

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FIRST QUARTER 2018

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2018
PLAN JS

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

BENEFIT EXPENSES	COST
MEDICAL	\$10,226
HMO	0
LIFE & AD & D	41
DISABILITY	0
DENTAL	1,434
OPTICAL	144
DRUG	25,219
RETIREEES	12,839
MEDICAL ADM.	448
MENTAL HEALTH MANAGER	9,894
PPO	229
UM/DM	442
SUB TOTAL	\$60,916

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$399
ADMINISTRATION HIPAA	10
MISCELLANEOUS	538
SUB TOTAL	\$947

TOTAL EXPENSES	\$61,863
-----------------------	-----------------

SURPLUS (DEFICIT)	(\$31,479)
--------------------------	-------------------

AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,875
SURPLUS (DEFICIT)	(\$954)

FIRST QUARTER 2018
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	2	\$8,931	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,852.56	422	2,287,297	
SHOPPERS FOOD 400 PT ¹	1,852.56	161	874,272	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			4,621	
COBRA		0	0	
TOTAL		585	\$3,175,121	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,081,649
HMO	10,059
LIFE & AD & D	7,347
DISABILITY	92,223
DENTAL	76,083
OPTICAL	7,938
DRUG	558,812
RETIREEES	682,801
MEDICAL ADM.	23,965
MENTAL HEALTH MANAGER	18,300
PPO	12,239
UM/DM	23,533
SUB TOTAL	\$2,594,949

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$21,198
ADMINISTRATION HIPAA	519
MISCELLANEOUS	28,588
SUB TOTAL	\$50,305

TOTAL EXPENSES	\$2,645,254
-----------------------	--------------------

SURPLUS (DEFICIT)	\$529,867
--------------------------	------------------

AVERAGE INCOME	\$1,809
AVERAGE EXPENSE	1,507
SURPLUS (DEFICIT)	\$302

¹New rate effective February 2018

FIRST QUARTER 2018
PLAN RICHMOND TIDEWATER¹

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		0	\$0	
COBRA		0	0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$0
AETNA DENTAL CLAIMS	0
ASO PROVIDER	0
METLIFE	0
GVS OPTICAL	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
MISCELLANEOUS	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$0
-----------------------	------------

SURPLUS (DEFICIT)	\$0
--------------------------	------------

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

¹ Plan termination 12/31/17. Plan will exist until final settlement with Kroger to accommodate any adjustments.

FIRST QUARTER 2018
PLAN RNK 1¹

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER		253	\$688,330	
COBRA		1	2,050	
TOTAL		254	\$690,380	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$335,882
LIFE & AD & D	4,524
DISABILITY	21,408
DENTAL	27,778
OPTICAL	3,249
DRUG	0
MEDICAL ADM.	10,313
MENTAL HEALTH MANAGER	3,476
EAP	517
PPO	54
UM/DM	8,450
SUB TOTAL	\$415,651

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,022
ADMINISTRATION HIPAA	245
MISCELLANEOUS	12,413
SUB TOTAL	\$22,680

TOTAL EXPENSES	\$438,331
-----------------------	------------------

SURPLUS (DEFICIT)	\$252,049
--------------------------	------------------

AVERAGE INCOME	\$906
AVERAGE EXPENSE	575
SURPLUS (DEFICIT)	\$331

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

¹PLAN TERMINATED MARCH 2018

FIRST QUARTER 2018
PLAN RNK 2¹

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER		149	\$337,141	
COBRA		0	353	
TOTAL		149	\$337,494	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$174,038
LIFE & AD & D	784
DISABILITY	2,047
DENTAL	9,901
OPTICAL	1,909
DRUG	0
MEDICAL ADM.	6,066
MENTAL HEALTH MANAGER	1,781
PPO	32
UM/DM	4,972
SUB TOTAL	\$201,530

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,714
ADMINISTRATION HIPAA	140
MISCELLANEOUS	7,281
SUB TOTAL	\$13,135

