

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

THIRD QUARTER 2013

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2013
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	11	\$30,384	
TOTAL		11	\$30,384	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$86,071
HMO	0
LIFE & AD & D	33
DISABILITY	1,174
DENTAL	1,428
OPTICAL	152
DRUG	6,456
RETIREEES	12,586
MEDICAL ADM.	411
MENTAL HEALTH MANAGER	670
PPO ¹	343
UM/DM	326
SUB TOTAL	\$109,650

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$386
ADMINISTRATION HIPAA	9
MISCELLANEOUS	627
SUB TOTAL	\$1,022

TOTAL EXPENSES	\$110,672
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SURPLUS (DEFICIT)	(\$80,288)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	3,354
SURPLUS (DEFICIT)	(\$2,433)

¹INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

**THIRD QUARTER 2013
PLAN JSS-2**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	\$1,208.68	2	\$7,251	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	3	10,878	
SHOPPERS FOOD 400 FT	1,208.68	498	1,805,767	
SHOPPERS FOOD 400 PT	1,208.68	201	730,042	
HMO COPAYS			8,066	
TOTAL		707	\$2,572,882	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,082,080
HMO	17,927
LIFE & AD & D	6,185
DISABILITY	169,035
DENTAL	99,846
OPTICAL	9,882
DRUG	493,336
RETIREES	808,932
MEDICAL ADM.	26,490
MENTAL HEALTH MANAGER	25,433
PPO ¹	22,128
UM/DM	21,138
SUB TOTAL	\$2,782,412

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,826
ADMINISTRATION HIPAA	600
MISCELLANEOUS	40,257
SUB TOTAL	\$65,683

TOTAL EXPENSES	\$2,848,095
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SURPLUS (DEFICIT)	(\$275,213)
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AVERAGE INCOME	\$1,213
AVERAGE EXPENSE	1,343
SURPLUS (DEFICIT)	(\$130)

¹INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$647.75	1,216	\$2,363,641	
UFCW 400 TEMP FT	647.75	0	0	
COBRA		7	7,953	
TOTAL		1,223	\$2,371,594	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$2,013,213
LIFE & AD & D	17,167
DISABILITY	98,662
DENTAL	141,190
OPTICAL	16,243
RETIRES	317,307
MEDICAL ADM.	44,625
MENTAL HEALTH MANAGER	113,428
EAP	2,399
PPO ²	66,725
UM/DM	35,444
SUB TOTAL	\$2,866,403

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$42,945
ADMINISTRATION HIPAA	1,037
MISCELLANEOUS	69,640
SUB TOTAL	\$113,622

TOTAL EXPENSES	\$2,980,025
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SURPLUS (DEFICIT)	(\$608,431)
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AVERAGE INCOME	\$646
AVERAGE EXPENSE	812
SURPLUS (DEFICIT)	(\$166)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES MARCH THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$263.03	212	\$167,287	
TOTAL		212	\$167,287	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$163,159
LIFE & AD & D	866
DISABILITY	1,148
DENTAL	11,312
OPTICAL	2,012
RETIREEES	52,262
MEDICAL ADM.	5,531
MENTAL HEALTH MANAGER	1,558
EAP	300
PPO ²	11,567
UM/DM	4,400
SUB TOTAL	\$254,115

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,444
ADMINISTRATION HIPAA	180
MISCELLANEOUS	12,071
SUB TOTAL	\$19,695

TOTAL EXPENSES	\$273,810
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SURPLUS (DEFICIT)	(\$106,523)
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AVERAGE INCOME	\$263
AVERAGE EXPENSE	431
SURPLUS (DEFICIT)	(\$168)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES MARCH THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN K2 PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$2,416.49	3	\$21,747	
TOTAL		3	\$21,747	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$5,025
LIFE & AD & D	18
DISABILITY	0
DENTAL	468
OPTICAL	41
RETIREEES	3,733
MEDICAL ADM.	111
MENTAL HEALTH MANAGER	5,356
EAP	6
PPO ²	183
UM/DM	88
SUB TOTAL	\$15,029

