

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

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2012
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	12	\$33,147	
GOBRA		1	965	
TOTAL		13	\$34,112	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$2,252
HMO	0
LIFE & AD & D	34
DISABILITY	0
DENTAL	1,641
OPTICAL	181
DRUG	9,087
RETIREEES	11,332
MEDICAL ADM.	453
MENTAL HEALTH MANAGER	99
PPO	276
UM/DM	352
SUB TOTAL	\$25,707

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$428
ADMINISTRATION HIPAA	9
MISCELLANEOUS	161
SUB TOTAL	\$598

TOTAL EXPENSES	\$26,305
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SURPLUS (DEFICIT)	\$7,807
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AVERAGE INCOME	\$875
AVERAGE EXPENSE	674
SURPLUS (DEFICIT)	\$201

FIRST QUARTER 2012
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	1,211.47	30	108,948	
MAGRUDERS PT ¹	1,211.47	14	47,211	
SAFEWAY VALLEY FT	1,208.68	4	14,505	
SAFEWAY VALLEY PT	1,208.68	6	21,756	
SHOPPERS FOOD 400 FT ²	1,208.68	527	1,278,783	
SHOPPERS FOOD 400 PT ²	1,208.68	222	741,186	
UFCW 400 TEMP FT	1,208.68	5	18,129	
UNION LEADER ³	1,208.68	0	0	
COBRA		2	5,126	
HMO COPAYS			5,998	
TOTAL		812	\$2,248,893	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$905,930
HMO	22,836
LIFE & AD & D	7,277
DISABILITY	119,068
DENTAL	98,882
OPTICAL	11,468
DRUG	464,737
RETIRES	707,775
MEDICAL ADM.	27,886
MENTAL HEALTH MANAGER	26,265
PPO	17,025
UM/DM	21,980
SUB TOTAL	\$2,431,129

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,764
ADMINISTRATION HIPAA	643
MISCELLANEOUS	10,079
SUB TOTAL	\$37,486

TOTAL EXPENSES	\$2,468,615
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SURPLUS (DEFICIT)	(\$219,722)
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AVERAGE INCOME	\$923
AVERAGE EXPENSE	1,013
SURPLUS (DEFICIT)	(\$90)

¹RATE CHANGE EFFECTIVE 2/1/12

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

³ALL EMPLOYEES ON DISABILITY FOR QUARTER

FIRST QUARTER 2012
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$633.06	1,213	\$2,304,014	
UFCW 400 TEMP FT ¹	633.06	1	1,899	
COBRA		1	13,779	
TOTAL		1,225	\$2,319,692	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,442,168
LIFE & AD & D	17,131
DISABILITY	76,588
DENTAL	123,867
OPTICAL	16,258
RETIRES	279,064
MEDICAL ADM.	41,574
MENTAL HEALTH MANAGER	76,092
EAP	2,383
PPO	54,089
UM/DM	33,161
SUB TOTAL	\$2,162,375

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$40,378
ADMINISTRATION HIPAA	969
MISCELLANEOUS	15,205
SUB TOTAL	\$56,552

TOTAL EXPENSES	\$2,218,927
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SURPLUS (DEFICIT)	\$100,765
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AVERAGE INCOME	\$631
AVERAGE EXPENSE	604
SURPLUS (DEFICIT)	\$27

¹RATE CHANGE EFFECTIVE 1/1/12

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2012
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$257.47	138	\$106,557	
COBRA		1	677	
TOTAL		139	\$107,234	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$95,225
LIFE & AD & D	532
DISABILITY	2,648
DENTAL	6,318
OPTICAL	1,277
RETIREEES	31,355
MEDICAL ADM.	3,306
MENTAL HEALTH MANAGER	920
EAP	191
PPO	6,138
UM/DM	3,763
SUB TOTAL	\$151,673

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,581
ADMINISTRATION HIPAA	111
MISCELLANEOUS	1,725
SUB TOTAL	\$6,417

TOTAL EXPENSES	\$158,090
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SURPLUS (DEFICIT)	(\$50,856)
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AVERAGE INCOME	\$257
AVERAGE EXPENSE	379
SURPLUS (DEFICIT)	(\$122)

¹RATE CHANGE EFFECTIVE 1/1/12

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2012
PLAN K2 PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$1,009.19	3	\$10,093	
TOTAL		3	\$10,093	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$17,681
LIFE & AD & D	24
DISABILITY	256
DENTAL	546
OPTICAL	51
RETIREEES	3,136
MEDICAL ADM.	139
MENTAL HEALTH MANAGER	30
EAP	8
PPO	237
UM/DM	81
SUB TOTAL	\$22,189