TOTAL EXPENSES	\$214,665
-----------------------	------------------

SURPLUS (DEFICIT)	\$122,829
--------------------------	------------------

AVERAGE INCOME	\$755
AVERAGE EXPENSE	480
SURPLUS (DEFICIT)	\$275

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

¹PLAN TERMINATED MARCH 2018

FIRST QUARTER 2018
PLAN RNK 3¹

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER		192	\$379,284	
COBRA		0	262	
TOTAL		192	\$379,546	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$180,724
LIFE & AD & D	854
DISABILITY	3,184
DENTAL	10,272
OPTICAL	2,147
DRUG	0
MEDICAL ADM.	7,830
MENTAL HEALTH MANAGER	10,809
PPO	41
UM/DM	6,377
SUB TOTAL	\$222,238

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,323
ADMINISTRATION HIPAA	179
MISCELLANEOUS	9,383
SUB TOTAL	\$16,885

TOTAL EXPENSES	\$239,123
-----------------------	------------------

SURPLUS (DEFICIT)	\$140,423
--------------------------	------------------

AVERAGE INCOME	\$659
AVERAGE EXPENSE	415
SURPLUS (DEFICIT)	\$244

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

¹PLAN TERMINATED MARCH 2018

FIRST QUARTER 2018
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS ¹	1,032.82	252	760,348	
SHOPPERS 400 ¹	1,032.82	177	533,854	
COBRA		0	0	
HMO COPAYS			1,632	
TOTAL		429	\$1,295,834	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$731,640
HMO	1,161
LIFE & AD & D	6,214
DISABILITY	99,547
DENTAL	53,082
OPTICAL	3,909
DRUG	279,453
MEDICAL ADM.	17,112
MENTAL HEALTH MANAGER	4,680
EAP	854
PPO	8,737
UM/DM	16,813
SUB TOTAL	\$1,223,202

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,545
ADMINISTRATION HIPAA	380
MISCELLANEOUS	20,965
SUB TOTAL	\$36,890

TOTAL EXPENSES	\$1,260,092
-----------------------	--------------------

SURPLUS (DEFICIT)	\$35,742
--------------------------	-----------------

AVERAGE INCOME	\$1,007
AVERAGE EXPENSE	979
SURPLUS (DEFICIT)	\$28

¹New rate effective February 2018

**FIRST QUARTER 2018
PLAN Y PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS ¹	520.94	246	373,438	
SHOPPERS 400 ¹	520.94	492	749,444	
COBRA		1	1,341	
TOTAL		739	\$1,124,223	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$559,699
HMO	22,479
LIFE & AD & D	4,740
DISABILITY	47,660
DENTAL	50,939
OPTICAL	5,937
DRUG	311,344
MEDICAL ADM.	25,050
MENTAL HEALTH MANAGER	8,288
EAP	1,255
PPO	12,778
UM/DM	24,697
SUB TOTAL	\$1,074,866

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$26,779
ADMINISTRATION HIPAA	655
MISCELLANEOUS	36,114
SUB TOTAL	\$63,548

TOTAL EXPENSES	\$1,138,414
-----------------------	--------------------

SURPLUS (DEFICIT)	(\$14,191)
--------------------------	-------------------

AVERAGE INCOME	\$507
AVERAGE EXPENSE	513
SURPLUS (DEFICIT)	(\$6)

¹New rate effective February 2018

FIRST QUARTER 2018
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS ¹	1,476.99	70	300,923	
SHOPPERS 400 ¹	1,476.99	147	636,530	
HMO COPAYS			998	
TOTAL		217	\$938,451	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$514,819
HMO	4,209
LIFE & AD & D	1,624
DISABILITY	18,121
DENTAL	36,080
OPTICAL	2,043
DRUG	187,842
MEDICAL ADM.	8,888
MENTAL HEALTH MANAGER	5,746
EAP	447
PPO	4,581
UM/DM	8,781
SUB TOTAL	\$793,181

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,863
ADMINISTRATION HIPAA	192
MISCELLANEOUS	10,605
SUB TOTAL	\$18,660

TOTAL EXPENSES	\$811,841
-----------------------	------------------

SURPLUS (DEFICIT)	\$126,610
--------------------------	------------------

AVERAGE INCOME	\$1,442
AVERAGE EXPENSE	1,247
SURPLUS (DEFICIT)	\$195

¹New rate effective February 2018

FIRST QUARTER 2018
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$590.09	15	\$26,488	
SHOPPERS 400 ¹	590.09	14	23,625	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		29	\$50,113	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,388
HMO	0
LIFE & AD & D	330
DISABILITY	0
DENTAL	1,366
OPTICAL	214
DRUG	791
MEDICAL ADM.	963
MENTAL HEALTH MANAGER	176
PPO	464
UM/DM	937
SUB TOTAL	\$6,629

