

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

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2012
PLAN JS

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

BENEFIT EXPENSES	COST
MEDICAL	\$1,887
HMO	0
LIFE & AD & D	33
DISABILITY	0
DENTAL	1,641
OPTICAL	180
DRUG	8,754
RETIREEES	14,390
MEDICAL ADM.	458
MENTAL HEALTH MANAGER	99
PPO	298
UM/DM	332
SUB TOTAL	\$28,072

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$427
ADMINISTRATION HIPAA	9
MISCELLANEOUS	194
SUB TOTAL	\$630

TOTAL EXPENSES	\$28,702
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SURPLUS (DEFICIT)	\$5,410
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AVERAGE INCOME	\$875
AVERAGE EXPENSE	736
SURPLUS (DEFICIT)	\$139

**SECOND 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	29	105,399	
MAGRUDERS PT	1,211.47	13	47,247	
SAFEWAY VALLEY FT	1,208.68	4	13,296	
SAFEWAY VALLEY PT	1,208.68	5	19,338	
SHOPPERS FOOD 400 FT	1,208.68	523	1,897,628	
SHOPPERS FOOD 400 PT	1,208.68	219	792,895	
UFCW 400 TEMP FT	1,208.68	4	15,713	
COBRA		2	6,152	
HMO COPAYS			6,580	
TOTAL		801	\$2,911,499	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,525,263
HMO	23,978
LIFE & AD & D	6,751
DISABILITY	117,353
DENTAL	97,608
OPTICAL	10,931
DRUG	499,528
RETIREEES	886,636
MEDICAL ADM.	27,899
MENTAL HEALTH MANAGER	16,861
PPO	18,212
UM/DM	20,428
SUB TOTAL	\$3,251,448

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,254
ADMINISTRATION HIPAA	632
MISCELLANEOUS	11,970
SUB TOTAL	\$38,856

TOTAL EXPENSES	\$3,290,304
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SURPLUS (DEFICIT)	(\$378,805)
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AVERAGE INCOME	\$1,212
AVERAGE EXPENSE	1,369
SURPLUS (DEFICIT)	(\$157)

**SECOND QUARTER 2012
PLAN K2 FULL TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$633.06	1,201	\$2,280,807	
UFCW 400 TEMP FT	633.06	1	1,899	
COBRA		11	13,462	
TOTAL		1,213	\$2,296,168	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,467,352
LIFE & AD & D	17,081
DISABILITY	98,442
DENTAL	124,134
OPTICAL	16,048
RETIREES	258,698
MEDICAL ADM.	41,569
MENTAL HEALTH MANAGER	68,279
EAP	2,391
PPO	56,947
UM/DM	30,936
SUB TOTAL	\$2,181,877

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$39,757
ADMINISTRATION HIPAA	959
MISCELLANEOUS	18,129
SUB TOTAL	\$58,845

TOTAL EXPENSES	\$2,240,722
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SURPLUS (DEFICIT)	\$55,446
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AVERAGE INCOME	\$631
AVERAGE EXPENSE	616
SURPLUS (DEFICIT)	\$15

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$257.47	156	\$120,754	
COBRA		1	677	
TOTAL		157	\$121,431	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$134,899
LIFE & AD & D	576
DISABILITY	3,970
DENTAL	6,895
OPTICAL	1,373
RETIREEES	32,337
MEDICAL ADM.	3,804
MENTAL HEALTH MANAGER	1,486
EAP	210
PPO	7,370
UM/DM	4,003
SUB TOTAL	\$196,923

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,146
ADMINISTRATION HIPAA	124
MISCELLANEOUS	2,347
SUB TOTAL	\$7,617

TOTAL EXPENSES	\$204,540
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SURPLUS (DEFICIT)	(\$83,109)
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AVERAGE INCOME	\$258
AVERAGE EXPENSE	434
SURPLUS (DEFICIT)	(\$176)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND 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	\$73,228
LIFE & AD & D	24
DISABILITY	3,751
DENTAL	547
OPTICAL	54
RETIREEES	2,940
MEDICAL ADM.	141
MENTAL HEALTH MANAGER	30
EAP	8
PPO	223
UM/DM	77
SUB TOTAL	\$81,023