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$105
ADMINISTRATION HIPAA	3
MISCELLANEOUS	171
SUB TOTAL	\$279

TOTAL EXPENSES	\$15,308
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SURPLUS (DEFICIT)	\$6,439
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AVERAGE INCOME	\$2,416
AVERAGE EXPENSE	1,701
SURPLUS (DEFICIT)	\$715

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES MARCH THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$327.51	682	\$669,758	
COBRA		9	5,096	
TOTAL		691	\$674,854	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$732,231
LIFE & AD & D	2,367
DISABILITY	14,517
DENTAL	42,134
OPTICAL	7,447
MEDICAL ADM.	20,422
MENTAL HEALTH MANAGER	52,384
PPO ²	37,699
UM/DM	16,341
SUB TOTAL	\$925,542

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,264
ADMINISTRATION HIPAA	586
MISCELLANEOUS	39,346
SUB TOTAL	\$64,196

TOTAL EXPENSES	\$989,738
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SURPLUS (DEFICIT)	(\$314,884)
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AVERAGE INCOME	\$326
AVERAGE EXPENSE	477
SURPLUS (DEFICIT)	(\$151)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES MARCH THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹	\$98.98	894	\$265,365	
COBRA		2	505	
TOTAL		896	\$265,870	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$98,675
LIFE & AD & D	911
DISABILITY	2,172
DENTAL	12,517
OPTICAL	3,122
MEDICAL ADM.	11,448
MENTAL HEALTH MANAGER	5,924
PPO ²	48,884
UM/DM	9,244
SUB TOTAL	\$192,897

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$31,462
ADMINISTRATION HIPAA	761
MISCELLANEOUS	51,019
SUB TOTAL	\$83,242

TOTAL EXPENSES	\$276,139
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SURPLUS (DEFICIT)	(\$10,269)
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AVERAGE INCOME	\$99
AVERAGE EXPENSE	103
SURPLUS (DEFICIT)	(\$4)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES MARCH THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,063	\$2,294,316	
COBRA		11	5,997	
TOTAL		1,074	\$2,300,313	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,259
AETNA DENTAL CLAIMS	85,366
ASO PROVIDER	1,849,482
DRUG	251,233
METLIFE	18,338
GVS OPTICAL	12,260
SUB TOTAL	\$2,229,938

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$36,961
MISCELLANEOUS	61,154
SUB TOTAL	\$98,115

TOTAL EXPENSES	\$2,328,053
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SURPLUS (DEFICIT)	(\$27,740)
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AVERAGE INCOME	\$714
AVERAGE EXPENSE	723
SURPLUS (DEFICIT)	(\$9)

THIRD QUARTER 2013
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$421	
SAFEWAY VALLEY PT	1.61	2	843	
TOTAL		3	\$1,264	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	3,432
MEDICAL ADM.	36
PPO	1
UM/DM	29
SUB TOTAL	\$3,498

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$105
ADMINISTRATION HIPAA	3
MISCELLANEOUS	171
SUB TOTAL	\$279

TOTAL EXPENSES	\$3,777
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SURPLUS (DEFICIT)	(\$2,513)
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AVERAGE INCOME	\$140
AVERAGE EXPENSE	420
SURPLUS (DEFICIT)	(\$280)

THIRD QUARTER 2013
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$810.69	1	\$2,433	
METRO/BASICS	810.69	287	697,194	
RETAIL BRAND ALLIANCE	810.69	20	48,642	
SHOPPERS 400	810.69	168	407,777	
UNION COMMUNICATION	810.69	3	7,296	
COBRA		1	475	
HMO COPAYS			8,605	
TOTAL		480	\$1,172,422	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$512,073
HMO	36,930
LIFE & AD & D	4,485
DISABILITY	66,466
DENTAL	60,116
OPTICAL	5,848
DRUG	262,640
MEDICAL ADM.	15,314
MENTAL HEALTH MANAGER	9,760
EAP	819
PPO ¹	12,721
UM/DM	12,082
SUB TOTAL	\$999,254