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$99
ADMINISTRATION HIPAA	3
MISCELLANEOUS	37
SUB TOTAL	\$139

TOTAL EXPENSES	\$22,328
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SURPLUS (DEFICIT)	(\$12,235)
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AVERAGE INCOME	\$1,121
AVERAGE EXPENSE	2,481
SURPLUS (DEFICIT)	(\$1,360)

¹RATE CHANGE EFFECTIVE 1/1/12

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2012
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$319.40	868	\$831,184	
UFCW 400 TEMP FT ¹	319.40	2	1,917	
COBRA		3	1,174	
TOTAL		873	\$834,275	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$840,275
LIFE & AD & D	3,015
DISABILITY	20,070
DENTAL	64,833
OPTICAL	9,403
MEDICAL ADM.	24,302
MENTAL HEALTH MANAGER	44,682
PPO	38,546
UM/DM	23,632
SUB TOTAL	\$1,068,758

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$28,776
ADMINISTRATION HIPAA	691
MISCELLANEOUS	10,836
SUB TOTAL	\$40,303

TOTAL EXPENSES	\$1,109,061
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SURPLUS (DEFICIT)	(\$274,786)
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AVERAGE INCOME	\$319
AVERAGE EXPENSE	423
SURPLUS (DEFICIT)	(\$104)

¹RATE CHANGE EFFECTIVE 1/1/12

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2012
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ^{1,2}	\$109.57	816	\$268,159	
COBRA		2	601	
TOTAL		818	\$268,760	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$105,342
LIFE & AD & D	801
DISABILITY	2,854
DENTAL	14,943
OPTICAL	2,923
MEDICAL ADM.	10,173
MENTAL HEALTH MANAGER	12,146
PPO	36,119
UM/DM	22,142
SUB TOTAL	\$207,443

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,962
ADMINISTRATION HIPAA	648
MISCELLANEOUS	10,154
SUB TOTAL	\$37,764

TOTAL EXPENSES	\$245,207
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SURPLUS (DEFICIT)	\$23,553
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AVERAGE INCOME	\$110
AVERAGE EXPENSE	100
SURPLUS (DEFICIT)	\$10

¹RATE CHANGE EFFECTIVE 1/1/12

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2012
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,179	\$2,444,830	
COBRA		6	5,921	
TOTAL		1,185	\$2,450,751	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,553
AETNA DENTAL CLAIMS	98,158
ASO PROVIDER	2,006,941
DRUG	224,864
METLIFE	19,656
GVS OPTICAL	12,956

SUB TOTAL	\$2,376,128
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OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$38,292
MISCELLANEOUS	14,709
SUB TOTAL	\$53,001

TOTAL EXPENSES	\$2,429,129
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SURPLUS (DEFICIT)	\$21,622
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AVERAGE INCOME	\$689
AVERAGE EXPENSE	683
SURPLUS (DEFICIT)	\$6

FIRST QUARTER 2012
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$819	
SAFEWAY VALLEY PT	1.61	2	740	
TOTAL		3	\$1,559	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	2,615
MEDICAL ADM.	36
PPO	3
UM/DM	81
SUB TOTAL	\$2,735

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$99
ADMINISTRATION HIPAA	3
MISCELLANEOUS	37
SUB TOTAL	\$139

TOTAL EXPENSES	\$2,874
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SURPLUS (DEFICIT)	(\$1,315)
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AVERAGE INCOME	\$173
AVERAGE EXPENSE	319
SURPLUS (DEFICIT)	(\$146)

FIRST QUARTER 2012
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET ¹	\$813.48	0	\$0	
MAGRUDERS ¹	813.48	5	12,187	
METRO/BASICS ²	810.69	291	509,331	
RETAIL BRAND ALLIANCE	810.69	19	47,020	
SHOPPERS 400 ²	810.69	209	508,583	
UNION COMMUNICATION	810.69	3	7,296	
UFCW 400 TEMP FT	810.69	2	4,863	
COBRA		5	8,832	
TOTAL		534	\$1,098,112	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$544,655
HMO	61,953
LIFE & AD & D	6,337
DISABILITY	95,548
DENTAL	60,951
OPTICAL	8,054
DRUG	284,038
MEDICAL ADM.	17,713
MENTAL HEALTH MANAGER	18,129
EAP	1,040
PPO	10,820
UM/DM	14,455
SUB TOTAL	\$1,123,693