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$98
ADMINISTRATION HIPAA	3
MISCELLANEOUS	45
SUB TOTAL	\$146

TOTAL EXPENSES	\$81,169
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SURPLUS (DEFICIT)	(\$72,085)
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AVERAGE INCOME	\$1,009
AVERAGE EXPENSE	9,019
SURPLUS (DEFICIT)	(\$8,010)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**SECOND QUARTER 2012
PLAN K20 FULL TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$319.40	804	\$770,393	
LIFEW-400 TEMP FT	319.40	2	1,917	
COBRA		1	587	
TOTAL		807	\$772,897	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$712,295
LIFE & AD & D	2,955
DISABILITY	22,717
DENTAL	61,969
OPTICAL	9,086
MEDICAL ADM.	22,856
MENTAL HEALTH MANAGER	51,509
PPO	37,886
UM/DM	20,582
SUB TOTAL	\$941,855

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,450
ADMINISTRATION HIPAA	636
MISCELLANEOUS	12,061
SUB TOTAL	\$39,147

TOTAL EXPENSES	\$981,002
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SURPLUS (DEFICIT)	(\$208,105)
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AVERAGE INCOME	\$319
AVERAGE EXPENSE	405
SURPLUS (DEFICIT)	(\$86)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$109.57	828	\$272,069	
COBRA		1	501	
TOTAL		829	\$272,590	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$86,026
LIFE & AD & D	871
DISABILITY	3,968
DENTAL	15,807
OPTICAL	3,188
MEDICAL ADM.	10,636
MENTAL HEALTH MANAGER	7,289
PPO	38,918
UM/DM	21,142
SUB TOTAL	\$187,845

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$27,172
ADMINISTRATION HIPAA	653
MISCELLANEOUS	12,391
SUB TOTAL	\$40,216

TOTAL EXPENSES	\$228,061
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SURPLUS (DEFICIT)	\$44,529
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AVERAGE INCOME	\$110
AVERAGE EXPENSE	92
SURPLUS (DEFICIT)	\$18

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,141	\$2,412,515	
COBRA		5	4,867	
TOTAL		1,146	\$2,417,382	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,509
AETNA DENTAL CLAIMS	106,864
ASO PROVIDER	1,962,010
DRUG	231,965
METLIFE	18,402
GVS OPTICAL	12,798
SUB TOTAL	\$2,345,548

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$37,521
MISCELLANEOUS	17,127
SUB TOTAL	\$54,648

TOTAL EXPENSES	\$2,400,196
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SURPLUS (DEFICIT)	\$17,186
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AVERAGE INCOME	\$703
AVERAGE EXPENSE	698
SURPLUS (DEFICIT)	\$5

SECOND QUARTER 2012
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFeway VALLEY FT	\$1.61	1	\$820	
SAFeway VALLEY PT	1.61	2	601	
TOTAL		3	\$1,421	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	3,321
MEDICAL ADM.	36
PPO	5
UM/DM	77
SUB TOTAL	\$3,439

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$98
ADMINISTRATION HIPAA	3
MISCELLANEOUS	45
SUB TOTAL	\$146

TOTAL EXPENSES	\$3,585
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SURPLUS (DEFICIT)	(\$2,164)
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AVERAGE INCOME	\$158
AVERAGE EXPENSE	398
SURPLUS (DEFICIT)	(\$240)

**SECOND QUARTER 2012
PLAN Y FULL TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$813.48	0	\$0	
MAGRIDERS	813.48	5	12,201	
METRO/BASICS	810.69	285	693,951	
RETAIL BRAND ALLIANCE	810.69	19	46,209	
SHOPPERS 400	810.69	162	394,805	
UNION COMMUNICATION	810.69	3	7,296	
UFCW 400 TEMP FT	810.69	2	4,053	
COBRA		5	7,883	
HMO COPAYS			1,536	
TOTAL		481	\$1,167,934	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$649,574
HMO	61,577
LIFE & AD & D	5,044
DISABILITY	84,003
DENTAL	51,228
OPTICAL	6,614
DRUG	270,923
MEDICAL ADM.	14,516
MENTAL HEALTH MANAGER	18,599
EAP	863
PPO	9,671
UM/DM	12,267
SUB TOTAL	\$1,184,879

