

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

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2012
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$28,542	
TOTAL		11	\$29,507	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,488
HMO	0
LIFE & AD & D	33
DISABILITY	0
DENTAL	1,641
OPTICAL	181
DRUG	7,675
RETIREEES	13,675
MEDICAL ADM.	456
MENTAL HEALTH MANAGER	99
PPO	250
UM/DM	405
SUB TOTAL	\$32,903

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$371
ADMINISTRATION HIPAA	9
MISCELLANEOUS	195
SUB TOTAL	\$575

TOTAL EXPENSES	\$33,478
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SURPLUS (DEFICIT)	(\$3,971)
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AVERAGE INCOME	\$894
AVERAGE EXPENSE	1,014
SURPLUS (DEFICIT)	(\$120)

THIRD 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 PT	1,211.47	29	100,399	
MAGRUDERS PT	1,211.47	13	47,247	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT ¹	1,208.68	3	9,669	
SHOPPERS FOOD 400 FT	1,208.68	520	1,887,958	
SHOPPERS FOOD 400 PT	1,208.68	214	774,764	
UFCW 400 TEMP FT	1,208.68	5	16,921	
COBRA		1	3,332	
HMO COPAYS			8,493	
TOTAL		790	\$2,871,912	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,237,053
HMO	29,764
LIFE & AD & D	6,671
DISABILITY	69,447
DENTAL	96,407
OPTICAL	10,995
DRUG	479,415
RETIRES	982,073
MEDICAL ADM.	28,380
MENTAL HEALTH MANAGER	42,976
PPO	15,609
UM/DM	24,486
SUB TOTAL	\$3,023,276

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,663
ADMINISTRATION HIPAA	644
MISCELLANEOUS	14,042
SUB TOTAL	\$41,349

TOTAL EXPENSES	\$3,064,625
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SURPLUS (DEFICIT)	(\$192,713)
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AVERAGE INCOME	\$1,212
AVERAGE EXPENSE	1,293
SURPLUS (DEFICIT)	(\$81)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

THIRD QUARTER 2012
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$633.06	1,185	\$2,250,529	
UFCW 400 TEMP FT	633.06	2	3,165	
CODRA		10	12,778	
TOTAL		1,197	\$2,266,470	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,771,382
LIFE & AD & D	17,054
DISABILITY	139,677
DENTAL	123,910
OPTICAL	16,298
RETIREEES	373,034
MEDICAL ADM.	42,455
MENTAL HEALTH MANAGER	29,227
EAP	2,388
PPO	55,476
UM/DM	36,697
SUB TOTAL	\$2,607,598

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$40,400
ADMINISTRATION HIPAA	975
MISCELLANEOUS	21,278
SUB TOTAL	\$62,653

TOTAL EXPENSES	\$2,670,251
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SURPLUS (DEFICIT)	(\$403,781)
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AVERAGE INCOME	\$631
AVERAGE EXPENSE	744
SURPLUS (DEFICIT)	(\$113)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$257.47	171	\$131,825	
TOTAL		171	\$131,825	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$43,877
LIFE & AD & D	654
DISABILITY	375
DENTAL	7,715
OPTICAL	1,543
RETIREES	51,453
MEDICAL ADM.	4,167
MENTAL HEALTH MANAGER	993
EAP	235
PPO	7,925
UM/DM	3,614
SUB TOTAL	\$122,551

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,771
ADMINISTRATION HIPAA	138
MISCELLANEOUS	3,039
SUB TOTAL	\$8,948

TOTAL EXPENSES	\$131,499
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SURPLUS (DEFICIT)	\$326
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AVERAGE INCOME	\$257
AVERAGE EXPENSE	256
SURPLUS (DEFICIT)	\$1

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD 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	\$19,249
LIFE & AD & D	24
DISABILITY	935
DENTAL	501
OPTICAL	56
RETIREEES	4,288
MEDICAL ADM.	132
MENTAL HEALTH MANAGER	61
EAP	7
PPO	222
UM/DM	125
SUB TOTAL	\$25,600

