICAL		2,158
DRUG		244,146
MEDICAL ADM.		9,390
MENTAL HEALTH MANAGER		9,212
EAP		472
PPO		4,846
UM/DM		7,457
SUB TOTAL		$1,073,194

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,855
ADMINISTRATION HIPAA		217
MISCELLANEOUS		14,393
SUB TOTAL		$23,465

TOTAL EXPENSES		**$1,096,659**

SURPLUS (DEFICIT)		**($173,456)**

AVERAGE INCOME		$1,332
AVERAGE EXPENSE		1,582
SURPLUS (DEFICIT)		**($250)**

[1]NEW RATE EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$546.38	15	$23,981	
SHOPPERS 400	546.38	11	17,626	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		**26**	**$41,607**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$7,219
HMO		0
LIFE & AD & D		300
DISABILITY		0
DENTAL		1,410
OPTICAL		198
DRUG		1,357
MEDICAL ADM.		868
MENTAL HEALTH MANAGER		161
PPO		425
UM/DM		688
SUB TOTAL		$12,626

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$997
ADMINISTRATION HIPAA		24
MISCELLANEOUS		1,620
SUB TOTAL		$2,641

TOTAL EXPENSES		$15,267

SURPLUS (DEFICIT)		$26,340

AVERAGE INCOME		$533
AVERAGE EXPENSE		196
SURPLUS (DEFICIT)		**$337**

[1]NEW RATE EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$260.13	115	$87,451	
SHOPPERS 400	260.13	188	142,850	
SHOPPERS	383.43	8	9,352	
COBRA		1	450	
HMO COPAYS			647	
TOTAL		**312**	**$240,750**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$81,221
HMO		1,605
LIFE & AD & D		1,661
DISABILITY		1,953
DENTAL		11,990
OPTICAL		2,068
DRUG		80,910
MEDICAL ADM.		8,902
MENTAL HEALTH MANAGER		1,662
PPO		4,678
UM/DM		7,124
SUB TOTAL		$203,774

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$11,961
ADMINISTRATION HIPAA		293
MISCELLANEOUS		19,440
SUB TOTAL		$31,694

TOTAL EXPENSES		**$235,468**

SURPLUS (DEFICIT)		**$5,282**

AVERAGE INCOME		$257
AVERAGE EXPENSE		252
SURPLUS (DEFICIT)		**$5**

[1]NEW RATES EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$505.39	4	$5,916	
SHOPPERS 400	505.39	4	5,953	
TOTAL		**8**	**$11,869**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$0
HMO		0
LIFE & AD & D		44
DISABILITY		0
DENTAL		159
OPTICAL		28
DRUG		37
MEDICAL ADM.		122
MENTAL HEALTH MANAGER		22
PPO		62
UM/DM		97
SUB TOTAL		$571

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$307
ADMINISTRATION HIPAA		8
MISCELLANEOUS		499
SUB TOTAL		$814

TOTAL EXPENSES		$1,385

SURPLUS (DEFICIT)		$10,484

AVERAGE INCOME		$495
AVERAGE EXPENSE		58
SURPLUS (DEFICIT)		**$437**

[1]NEW RATE EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$244.00	44	$31,323	
SHOPPERS 400	244.00	56	39,980	
SHOPPERS	383.43	3	3,200	
TOTAL		**103**	**$74,503**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$24,808
HMO		0
LIFE & AD & D		180
DISABILITY		1,551
DENTAL		1,061
OPTICAL		180
DRUG		2,288
MEDICAL ADM.		1,058
MENTAL HEALTH MANAGER		9,035
PPO		516
UM/DM		849
SUB TOTAL		$41,526

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$3,948
ADMINISTRATION HIPAA		97
MISCELLANEOUS		6,418
SUB TOTAL		$10,463

TOTAL EXPENSES		**$51,989**

SURPLUS (DEFICIT)		**$22,514**

AVERAGE INCOME		$241
AVERAGE EXPENSE		168
SURPLUS (DEFICIT)		**$73**

[1]NEW RATES EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE[1]	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$33.76	99	$9,767	
SHOPPERS 400	33.76	171	16,878	
TOTAL		**270**	**$26,645**	**$0**

BENEFIT EXPENSES		COST
LIFE & AD & D		$52
DISABILITY		0
DENTAL		423
OPTICAL		74
SUB TOTAL		$549

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$10,350
ADMINISTRATION HIPAA		253
MISCELLANEOUS		16,823
SUB TOTAL		$27,426