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,855
ADMINISTRATION HIPAA	407
MISCELLANEOUS	27,332
SUB TOTAL	\$44,594

TOTAL EXPENSES	\$1,043,848
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SURPLUS (DEFICIT)	\$128,574
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AVERAGE INCOME	\$814
AVERAGE EXPENSE	725
SURPLUS (DEFICIT)	\$89

¹INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$431.22	0	\$0	
METRO/BASICS	431.22	252	326,433	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	626	810,262	
COBRA		1	1,979	
TOTAL		879	\$1,138,674	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$452,492
HMO	26,434
LIFE & AD & D	3,293
DISABILITY	23,742
DENTAL	51,546
OPTICAL	8,544
DRUG	195,107
MEDICAL ADM.	22,063
MENTAL HEALTH MANAGER	21,983
EAP	1,183
PPO ²	18,468
UM/DM	17,380
SUB TOTAL	\$842,235

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$30,865
ADMINISTRATION HIPAA	746
MISCELLANEOUS	50,051
SUB TOTAL	\$81,662

TOTAL EXPENSES	\$923,897
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SURPLUS (DEFICIT)	\$214,777
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AVERAGE INCOME	\$432
AVERAGE EXPENSE	350
SURPLUS (DEFICIT)	\$82

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$983.97	0	\$0	
METRO/BASICS	983.97	87	257,800	
SHOPPERS 400 ¹	983.97	158	465,417	
HMO COPAYS			1,470	
TOTAL		245	\$724,687	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$359,585
HMO ²	(5,606)
LIFE & AD & D	1,272
DISABILITY	17,533
DENTAL	41,061
OPTICAL	3,265
DRUG	213,561
MEDICAL ADM.	8,887
MENTAL HEALTH MANAGER	15,368
EAP	476
PPO ³	7,421
UM/DM	7,078
SUB TOTAL	\$669,901

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,603
ADMINISTRATION HIPAA	208
MISCELLANEOUS	13,951
SUB TOTAL	\$22,762

TOTAL EXPENSES	\$692,663
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SURPLUS (DEFICIT)	\$32,024
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AVERAGE INCOME	\$986
AVERAGE EXPENSE	942
SURPLUS (DEFICIT)	\$44

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES ADJUSTMENTS FOR PRIOR MONTHS

³INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$452.32	12	\$16,736	
SHOPPERS 400	452.32	14	19,450	
COBRA		2	2,483	
HMO COPAYS			325	
TOTAL		28	\$38,994	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$19,850
HMO	13,374
LIFE & AD & D	550
DISABILITY	0
DENTAL	3,813
OPTICAL	719
DRUG	6,737
MEDICAL ADM.	1,492
MENTAL HEALTH MANAGER	420
PPO ¹	1,272
UM/DM	1,226
SUB TOTAL	\$49,453

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$983
ADMINISTRATION HIPAA	24
MISCELLANEOUS	1,594
SUB TOTAL	\$2,601

TOTAL EXPENSES	\$52,054
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SURPLUS (DEFICIT)	(\$13,060)
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AVERAGE INCOME	\$464
AVERAGE EXPENSE	620
SURPLUS (DEFICIT)	(\$156)

¹INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$144.22	282	\$122,010	
SHOPPERS 400	144.22	338	146,238	
COBRA		4	1,091	
TOTAL		624	\$269,339	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$258,086
HMO	1,307
LIFE & AD & D	2,546
DISABILITY	9,467
DENTAL	23,931
OPTICAL	6,086
DRUG	53,782
MEDICAL ADM.	16,855
MENTAL HEALTH MANAGER	14,003
PPO ²	14,434
UM/DM	13,692
SUB TOTAL	\$414,189

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$21,911
ADMINISTRATION HIPAA	529
MISCELLANEOUS	35,531
SUB TOTAL	\$57,971

TOTAL EXPENSES	\$472,160
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SURPLUS (DEFICIT)	(\$202,821)
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AVERAGE INCOME	\$144
AVERAGE EXPENSE	252
SURPLUS (DEFICIT)	(\$108)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

²INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$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