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$102
ADMINISTRATION HIPAA	3
MISCELLANEOUS	54
SUB TOTAL	\$159

TOTAL EXPENSES	\$25,759
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SURPLUS (DEFICIT)	(\$16,675)
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AVERAGE INCOME	\$1,009
AVERAGE EXPENSE	2,862
SURPLUS (DEFICIT)	(\$1,853)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$319.40	770	\$737,814	
UFCW 400 TEMP FT	319.40	1	958	
CUBRA		3	1,959	
TOTAL		774	\$740,471	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$660,779
LIFE & AD & D	2,758
DISABILITY	22,641
DENTAL	57,962
OPTICAL	8,520
MEDICAL ADM.	22,027
MENTAL HEALTH MANAGER	9,724
PPO	35,872
UM/DM	19,126
SUB TOTAL	\$839,409

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,123
ADMINISTRATION HIPAA	629
MISCELLANEOUS	13,757
SUB TOTAL	\$40,509

TOTAL EXPENSES	\$879,918
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SURPLUS (DEFICIT)	(\$139,447)
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AVERAGE INCOME	\$319
AVERAGE EXPENSE	379
SURPLUS (DEFICIT)	(\$60)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$109.57	827	\$271,953	
COBRA		2	681	
TOTAL		829	\$272,634	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$235,526
LIFE & AD & D	889
DISABILITY	4,555
DENTAL	16,982
OPTICAL	3,512
MEDICAL ADM.	10,809
MENTAL HEALTH MANAGER	5,338
PPO	38,420
UM/DM	9,377
SUB TOTAL	\$325,408

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$27,979
ADMINISTRATION HIPAA	674
MISCELLANEOUS	14,736
SUB TOTAL	\$43,389

TOTAL EXPENSES	\$368,797
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SURPLUS (DEFICIT)	(\$96,163)
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AVERAGE INCOME	\$110
AVERAGE EXPENSE	148
SURPLUS (DEFICIT)	(\$38)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,129	\$2,241,978	
COBRA		6	6,092	
TOTAL		1,135	\$2,248,070	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,231
AETNA DENTAL CLAIMS	97,806
ASO PROVIDER	1,826,028
DRUG	207,705
METLIFE	17,775
GVS OPTICAL	12,323
SUB TOTAL	\$2,174,868

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$37,973
MISCELLANEOUS	20,175
SUB TOTAL	\$58,148

TOTAL EXPENSES	\$2,233,016
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SURPLUS (DEFICIT)	\$15,054
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AVERAGE INCOME	\$660
AVERAGE EXPENSE	\$56
SURPLUS (DEFICIT)	\$4

THIRD QUARTER 2012
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$821	
SAFEWAY VALLEY PT	1.61	2	636	
TOTAL		3	\$1,457	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	3,730
MEDICAL ADM.	36
PPO	4
UM/DM	32
SUB TOTAL	\$3,802

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$102
ADMINISTRATION HIPAA	3
MISCELLANEOUS	54
SUB TOTAL	\$159

TOTAL EXPENSES	\$3,961
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SURPLUS (DEFICIT)	(\$2,504)
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AVERAGE INCOME	\$162
AVERAGE EXPENSE	440
SURPLUS (DEFICIT)	(\$278)

THIRD QUARTER 2012
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$813.48	0	\$0	
MAGRUDERS	813.48	5	12,201	
METRO/BASIC	810.69	232	65,644	
RETAIL BRAND ALLIANCE	810.69	18	44,587	
SHOPPERS 400	810.69	160	388,321	
UNION COMMUNICATION	810.69	3	7,296	
UFCW 400 TEMP FT	810.69	1	1,622	
COBRA		4	6,932	
HMO COPAYS			4,540	
TOTAL		473	\$1,151,343	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$638,528
HMO	56,178
LIFE & AD & D	4,450
DISABILITY	70,589
DENTAL	48,678
OPTICAL	5,981
DRUG	226,199
MEDICAL ADM.	14,568
MENTAL HEALTH MANAGER	13,079
EAP	813
PPO	8,122
UM/DM	12,616
SUB TOTAL	\$1,099,801