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,766
ADMINISTRATION HIPAA	379
MISCELLANEOUS	7,188
SUB TOTAL	\$23,333

TOTAL EXPENSES	\$1,208,212
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SURPLUS (DEFICIT)	(\$40,278)
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AVERAGE INCOME	\$809
AVERAGE EXPENSE	\$37
SURPLUS (DEFICIT)	(\$28)

SECOND QUARTER 2012
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$511.79	0	\$0	
MAGRUDERS	511.79	10	15,354	
METRO/BASICS	431.22	212	274,206	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	526	680,034	
COBRA		8	12,369	
HMO COPAYS			525	
TOTAL		756	\$982,538	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$467,209
HMO	9,220
LIFE & AD & D	2,763
DISABILITY	37,510
DENTAL	36,824
OPTICAL	7,179
DRUG	183,638
MEDICAL ADM.	19,544
MENTAL HEALTH MANAGER	2,205
EAP	1,060
PPO	13,359
UM/DM	19,281
SUB TOTAL	\$799,792

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,778
ADMINISTRATION HIPAA	596
MISCELLANEOUS	11,299
SUB TOTAL	\$36,673

TOTAL EXPENSES	\$836,465
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SURPLUS (DEFICIT)	\$146,073
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AVERAGE INCOME	\$433
AVERAGE EXPENSE	369
SURPLUS (DEFICIT)	\$64

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
MAGRUDERS	\$1,154.79	0	\$0	
METRO/BASICS	983.97	96	282,399	
SHOPPERS 400 ¹	983.97	163	480,177	
HMO COPAYS			2,256	
TOTAL		259	\$764,832	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$443,874
HMO	6,295
LIFE & AD & D	1,289
DISABILITY	15,252
DENTAL	33,439
OPTICAL	3,354
DRUG	197,383
MEDICAL ADM.	8,604
MENTAL HEALTH MANAGER	7,829
EAP	485
PPO	5,649
UM/DM	6,605
SUB TOTAL	\$730,058

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,488
ADMINISTRATION HIPAA	203
MISCELLANEOUS	3,872
SUB TOTAL	\$12,563

TOTAL EXPENSES	\$742,621
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SURPLUS (DEFICIT)	\$22,211
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AVERAGE INCOME	\$984
AVERAGE EXPENSE	956
SURPLUS (DEFICIT)	\$28

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$452.32	28	\$37,995	
SHOPPERS 400	452.32	30	40,257	
COBRA		1	2,830	
TOTAL		59	\$81,082	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$68,747
HMO	11,497
LIFE & AD & D	940
DISABILITY	9,664
DENTAL	7,534
OPTICAL	1,207
DRUG	17,760
MEDICAL ADM.	2,252
MENTAL HEALTH MANAGER	599
PPO	1,454
UM/DM	1,505
SUB TOTAL	\$123,159

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,934
ADMINISTRATION HIPAA	46
MISCELLANEOUS	882
SUB TOTAL	\$2,862

TOTAL EXPENSES	\$126,021
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SURPLUS (DEFICIT)	(\$44,939)
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AVERAGE INCOME	\$458
AVERAGE EXPENSE	712
SURPLUS (DEFICIT)	(\$254)

SECOND QUARTER 2012
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$207.79	3	\$1,869	
MAGRUDERS	207.79	27	17,039	
METRO/BASICS ¹	144.22	336	145,230	
SHOPPERS 400	144.22	437	189,073	
COBRA		7	2,018	
HMO COPAYS			502	
TOTAL		810	\$365,731	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$261,489
HMO	809
LIFE & AD & D	2,927
DISABILITY	7,675
DENTAL	36,603
OPTICAL	7,532
DRUG	67,749
MEDICAL ADM.	19,448
MENTAL HEALTH MANAGER	5,669
PPO	13,466
UM/DM	20,658
SUB TOTAL	\$444,025