THIRD QUARTER 2013
PLAN Z PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES ¹	\$559.09	5	\$0	\$8,385
TOTAL		5	\$0	\$8,385

BENEFIT EXPENSES	COST
MEDICAL	\$2,095
HMO	0
LIFE & AD & D	6
DISABILITY	3,751
DENTAL	399
OPTICAL	71
DRUG	1,596
MEDICAL ADM.	186
MENTAL HEALTH MANAGER	39
EAP	12
PPO ²	156
UM/DM	148
SUB TOTAL	\$8,459

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$176
ADMINISTRATION HIPAA	3
MISCELLANEOUS	285
SUB TOTAL	\$464

TOTAL EXPENSES	\$8,923
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SURPLUS (DEFICIT)	(\$538)
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	595
SURPLUS (DEFICIT)	(\$36)

¹ESTIMATED CONTRIBUTIONS FOR JULY THROUGH SEPTEMBER 2013

²INCLUDES NOVEMBER 2011 THROUGH JUNE 2013 RATE ADJUSTMENTS

THIRD QUARTER 2013
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

THIRD QUARTER 2013
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.	190	84	69	17	22	3	385
TOTAL INCOME	\$83,858	\$44,376	\$43,096	\$13,178	\$20,837	\$2,744	\$208,089

BENEFIT EXP							COMBINED
MEDICAL	\$149,231	\$66,238	\$53,932	\$13,090	\$17,542	\$2,356	\$302,389
DENTAL	14,543	6,463	5,176	1,314	1,668	228	29,392
OPTICAL	2,606	1,156	942	229	307	40	5,280
MEDICAL ADM.	7,159	3,182	2,548	647	822	111	14,469
MENTAL HEALTH MANAGER	1,831	813	650	165	210	29	3,698
PPO	0	6,581	0	1,301	0	234	8,116
UM/DM	0	2,541	0	502	0	90	3,133
SUBTOTAL	\$175,370	\$86,974	\$63,248	\$17,248	\$20,549	\$3,088	\$366,477

OPERATING EXP							
ADMINISTRATION	\$3,209	\$1,424	\$1,160	\$282	\$377	\$51	\$6,503
ADMINISTRATION HIPAA	160	71	58	13	18	3	323
SUBTOTAL	\$3,369	\$1,495	\$1,218	\$295	\$395	\$54	\$6,826

TOTAL EXPENSES	\$178,739	\$88,469	\$64,466	\$17,543	\$20,944	\$3,142	\$373,303
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SURPLUS (DEFICIT)	(\$94,881)	(\$44,093)	(\$21,370)	(\$4,365)	(\$107)	(\$398)	(\$165,214)
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AVERAGE INCOME	\$147	\$176	\$208	\$258	\$316	\$305	\$180
AVERAGE EXPENSE	314	351	311	344	317	349	323
SURPLUS (DEFICIT)	(\$167)	(\$175)	(\$103)	(\$86)	(\$1)	(\$44)	(\$143)

THIRD QUARTER 2013 RETIREES

INCOME RATE	CO-PAY \$377.19	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY PLAN T	CO-PAY NONE	COMBINED
NO OF EMP.	0	5	19	2	15	419	460
TOTAL INCOME	\$0	\$5,858	\$11,505	\$1,038	\$16,985	\$0	\$35,386

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$1,400	\$7,572	\$0	\$1,016	\$427,491	\$437,479
DENTAL	0	480	1,740	180	1,194	39,730	43,324
OPTICAL	0	84	267	27	209	5,801	6,388
DRUG	0	9,003	18,919	5,469	12,635	266,976	313,002
MEDICAL ADM.	0	225	721	0	297	9,521	10,764
MENTAL HEALTH MANAGER	0	43	144	0	60	1,920	2,167
EAP	0	0	0	0	21	0	21
PPO	0	0	0	0	31	3,064	3,095
UM/DM	0	0	0	0	29	495	524
SUBTOTAL	\$0	\$11,235	\$29,363	\$5,676	\$15,492	\$754,998	\$816,764