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$17,602
ADMINISTRATION HIPAA	423
MISCELLANEOUS	6,629
SUB TOTAL	\$24,654

TOTAL EXPENSES	\$1,148,347
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SURPLUS (DEFICIT)	(\$50,235)
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AVERAGE INCOME	\$685
AVERAGE EXPENSE	717
SURPLUS (DEFICIT)	(\$32)

¹RATE CHANGE EFFECTIVE 2/1/12

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

FIRST QUARTER 2012
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET ¹	\$511.79	0	\$0	
MAGRUDERS ¹	511.79	10	15,326	
METRO/BASICS ²	431.22	198	252,100	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ²	431.22	481	608,597	
COBRA		10	14,843	
HMO COPAYS			711	
TOTAL		699	\$891,577	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$300,258
HMO	5,480
LIFE & AD & D	2,674
DISABILITY	29,351
DENTAL	32,502
OPTICAL	6,724
DRUG	151,598
MEDICAL ADM.	16,588
MENTAL HEALTH MANAGER	5,546
EAP	943
PPO	10,867
UM/DM	18,922
SUB TOTAL	\$581,453

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,039
ADMINISTRATION HIPAA	554
MISCELLANEOUS	8,676
SUB TOTAL	\$32,269

TOTAL EXPENSES	\$613,722
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SURPLUS (DEFICIT)	\$277,855
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AVERAGE INCOME	\$425
AVERAGE EXPENSE	293
SURPLUS (DEFICIT)	\$132

¹RATE CHANGE EFFECTIVE 2/1/12

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

FIRST QUARTER 2012
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
MAGRUDERS ¹	\$1,154.79	0	\$0	
METRO/BASICS ²	983.97	90	261,135	
SHOPPERS 400	983.97	145	418,281	
HMO COPAYS			3,008	
TOTAL		235	\$682,424	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$280,311
HMO	5,967
LIFE & AD & D	1,073
DISABILITY	15,313
DENTAL	30,429
OPTICAL	2,801
DRUG	184,134
MEDICAL ADM.	7,656
MENTAL HEALTH MANAGER	4,374
EAP	438
PPO	4,680
UM/DM	6,361
SUB TOTAL	\$543,537

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,746
ADMINISTRATION HIPAA	186
MISCELLANEOUS	2,917
SUB TOTAL	\$10,849

TOTAL EXPENSES	\$554,386
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SURPLUS (DEFICIT)	\$128,038
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AVERAGE INCOME	\$968
AVERAGE EXPENSE	786
SURPLUS (DEFICIT)	\$182

¹RATE CHANGE EFFECTIVE 2/1/12

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

FIRST QUARTER 2012
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$452.32	32	\$43,801	
SHOPPERS 400 ¹	452.32	39	51,589	
COBRA		3	4,001	
TOTAL		74	\$99,391	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$39,772
HMO	9,787
LIFE & AD & D	1,167
DISABILITY	11,484
DENTAL	10,333
OPTICAL	1,484
DRUG	21,762
MEDICAL ADM.	3,062
MENTAL HEALTH MANAGER	781
PPO	1,855
UM/DM	2,003
SUB TOTAL	\$103,490

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,439
ADMINISTRATION HIPAA	59
MISCELLANEOUS	918
SUB TOTAL	\$3,416

TOTAL EXPENSES	\$106,906
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SURPLUS (DEFICIT)	(\$7,515)
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AVERAGE INCOME	\$448
AVERAGE EXPENSE	482
SURPLUS (DEFICIT)	(\$34)

¹CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

FIRST QUARTER 2012
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET ¹	\$207.79	3	\$1,861	
MAGRUDERS ¹	207.79	26	15,515	
METRO/BASICS ²	144.22	311	134,701	
SHOPPERS 400 ²	144.22	372	157,021	
COBRA		8	2,182	
HMO COPAYS			855	
TOTAL		719	\$312,135	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$199,480
HMO	771
LIFE & AD & D	2,973
DISABILITY	7,741
DENTAL	36,980
OPTICAL	7,725
DRUG	54,273
MEDICAL ADM.	19,604
MENTAL HEALTH MANAGER	10,656
PPO	12,089
UM/DM	19,463
SUB TOTAL	\$371,755

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,699
ADMINISTRATION HIPAA	570
MISCELLANEOUS	8,924
SUB TOTAL	\$33,193

TOTAL EXPENSES	\$404,948
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SURPLUS (DEFICIT)	(\$92,813)
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AVERAGE INCOME	\$145
AVERAGE EXPENSE	188
SURPLUS (DEFICIT)	(\$43)