TOTAL EXPENSES		$27,975

SURPLUS (DEFICIT)		($1,330)

AVERAGE INCOME		$33
AVERAGE EXPENSE		35
SURPLUS (DEFICIT)		($2)

[1]NEW RATE EFFECTIVE 8/1/17

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

THIRD QUARTER 2017
K2 RETIREES

INCOME RATE	CO-PAY $140.00	CO-PAY $209.00	CO-PAY $311.00	PRE-MEDICARE RETIREEES	COMBINED
NO OF EMP.[1]	0	0	0	0	0
TOTAL INCOME	$2,130	$691	$311	$0	$3,132

BENEFIT EXPENSES					COMBINED
MEDICAL[2]	$73,494	$25,343	$6,136	$0	$104,973
COLONIAL LIFE	0	0	0	0	0
DENTAL	0	0	0	0	0
DRUG[2]	(3,100)	(1,069)	(259)	0	(4,428)
OPTICAL	0	0	0	0	0
MEDICAL ADM.	68	23	6	0	97
MENTAL HEALTH MANAGER	0	0	0	0	0
TOTAL EXPENSES	$70,462	$24,297	$5,883	$0	$100,642

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

TOTAL EXPENSES	$70,462	$24,297	$5,883	$0	$100,642

SURPLUS (DEFICIT)	($68,332)	($23,606)	($5,572)	$0	($97,510)

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

[1] Retiree count is zero due to plan termination as of 6/30/17.
[2] Medical and Drug expense allocated using 2017 2nd Qtr AMR retiree count percentages.

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

THIRD 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	52	79
TOTAL INCOME	$2,929	$9,239	$1,038	$11,203	$0	$24,409

BENEFIT EXPENSES						COMBINED
MEDICAL	$1,784	$3,016	$0	$680	$20,291	$25,771
DENTAL	259	1,152	173	713	4,534	6,831
OPTICAL	41	180	27	87	708	1,043
DRUG	6,411	10,054	5,743	13,090	55,556	90,854
MEDICAL ADM.	122	570	0	244	1,615	2,551
MENTAL HEALTH MANAGER	20	101	0	45	358	524
EAP	0	0	0	16	0	16
PPO	0	0	0	0	27	27
UM/DM	0	0	0	11	0	11
TOTAL EXPENSES	$8,637	$15,073	$5,943	$14,886	$83,089	$127,628

SURPLUS (DEFICIT)	($5,708)	($5,834)	($4,905)	($3,683)	($83,089)	($103,219)

AVERAGE INCOME	$325	$237	$173	$415	$0	$103
AVERAGE EXPENSE	960	386	991	551	533	539
SURPLUS (DEFICIT)	($635)	($149)	($818)	($136)	($533)	($436)

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

THIRD QUARTER 2017
SHOPPERS RETIREES

INCOME RATE	CO-PAY $20.00	CO-PAY $40.00	CO-PAY $60.00	COMBINED
NO OF EMP.	216	79	2	297
TOTAL INCOME	$12,960	$9,480	$360	$22,800

BENEFIT EXPENSES				COMBINED
MEDICAL	$118,784	$10,200	$61,345	$190,329
DENTAL	28,121	0	0	28,121
OPTICAL	4,185	0	0	4,185
DRUG	82,294	34,763	973	118,030
MEDICAL ADM.	4,044	122	1,140	5,306
MENTAL HEALTH MANAGER	703	23	201	927
EAP	0	0	0	0
PPO	21	0	21	42
UM/DM	32	129	161	322
TOTAL EXPENSES	$238,184	$45,237	$63,841	$347,262

SURPLUS (DEFICIT)	($225,224)	($35,757)	($63,481)	($324,462)

AVERAGE INCOME	$20	$40	$60	$26
AVERAGE EXPENSE	368	191	10,640	390
SURPLUS (DEFICIT)	($348)	($151)	($10,580)	($364)

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

THIRD QUARTER 2017
SUPERVALU RETIREES

INCOME RATE	CO-PAY $20.00	CO-PAY $40.00	CO-PAY $60.00	COMBINED
NO OF EMP.	66	32	1	99
TOTAL INCOME	$3,960	$3,880	$180	$8,020