OPERATING EXP							
ADMINISTRATION	\$0	\$102	\$327	\$33	\$252	\$7,083	\$7,797
ADMINISTRATION HIPAA	0	6	16	3	12	352	389
SUBTOTAL	\$0	\$108	\$343	\$36	\$264	\$7,435	\$8,186

TOTAL EXPENSES	\$0	\$11,343	\$29,706	\$5,712	\$15,756	\$762,433	\$824,950
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SURPLUS (DEFICIT)	\$0	(\$5,485)	(\$18,201)	(\$4,674)	\$1,229	(\$762,433)	(\$789,564)
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AVERAGE INCOME	\$0	\$391	\$202	\$173	\$377	\$0	\$26
AVERAGE EXPENSE	0	756	521	952	350	607	598
SURPLUS (DEFICIT)	\$0	(\$365)	(\$319)	(\$779)	\$27	(\$607)	(\$572)

THIRD QUARTER 2013

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
15,602	\$12,535	\$1,533,683	\$1,546,218

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$40,000
ACCURINT	32
ACT & CONSULTING	192,405
COMPUFACTS	1,410
HEALTHCARE REFORM FEES	1,963
INVESTMENT MANAGEMENT	8,280
LEGAL	128,558
MED/SURG/UCR UPDATE	2,416
MEETING EXPENSE	2,922
PCORI FEES	12,174
POSTAGE	7,009
PRINTING	5,501
TELEPHONE	530
TOTAL	\$403,200

**THIRD QUARTER 2013
QUARTERLY RECAP**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS REC'D	\$12,114,017	\$12,268,031	\$11,750,311		\$36,132,359
CONTRIBUTIONS OUTSTANDING	0	0	8,385		8,385
RETIREE INCOME	238,928	237,391	243,475		719,794
INT. & DIVIDENDS	124,316	104,141	109,640		338,097
MISCELLANEOUS INCOME	439	1	0		440

TOTAL INCOME	\$12,477,700	\$12,609,564	\$12,111,811	\$0	\$37,199,075
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EXPENSES					
MEDICAL	\$8,028,227	\$8,024,020	\$7,603,614		\$23,655,861
LIFE & AD & D	59,556	57,030	58,037		174,623
DISABILITY	394,739	421,352	407,666		1,223,757
DENTAL	588,605	603,123	588,387		1,780,115
OPTICAL	77,597	77,090	75,692		230,379
DRUG	1,350,010	1,550,774	1,484,448		4,385,232
RETIREES	842,410	922,008	1,198,252		2,962,670
MEDICAL ADM.	171,946	171,681	173,871		517,498
MENTAL HEALTH MANAGER ¹	82,172	49,456	266,326		397,954
EAP	5,089	5,149	5,194		15,432
PPO	313,863	373,504	362,871		1,050,238
UM/DM	153,644	141,366	138,616		433,626
SUBTOTAL	\$12,067,858	\$12,396,553	\$12,362,974	\$0	\$36,827,385

OPERATING EXPENSE					
ADMINISTRATION	\$246,068	\$246,562	\$247,891		\$740,521
ADMINISTRATION HIPAA	5,028	5,037	5,096		15,161
MISCELLANEOUS	103,617	110,580	403,200		617,397
SUBTOTAL	\$354,713	\$362,179	\$656,187	\$0	\$1,373,079

TOTAL EXPENSES	\$12,422,571	\$12,758,732	\$13,019,161	\$0	\$38,200,464
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SURPLUS (DEFICIT)	\$55,129	(\$149,168)	(\$907,350)	\$0	(\$1,001,389)
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TOTAL PARTICIPANTS	7,184	7,117	7,081		7,127
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FUND BALANCE	\$15,694,612	\$15,436,866	\$14,413,705		
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¹INCLUDES FIRST AND SECOND QUARTER 2013 CLAIMS HELD PENDING MENTAL HEALTH PARITY IMPLEMENTATION