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,964
ADMINISTRATION HIPAA	385
MISCELLANEOUS	8,407
SUB TOTAL	\$24,756

TOTAL EXPENSES	\$1,124,557
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SURPLUS (DEFICIT)	\$26,786
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AVERAGE INCOME	\$811
AVERAGE EXPENSE	792
SURPLUS (DEFICIT)	\$19

THIRD 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/CASIO	431.22	0	0	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	563	728,762	
COBRA		6	9,400	
TOTAL		602	\$1,042,003	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$533,149
HMO	15,960
LIFE & AD & D	3,093
DISABILITY	31,390
DENTAL	38,931
OPTICAL	8,155
DRUG	164,116
MEDICAL ADM.	20,405
MENTAL HEALTH MANAGER	7,146
EAP	1,129
PPO	11,518
UM/DM	17,693
SUB TOTAL	\$852,685

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$27,068
ADMINISTRATION HIPAA	653
MISCELLANEOUS	14,256
SUB TOTAL	\$41,977

TOTAL EXPENSES	\$894,662
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SURPLUS (DEFICIT)	\$147,341
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AVERAGE INCOME	\$433
AVERAGE EXPENSE	372
SURPLUS (DEFICIT)	\$61

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
MAGRUDERS	\$1,154.79	0	\$0	
METRO/BASICS	983.97	95	280,431	
SHOPPERS 400	983.97	100	481,161	
TOTAL		255	\$761,592	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$408,487
HMO	2,318
LIFE & AD & D	1,332
DISABILITY	19,213
DENTAL	34,124
OPTICAL	3,445
DRUG	177,884
MEDICAL ADM.	8,983
MENTAL HEALTH MANAGER	5,373
EAP	500
PPO	4,923
UM/DM	7,695
SUB TOTAL	\$674,277

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,708
ADMINISTRATION HIPAA	210
MISCELLANEOUS	4,585
SUB TOTAL	\$13,503

TOTAL EXPENSES	\$687,780
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SURPLUS (DEFICIT)	\$73,812
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AVERAGE INCOME	\$984
AVERAGE EXPENSE	889
SURPLUS (DEFICIT)	\$95

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$452.32	25	\$33,472	
SHOPPERS 400	452.32	26	35,282	
COBRA		1	2,965	
TOTAL		52	\$71,737	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$79,060
HMO	14,654
LIFE & AD & D	769
DISABILITY	15,430
DENTAL	6,793
OPTICAL	977
DRUG	7,158
MEDICAL ADM.	2,066
MENTAL HEALTH MANAGER	1,382
PPO	1,146
UM/DM	1,807
SUB TOTAL	\$131,242

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,756
ADMINISTRATION HIPAA	42
MISCELLANEOUS	925
SUB TOTAL	\$2,723

TOTAL EXPENSES	\$133,965
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SURPLUS (DEFICIT)	(\$62,228)
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AVERAGE INCOME	\$460
AVERAGE EXPENSE	859
SURPLUS (DEFICIT)	(\$399)

THIRD QUARTER 2012
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
FARMER'S MARKET	\$207.79	3	\$1,869	
MAGRUDERS	207.79	22	13,922	
METRO/BASICS	144.22	348	150,585	
SHOPPERS 400	144.22	444	191,956	
COBRA		8	2,300	
TOTAL		825	\$380,612	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$287,946
HMO	885
LIFE & AD & D	2,866
DISABILITY	14,747
DENTAL	35,672
OPTICAL	7,482
DRUG	57,919
MEDICAL ADM.	19,721
MENTAL HEALTH MANAGER	5,713
PPO	11,254
UM/DM	17,009
SUB TOTAL	\$461,214

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$27,844
ADMINISTRATION HIPAA	671
MISCELLANEOUS	14,664
SUB TOTAL	\$43,179

TOTAL EXPENSES	\$504,393
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SURPLUS (DEFICIT)	(\$143,781)
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AVERAGE INCOME	\$146
AVERAGE EXPENSE	204
SURPLUS (DEFICIT)	(\$58)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