¹RATE CHANGE EFFECTIVE 2/1/12

²CONTRIBUTIONS REDUCED TO REFLECT DRAWDOWN

FIRST QUARTER 2012
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$1,569.95	0	\$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 2012
PLAN Z PART TIME INDIVIDUAL

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

BENEFIT EXPENSES	COST
MEDICAL	\$144
HMO	0
LIFE & AD & D	6
DISABILITY	0
DENTAL	279
OPTICAL	56
DRUG	397
MEDICAL ADM.	186
MENTAL HEALTH MANAGER	36
EAP	12
PPO	107
UM/DM	136
SUB TOTAL	\$1,359

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$165
ADMINISTRATION HIPAA	3
MISCELLANEOUS	62
SUB TOTAL	\$230

TOTAL EXPENSES	\$1,589
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SURPLUS (DEFICIT)	\$6,796
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	106
SURPLUS (DEFICIT)	\$453

FIRST 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

FIRST QUARTER 2012
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.	175	83	71	19	28	3	379
TOTAL INCOME	\$73,197	\$42,348	\$43,952	\$13,737	\$25,813	\$3,087	\$202,134

BENEFIT EXP							COMBINED
MEDICAL	\$115,088	\$54,366	\$46,693	\$12,715	\$18,414	\$1,974	\$249,250
DENTAL	11,660	5,454	4,744	1,263	1,863	201	25,185
OPTICAL	2,414	1,140	979	267	386	39	5,225
MEDICAL ADM.	6,101	2,853	2,483	660	975	105	13,177
MENTAL HEALTH MANAGER	1,602	749	650	174	255	27	3,457
PPO	0	6,433	0	1,504	0	233	8,170
UM/DM	0	2,216	0	518	0	80	2,814
SUBTOTAL	\$136,865	\$73,211	\$55,549	\$17,101	\$21,893	\$2,659	\$307,278

OPERATING EXP							
ADMINISTRATION	\$2,762	\$1,304	\$1,121	\$305	\$441	\$48	\$5,981
ADMINISTRATION HIPAA	137	64	56	15	21	3	296
SUBTOTAL	\$2,899	\$1,368	\$1,177	\$320	\$462	\$51	\$6,277

TOTAL EXPENSES	\$139,764	\$74,579	\$56,726	\$17,421	\$22,355	\$2,710	\$313,555
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SURPLUS (DEFICIT)	(\$66,567)	(\$32,231)	(\$12,774)	(\$3,684)	\$3,458	\$377	(\$111,421)
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AVERAGE INCOME	\$139	\$170	\$206	\$241	\$307	\$343	\$178
AVERAGE EXPENSE	266	300	266	306	266	301	276
SURPLUS (DEFICIT)	(\$127)	(\$130)	(\$60)	(\$65)	\$41	\$42	(\$98)

**FIRST 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	NONE	
NO OF EMP.	0	7	20	2	16	439	484
TOTAL INCOME	\$0	\$7,689	\$12,636	\$1,211	\$18,189	\$0	\$39,725

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$544	\$19,489	\$0	\$2,100	\$310,324	\$332,457
DENTAL	0	603	1,867	171	1,116	40,470	44,227
OPTICAL	0	98	302	27	222	6,112	6,761
DRUG	0	12,135	27,692	7,739	8,616	254,516	310,698
MEDICAL ADM.	0	243	765	0	312	9,606	10,926
MENTAL HEALTH MANAGER	0	54	163	0	69	2,063	2,349
EAP	0	0	0	0	24	0	24
PPO	0	0	0	0	65	2,673	2,738
UM/DM	0	0	0	0	81	3,411	3,492
SUBTOTAL	\$0	\$13,677	\$50,278	\$7,937	\$12,605	\$629,175	\$713,672

OPERATING EXP							
ADMINISTRATION	\$0	\$111	\$342	\$33	\$252	\$6,932	\$7,670
ADMINISTRATION HIPAA	0	6	18	3	12	341	380
SUBTOTAL	\$0	\$117	\$360	\$36	\$264	\$7,273	\$8,050

TOTAL EXPENSES	\$0	\$13,794	\$50,638	\$7,973	\$12,869	\$636,448	\$721,722
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SURPLUS (DEFICIT)	\$0	(\$6,105)	(\$38,002)	(\$6,762)	\$5,320	(\$636,448)	(\$681,997)
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AVERAGE INCOME	\$0	\$366	\$211	\$202	\$379	\$0	\$27
AVERAGE EXPENSE	0	657	844	1,329	268	483	497
SURPLUS (DEFICIT)	\$0	(\$291)	(\$633)	(\$1,127)	\$111	(\$483)	(\$470)