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,549
ADMINISTRATION HIPAA	639
MISCELLANEOUS	12,105
SUB TOTAL	\$39,293

TOTAL EXPENSES	\$483,318
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SURPLUS (DEFICIT)	(\$127,587)
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AVERAGE INCOME	\$146
AVERAGE EXPENSE	199
SURPLUS (DEFICIT)	(\$53)

¹ INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2012
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$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
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SURPLUS (DEFICIT)	\$0
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	\$0
SURPLUS (DEFICIT)	\$0

SECOND 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	\$8,993
HMO	0
LIFE & AD & D	6
DISABILITY	508
DENTAL	325
OPTICAL	59
DRUG	718
MEDICAL ADM.	176
MENTAL HEALTH MANAGER	39
EAP	12
PPO	114
UM/DM	128
SUB TOTAL	\$11,078

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$164
ADMINISTRATION HIPAA	3
MISCELLANEOUS	74
SUB TOTAL	\$241

TOTAL EXPENSES	\$11,319
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SURPLUS (DEFICIT)	(\$2,934)
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	755
SURPLUS (DEFICIT)	(\$196)

SECOND 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

SECOND 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 \$343.00	COMBINED
NO OF EMP.	175	83	71	18	28	3	378
TOTAL INCOME	\$73,985	\$43,344	\$45,186	\$11,568	\$24,880	\$3,087	\$202,050

BENEFIT EXP							COMBINED
MEDICAL	\$106,736	\$50,731	\$43,019	\$11,161	\$16,842	\$1,826	\$230,315
DENTAL	11,596	5,630	4,744	1,153	1,796	200	25,119
OPTICAL	2,391	1,136	963	251	378	39	5,158
MEDICAL ADM.	6,138	2,981	2,512	610	950	106	13,297
MENTAL HEALTH MANAGER	1,474	716	603	147	227	26	3,193
PPO	0	6,272	0	1,380	0	226	7,878
UM/DM	0	2,132	0	469	0	77	2,678
SUBTOTAL	\$128,335	\$69,598	\$51,841	\$15,171	\$20,193	\$2,500	\$287,638

OPERATING EXP							
ADMINISTRATION	\$2,798	\$1,330	\$1,128	\$293	\$441	\$48	\$6,038
ADMINISTRATION HIPAA	139	66	55	15	21	3	299
SUBTOTAL	\$2,937	\$1,396	\$1,183	\$308	\$462	\$51	\$6,337

TOTAL EXPENSES	\$131,272	\$70,994	\$53,024	\$15,479	\$20,655	\$2,551	\$293,975
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SURPLUS (DEFICIT)	(\$57,287)	(\$27,650)	(\$7,838)	(\$3,911)	\$4,225	\$536	(\$91,925)
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AVERAGE INCOME	\$141	\$174	\$212	\$214	\$296	\$343	\$178
AVERAGE EXPENSE	250	285	249	287	246	283	259
SURPLUS (DEFICIT)	(\$109)	(\$111)	(\$37)	(\$73)	\$50	\$60	(\$81)

**SECOND 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	6	19	2	16	448	491
TOTAL INCOME	\$0	\$6,590	\$11,695	\$865	\$19,394	\$0	\$38,544

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$1,296	\$6,957	\$0	\$2,384	\$562,079	\$572,716
DENTAL	0	545	1,896	171	1,140	40,684	44,436
OPTICAL	0	93	298	27	221	6,166	6,805
DRUG	0	7,340	24,830	6,504	8,875	205,046	252,595
MEDICAL ADM.	0	223	774	0	316	9,765	11,078
MENTAL HEALTH MANAGER	0	48	165	0	69	2,076	2,358
EAP	0	0	0	0	24	0	24
PPO	0	0	0	0	46	2,823	2,869
UM/DM	0	0	0	0	51	3,137	3,188
SUBTOTAL	\$0	\$9,545	\$34,920	\$6,702	\$13,126	\$831,776	\$896,069