THIRD QUARTER 2012
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$1,569.95	0	\$0	
TOTAL			\$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

THIRD 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	\$2,864
HMO	0
LIFE & AD & D	6
DISABILITY	0
DENTAL	348
OPTICAL	70
DRUG	169
MEDICAL ADM.	180
MENTAL HEALTH MANAGER	39
EAP	12
PPO	100
UM/DM	156
SUB TOTAL	\$3,944

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$168
ADMINISTRATION HIPAA	3
MISCELLANEOUS	89
SUB TOTAL	\$260

TOTAL EXPENSES	\$4,204
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SURPLUS (DEFICIT)	\$4,181
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	280
SURPLUS (DEFICIT)	\$279

THIRD QUARTER 2012
PLAN Z PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,136.63	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

THIRD 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	72	16	26	3	375
TOTAL INCOME	\$75,167	\$42,914	\$44,350	\$11,568	\$23,947	\$3,087	\$201,033

BENEFIT EXP							COMBINED
MEDICAL	\$169,532	\$80,576	\$69,295	\$15,471	\$25,140	\$2,901	\$362,916
DENTAL	11,772	5,564	4,656	1,065	1,728	201	24,986
OPTICAL	2,415	1,147	987	221	360	39	5,169
MEDICAL ADM.	6,378	3,015	2,523	576	936	108	13,536
MENTAL HEALTH MANAGER	1,530	723	606	138	224	26	3,247
PPO	0	6,495	0	1,247	0	234	7,976
UM/DM	0	3,678	0	706	0	132	4,516
SUBTOTAL	\$191,627	\$101,198	\$78,067	\$19,424	\$28,388	\$3,641	\$422,346

OPERATING EXP							
ADMINISTRATION	\$2,861	\$1,361	\$1,169	\$261	\$425	\$48	\$6,125
ADMINISTRATION HIPAA	143	67	58	12	21	3	304
SUBTOTAL	\$3,004	\$1,428	\$1,227	\$273	\$446	\$51	\$6,429

TOTAL EXPENSES	\$194,631	\$102,626	\$79,294	\$19,697	\$28,834	\$3,692	\$428,775
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SURPLUS (DEFICIT)	(\$119,464)	(\$59,712)	(\$34,944)	(\$8,129)	(\$4,887)	(\$605)	(\$227,742)
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AVERAGE INCOME	\$143	\$172	\$205	\$241	\$307	\$343	\$179
AVERAGE EXPENSE	371	412	367	410	370	410	381
SURPLUS (DEFICIT)	(\$228)	(\$240)	(\$162)	(\$169)	(\$63)	(\$67)	(\$202)

**THIRD 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	5	17	2	17	452	493
TOTAL INCOME	\$0	\$6,590	\$11,316	\$1,038	\$18,792	\$0	\$37,736

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$2,266	(\$1,255)	\$0	\$6,328	\$623,094	\$630,433
DENTAL	0	516	1,809	173	1,188	40,690	44,376
OPTICAL	0	84	296	27	237	6,274	6,918
DRUG	0	9,732	19,204	10,051	8,977	245,040	293,004
MEDICAL ADM.	0	216	756	0	324	9,740	11,036
MENTAL HEALTH MANAGER	0	45	159	0	69	2,016	2,289
EAP	0	0	0	0	24	0	24
PPO	0	0	0	0	40	2,142	2,182
UM/DM	0	0	0	0	61	623	684
SUBTOTAL	\$0	\$12,859	\$20,969	\$10,251	\$17,248	\$929,619	\$990,946

OPERATING EXP							
ADMINISTRATION	\$0	\$99	\$348	\$33	\$276	\$7,371	\$8,127
ADMINISTRATION HIPAA	0	6	18	3	12	365	404
SUBTOTAL	\$0	\$105	\$366	\$36	\$288	\$7,736	\$8,531