BENEFIT EXPENSES				COMBINED
MEDICAL	$48,955	$34,087	$0	$83,042
DENTAL	8,960	0	0	8,960
OPTICAL	1,335	0	0	1,335
DRUG	11,917	7,109	0	19,026
MEDICAL ADM.	611	244	0	855
MENTAL HEALTH MANAGER	111	45	0	156
PPO	21	0	0	21
UM/DM	0	0	32	32
TOTAL EXPENSES	$71,910	$41,485	$32	$113,427

SURPLUS (DEFICIT)	($67,950)	($37,605)	$148	($105,407)

AVERAGE INCOME	$20	$40	$60	$27
AVERAGE EXPENSE	363	432	11	382
SURPLUS (DEFICIT)	($343)	($392)	$49	($355)

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

THIRD QUARTER 2017

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
21,449	$391	$1,652,775	$1,653,166

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		$30,000
ACTUARY & CONSULTING		$23,733
ACCURINT		4
CONFERENCE EXP		1,225
DUES		1,025
EDUCATION FEES		474
INVESTMENT MANAGEMENT		1,434
LEGAL		265,450
MED/SURG/UCR UPDATE		7,312
MEETING EXPENSE		329
POSTAGE		4,760
PRINTING		8,336
TELEPHONE		426
TOTAL		**$344,508**

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

2017
QUARTERLY RECAP

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS RECEIVED[1]	$12,419,716	$11,840,462	$11,638,635	$0	$35,898,813
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	194,354	163,588	58,361	0	416,303
INTEREST & DIVIDENDS	18,678	21,195	23,597	0	63,470
MISCELLANEOUS INCOME[2]	0	22,500	38,300	0	60,800
TOTAL INCOME	$12,632,748	$12,047,745	$11,758,893	$0	$36,439,386
EXPENSES					
MEDICAL	$7,708,546	$8,645,985	$7,210,545	$0	$23,565,076
LIFE & AD & D	61,753	61,815	61,711	0	185,279
DISABILITY	370,490	318,350	359,219	0	1,048,059
DENTAL	481,683	486,716	467,169	0	1,435,568
OPTICAL	57,337	56,726	56,068	0	170,131
DRUG	1,165,689	1,195,119	1,341,295	0	3,702,103
RETIREES	922,507	785,441	688,959	0	2,396,907
MEDICAL ADM.	161,020	159,964	161,374	0	482,358
MENTAL HEALTH MANAGER	79,944	63,027	145,923	0	288,894
EAP	4,342	4,281	4,217	0	12,840
PPO	297,642	292,200	285,132	0	874,974
UM/DM	113,337	106,851	132,751	0	352,939
SUBTOTAL	$11,424,290	$12,176,475	$10,914,363	$0	$34,515,128
OPERATING EXPENSE					
ADMINISTRATION	$209,256	$208,174	$210,781	$0	$628,211
ADMINISTRATION HIPAA	4,225	4,212	4,267	0	12,704
MISCELLANEOUS	332,818	145,509	344,508	0	822,835
SUBTOTAL	$546,299	$357,895	$559,556	$0	$1,463,750
TOTAL EXPENSES	$11,970,589	$12,534,370	$11,473,919	$0	$35,978,878
SURPLUS (DEFICIT)	$662,159	($486,625)	$284,974	$0	$460,508
TOTAL PARTICIPANTS	5,621	5,582	5,529	0	5,577
FUND BALANCE	$6,014,256	$5,479,614	$6,473,785	$0	

[1]First Quarter Contributions include Kroger's reimbursement for Misc. expenses 2014-2016.

[2]Second Quarter Misc. Income is Employer payment for PCORI Fees.

[2]Third Quarter Misc. Income is the Perkins Management Settlement.

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

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	

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

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD 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	$956.32
		Y	$482.36
		Y	$1,367.59
		Y20	$546.38
		Y20	$260.13
		Y30	$505.39
		Y30	$244.00
		Y40	$33.76
10-29-17	SAFEWAY VALLEY	JSS-2	$1,488.72
		S	$1.61
07-08-17	SHOPPERS FOOD 400	JSS-2	$1,715.34
		Y	$956.32
		Y	$482.36
		Y	$1,367.59
		Y20	$546.38
		Y20	$260.13
		Y30	$505.39
		Y30	$244.00
		Y40	$33.76
	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

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
THIRD QUARTER 2017

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

THIRD QUARTER 2017
DELINQUENCY REPORT

PRIOR QUARTERS

NONE
Perkins Management settlement received 8/28/17.

CURRENT QUARTER

NONE

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