OPERATING EXP							
ADMINISTRATION	\$0	\$106	\$346	\$33	\$255	\$7,150	\$7,890
ADMINISTRATION HIPAA	0	6	15	3	12	354	390
SUBTOTAL	\$0	\$112	\$361	\$36	\$267	\$7,504	\$8,280

TOTAL EXPENSES	\$0	\$9,657	\$35,281	\$6,738	\$13,393	\$839,280	\$904,349
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SURPLUS (DEFICIT)	\$0	(\$3,067)	(\$23,586)	(\$5,873)	\$6,001	(\$839,280)	(\$865,805)
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AVERAGE INCOME	\$0	\$366	\$205	\$144	\$404	\$0	\$26
AVERAGE EXPENSE	0	537	619	1,123	279	624	614
SURPLUS (DEFICIT)	\$0	(\$171)	(\$414)	(\$979)	\$125	(\$624)	(\$588)

SECOND QUARTER 2012

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
17,024	\$13,657	\$1,485,392	\$1,499,049

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$885
ACT & CONSULTING	5,347
ACCURINT	9
BONDING & INSURANCE	24,520
COMPUFACTS	705
CONFERENCE EXPENSE	3,790
HEALTH CARE REFORM FEES	2,703
INVESTMENT MANAGEMENT	8,512
LEGAL	37,540
MED/SURG/UCR UPDATE	7,603
MEETING EXPENSE	2,886
POSTAGE	8,418
PRINTING	5,316
TELEPHONE	1,495
TOTAL	\$109,729

**SECOND QUARTER 2012
QUARTERLY RECAP**

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS REC'D	\$11,367,392	\$12,197,086			\$23,564,478
CONTRIBUTIONS OUTSTANDING	0	0			0
RETIREE INCOME	241,859	240,594			482,453
INT. & DIVIDENDS	148,709	135,898			284,607
MISCELLANEOUS INCOME	0	0			0

TOTAL INCOME	\$11,757,960	\$12,673,578	\$0	\$0	\$24,331,538
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EXPENSES					
MEDICAL	\$6,751,446	\$7,844,181			\$14,595,627
LIFE & AD & D	62,700	59,662			122,362
DISABILITY	380,921	404,813			785,734
DENTAL	594,215	594,928			1,189,143
OPTICAL	81,361	79,600			160,961
DRUG	1,394,890	1,478,418			2,873,308
RETIREES	1,035,277	1,198,322			2,233,599
MEDICAL ADM.	172,679	171,939			344,618
MENTAL HEALTH MANAGER	199,756	180,493			380,249
EAP	5,015	5,030			10,045
PPO	328,631	335,614			664,245
UM/DM	166,532	158,021			324,553
SUBTOTAL	\$11,173,423	\$12,511,021	\$0	\$0	\$23,684,444

OPERATING EXPENSE					
ADMINISTRATION	\$241,069	\$240,602			\$481,671
ADMINISTRATION HIPAA	4,872	4,885			9,757
MISCELLANEOUS	91,069	109,729			200,798
SUBTOTAL	\$337,010	\$355,216	\$0	\$0	\$692,226

TOTAL EXPENSES	\$11,510,433	\$12,866,237	\$0	\$0	\$24,376,670
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SURPLUS (DEFICIT)	\$247,527	(\$292,659)	\$0	\$0	(\$45,132)
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TOTAL PARTICIPANTS	7,337	7,342			7,340
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FUND BALANCE	\$16,181,792	\$16,086,496			
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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	\$12,129,876	\$9,671,438	\$48,061,967
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
SECOND 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
02-19-13	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
	UFCW LOCAL 400 TEMP	ISS2	\$1,208.68
		K2	\$633.06
		K20	\$319.40
		Y	\$810.69

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

**SECOND QUARTER 2012
DELINQUENCY REPORT**

PRIOR QUARTERS

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

TOTALS

CURRENT QUARTER

EMPLOYER	DELINQ. MO	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
MAGRUDERS	MAY 2012	July 16, 2012	X		
MAGRUDERS	JUNE 2012	August 20, 2012	X		

LATE PAYERS

MAGRUDERS