TOTAL EXPENSES	\$0	\$12,964	\$21,335	\$10,287	\$17,536	\$937,355	\$999,477
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SURPLUS (DEFICIT)	\$0	(\$6,374)	(\$10,019)	(\$9,249)	\$1,256	(\$937,355)	(\$961,741)
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AVERAGE INCOME	\$0	\$439	\$222	\$173	\$368	\$0	\$26
AVERAGE EXPENSE	0	864	418	1,715	344	691	676
SURPLUS (DEFICIT)	\$0	(\$425)	(\$196)	(\$1,542)	\$24	(\$691)	(\$650)

THIRD QUARTER 2012

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
16,472	\$13,367	\$1,400,172	\$1,413,539

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$51,316
ACT & CONSULTING	15,350
ACCURINT	6
COMPUFACTS	2,425
CONFERENCE EXPENSE	447
INVESTMENT MANAGEMENT	8,694
LEGAL	35,236
POSTAGE	9,529
PRINTING	7,253
TOTAL	\$130,256

**THIRD QUARTER 2012
QUARTERLY RECAP**

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012	TOTAL
CONTRIBUTIONS PAID	\$11,237,202	\$12,107,066	\$11,987,102		\$35,331,370
CONTRIBUTIONS OUTSTANDING	0	0	0		0
RETIREE INCOME	241,859	240,594	238,769		721,222
INT. & DIVIDENDS	148,709	135,898	148,578		433,185
MISCELLANEOUS INCOME	0	0	245		245

TOTAL INCOME	\$11,757,960	\$12,573,578	\$12,354,694	\$0	\$36,686,232
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EXPENSES					
MEDICAL	\$6,751,446	\$7,844,181	\$7,743,141		\$22,338,768
LIFE & AD & D	62,700	59,662	58,374		180,736
DISABILITY	380,921	404,813	388,999		1,174,733
DENTAL	594,215	594,928	580,699		1,769,842
OPTICAL	81,361	79,600	79,535		240,496
DRUG	1,394,890	1,478,418	1,328,240		4,201,548
RETIREES	1,035,277	1,198,322	1,428,253		3,661,852
MEDICAL ADM.	172,679	171,939	174,386		519,004
MENTAL HEALTH MANAGER	199,756	180,493	121,150		501,399
EAP	5,015	5,030	5,085		15,130
PPO	328,631	335,614	319,878		984,123
UM/DM	166,532	158,021	150,838		475,391
SUBTOTAL	\$11,173,423	\$12,511,021	\$12,378,578	\$0	\$36,063,022

OPERATING EXPENSE					
ADMINISTRATION	\$241,069	\$240,602	\$246,992		\$728,663
ADMINISTRATION HIPAA	4,872	4,885	5,039		14,796
MISCELLANEOUS	91,069	109,729	130,256		331,054
SUBTOTAL	\$337,010	\$355,216	\$382,287	\$0	\$1,074,513

TOTAL EXPENSES	\$11,510,433	\$12,866,237	\$12,760,865	\$0	\$37,137,535
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SURPLUS (DEFICIT)	\$247,527	(\$292,659)	(\$406,171)	\$0	(\$451,303)
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TOTAL PARTICIPANTS	7,337	7,342	7,328		7,336
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FUND BALANCE	\$16,181,792	\$16,086,496	\$15,823,001		
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2011
QUARTERLY RECAP

	FIRST 2011	SECOND 2011	THIRD 2011	FOURTH 2011	TOTAL
CONTRIBUTIONS RECEIVED	\$11,536,938	\$11,722,685	\$12,122,876	\$9,074,188	\$44,456,687
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
THIRD 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
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	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
THIRD QUARTER 2012**

THIRD QUARTER 2012
DELINQUENCY REPORT

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
MAGRUDERS	MAY 2012	0.00	\$ 88.55	\$ 88.55	X

TOTALS	0.00	\$ 88.55	\$ 88.55	
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CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
MAGRUDERS	JULY 2012	September 13, 2012	X	X	X
MAGRUDERS	AUGUST 2012	October 12, 2012	X	X	X
MAGRUDERS	SEPTEMBER 2012	November 5, 2012	X		

LATE PAYERS
MAGRUDERS