FIRST QUARTER 2012

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
17,325	\$14,001	\$1,466,723	\$1,480,724

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$8,649
ACT & CONSULTING	21,735
ACCURINT	12
COMPUFACTS	3,105
CONFERENCE EXPENSE	1,585
INVESTMENT MANAGEMENT	8,087
LEGAL	30,763
MEETING EXPENSE	2,456
POSTAGE	8,085
PRINTING	5,866
TELEPHONE	249
VENDOR IMPLEMENTATION FEES	477
TOTAL	\$91,069

2012
QUARTERLY RECAP

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS RECEIVED	\$11,367,392				\$11,367,392
CONTRIBUTIONS OUTSTANDING	0				0
RETIREE INCOME	241,859				241,859
INT. & DIVIDENDS	148,709				148,709
MISCELLANEOUS INCOME	0				0

TOTAL INCOME	\$11,757,960	\$0	\$0	\$0	\$11,757,960
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EXPENSES					
MEDICAL	\$6,751,446				\$6,751,446
LIFE & AD & D	62,700				62,700
DISABILITY	380,921				380,921
DENTAL	594,215				594,215
OPTICAL	81,361				81,361
DRUG	1,394,890				1,394,890
RETIREES	1,035,277				1,035,277
MEDICAL ADM.	172,679				172,679
MENTAL HEALTH MANAGER	199,756				199,756
EAP	5,015				5,015
PPO	328,631				328,631
UM/DM	166,532				166,532
SUBTOTAL	\$11,173,423	\$0	\$0	\$0	\$11,173,423

OPERATING EXPENSE					
ADMINISTRATION	\$241,069				\$241,069
ADMINISTRATION HIPAA	4,872				4,872
MISCELLANEOUS	91,069				91,069
SUBTOTAL	\$337,010	\$0	\$0	\$0	\$337,010

TOTAL EXPENSES	\$11,510,433	\$0	\$0	\$0	\$11,510,433
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SURPLUS (DEFICIT)	\$247,527	\$0	\$0	\$0	\$247,527
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TOTAL PARTICIPANTS	7,337				7,337
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FUND BALANCE	\$16,181,792				
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FOURTH QUARTER 2011
QUARTERLY RECAP

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS RECEIVED	\$11,536,968	\$11,722,665	\$12,122,876	\$9,871,122	\$45,253,631
CONTRIBUTIONS OUTSTANDING					0
RETIREE INCOME	249,880	246,187	243,113	243,759	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	66,296	276,808
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	1,581,595	1,474,664	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	\$646,454
ADMINISTRATION HIPAA	(4,062)	5,419	5,437	5,407	12,201
MISCELLANEOUS	144,952	146,013	237,350	225,660	753,975
SUBTOTAL	\$7,199	\$410,610	\$503,867	\$490,954	\$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
FIRST QUARTER 2012

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-12*	ACE SUSHI	Z	\$1,569.95
		Z	\$559.09
		Z	\$1,136.63
09-30-12	PERKINS MGMT	Z	\$1,569.95
		Z	\$559.09
		Z	\$1,136.63
06-30-13	DELMARVA UFCW	JSS-2	\$1,208.68
05-29-13	FARMER'S MARKET	JSS-2	\$1,211.47
		Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
		Y20	\$491.79
		Y20	\$207.79
02-19-12	KELCO F.C.U.	JS	\$920.73
03-30-13	KROGER	K2	\$633.06
		K2	\$257.47
		K2	\$1,009.19
		K20	\$319.40
		K20	\$109.57
03-31-13	MAGRUDERS	JSS-2	\$1,211.47
		Y	\$813.48
		Y	\$511.79
		Y	\$1,154.79
		Y20	\$491.79
		Y20	\$207.79
07-07-12	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
07-07-12	SHOPPERS FOOD	JSS-2	\$1,208.68
07-07-12	SHOPPERS FOOD 27	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22

*ON EXTENSION PER LOCAL 400

07-07-12	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
03-31-12*	UNION LEADER	JSS2	\$1,208.68
	UFCW LOCAL 400 TEMP	JSS2	\$1,208.68
		K2	\$633.06
		K20	\$319.40
		Y	\$810.69

*CONTRACT NOT RENEWED

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

**FIRST QUARTER 2012
DELINQUENCY REPORT**

PRIOR QUARTERS

		ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
EMPLOYER	PERIOD				

TOTALS			
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CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL

LATE PAYERS