2012
QUARTERLY RECAP

	FIRST 2012	SECOND 2012	THIRD 2012	FOURTH 2012
CONTRIBUTIONS REC'D	\$11,367,392	\$12,197,086	\$11,967,102	\$12,439,438
CONTRIBUTIONS OUTSTANDING	0	0	0	0
RETIREE INCOME	241,859	240,594	238,769	238,769
INT. & DIVIDENDS	148,709	135,898	148,578	136,695
MISCELLANEOUS INCOME	0	0	245	0

TOTAL INCOME	\$11,757,960	\$12,573,578	\$12,354,694	\$12,814,902
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EXPENSES				
MEDICAL	\$6,751,446	\$7,844,181	\$7,743,141	\$7,910,770
LIFE & AD & D	62,700	59,662	58,374	60,631
DISABILITY	380,921	404,813	388,999	441,156
DENTAL	594,215	594,928	580,699	590,718
OPTICAL	81,361	79,600	79,535	77,711
DRUG	1,394,890	1,478,418	1,328,240	1,478,433
RETIREES	1,035,277	1,198,322	1,428,253	1,198,513
MEDICAL ADM.	172,679	171,939	174,386	172,811
MENTAL HEALTH MANAGER	199,756	180,493	121,150	168,102
EAP	5,015	5,030	5,085	5,063
PPO	328,631	335,614	319,878	312,549
UM/DM	166,532	158,021	150,838	147,764
SUBTOTAL	\$11,173,423	\$12,511,021	\$12,378,578	\$12,564,221

OPERATING EXPENSE				
ADMINISTRATION	\$241,069	\$240,602	\$246,992	\$247,541
ADMINISTRATION HIPAA	4,872	4,885	5,039	5,070
MISCELLANEOUS	91,069	109,729	130,256	164,792
SUBTOTAL	\$337,010	\$355,216	\$382,287	\$417,403

TOTAL EXPENSES	\$11,510,433	\$12,866,237	\$12,760,865	\$12,981,624
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SURPLUS (DEFICIT)	\$247,527	(\$292,659)	(\$406,171)	(\$166,722)
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TOTAL PARTICIPANTS	7,337	7,342	7,328	7,290
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FUND BALANCE	\$16,181,792	\$16,086,496	\$15,823,001	\$15,076,231
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CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD QUARTER 2013

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-12 ¹	ACE SUSHI	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
09-30-12 ¹	PERKINS MGMT	Z	\$1,569.95
		Z	\$559.09
		Z	\$1,136.63
06-30-13 ¹	DELMARVA UFCW	JSS-2	\$1,208.68
02-19-13 ¹	KELCO F.C.U.	JS	\$920.73
03-31-13 ¹	KROGER	K2	\$647.75
		K2	\$263.03
		K2	\$2,416.49
		K20	\$327.51
		K20	\$98.98
07-12-14	METRO/BASICS	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
03-31-13 ¹	RETAIL BRAND ALLIANCE	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
10-31-13	SAFEWAY VALLEY	JSS-2	\$1,208.68
		S	\$1.61
07-12-14	SHOPPERS FOOD	JSS-2	\$1,208.68
07-12-14	SHOPPERS FOOD 27	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
07-12-14	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	JSS2	\$1,208.68
		K2	\$647.75
		K20	\$327.51
		Y	\$810.69

¹ON EXTENSION PER LOCAL 27 AND LOCAL 400

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2013**

THIRD QUARTER 2013
DELINQUENCY REPORT

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
PERKINS MANAGEMENT SERVICES	OCTOBER 2012	0.00	\$ 0.44	\$ 0.44	X
PERKINS MANAGEMENT SERVICES	MARCH 2013	0.00	\$ 16.04	\$ 16.04	X
PERKINS MANAGEMENT SERVICES	APRIL 2013	0.00	\$ 3.62	\$ 3.62	X
TOTALS		0.00	\$ 20.10	\$ 20.10	

CURRENT QUARTER

EMPLOYER	DELING. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	JULY 2013		X	X	X
PERKINS MANAGEMENT SERVICES	AUGUST 2013		X	X	X
PERKINS MANAGEMENT SERVICES	SEPTEMBER 2013		X		

LATE PAYERS

PERKINS MANAGEMENT SERVICES