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,051
ADMINISTRATION HIPAA	27
MISCELLANEOUS	1,417
SUB TOTAL	\$2,495

TOTAL EXPENSES	\$9,124
-----------------------	----------------

SURPLUS (DEFICIT)	\$40,989
--------------------------	-----------------

AVERAGE INCOME	\$576
AVERAGE EXPENSE	105
SURPLUS (DEFICIT)	\$471

¹New rate effective February 2018

FIRST QUARTER 2018
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$280.94	95	\$78,330	
SHOPPERS 400 ¹	280.94	162	132,842	
SHOPPERS 400 ^{1,2}	408.75	3	3,616	
COBRA		1	450	
HMO COPAYS			577	
TOTAL		261	\$215,815	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$126,647
HMO	534
LIFE & AD & D	1,488
DISABILITY	4,187
DENTAL	10,577
OPTICAL	1,826
DRUG	23,671
MEDICAL ADM.	8,020
MENTAL HEALTH MANAGER	1,485
PPO	4,157
UM/DM	7,925
SUB TOTAL	\$190,517

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,458
ADMINISTRATION HIPAA	231
MISCELLANEOUS	12,755
SUB TOTAL	\$22,444

TOTAL EXPENSES	\$212,961
-----------------------	------------------

SURPLUS (DEFICIT)	\$2,854
--------------------------	----------------

AVERAGE INCOME	\$276
AVERAGE EXPENSE	272
SURPLUS (DEFICIT)	\$4

¹New rate effective February 2018

²Employee additional contribution is \$127.81 for 1 or 2 dependents, or \$383.43 for 3 or more dependents.

FIRST QUARTER 2018
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$545.82	5	\$7,985	
SHOPPERS 400 ¹	545.82	10	15,970	
TOTAL		15	\$23,955	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$233
LIFE & AD & D	64
DISABILITY	0
DENTAL	229
OPTICAL	40
DRUG ²	(57)
MEDICAL ADM.	204
MENTAL HEALTH MANAGER	38
PPO	90
UM/DM	201
SUB TOTAL	\$1,042

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$544
ADMINISTRATION HIPAA	13
MISCELLANEOUS	733
SUB TOTAL	\$1,290

TOTAL EXPENSES	\$2,332
-----------------------	----------------

SURPLUS (DEFICIT)	\$21,623
--------------------------	-----------------

AVERAGE INCOME	\$532
AVERAGE EXPENSE	52
SURPLUS (DEFICIT)	\$480

¹New rate effective February 2018

²Credits received in January exceeded remaining 1st quarter expenses

FIRST QUARTER 2018
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$263.52	63	\$48,273	
SHOPPERS 400 ¹	263.52	91	69,862	
SHOPPERS 400 ^{1,2}	389.06	1	1,148	
TOTAL		155	\$119,283	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,767
LIFE & AD & D	192
DISABILITY	667
DENTAL	1,485
OPTICAL	251
DRUG	2,656
MEDICAL ADM.	1,370
MENTAL HEALTH MANAGER	1,431
PPO	595
UM/DM	1,285
SUB TOTAL	\$11,699

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,617
ADMINISTRATION HIPAA	137
MISCELLANEOUS	7,575
SUB TOTAL	\$13,329

TOTAL EXPENSES	\$25,028
-----------------------	-----------------

SURPLUS (DEFICIT)	\$94,255
--------------------------	-----------------

AVERAGE INCOME	\$257
AVERAGE EXPENSE	54
SURPLUS (DEFICIT)	\$203

¹New rate effective February 2018

²Employee additional contribution is \$125.54 for 1 or 2 dependents, or \$376.62 for 3 or more dependents.

FIRST QUARTER 2018
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$36.46	85	\$9,123	
SHOPPERS 400 ¹	36.46	353	38,107	
TOTAL		438	\$47,230	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$86
DENTAL	670
OPTICAL	118
SUB TOTAL	\$874

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,872
ADMINISTRATION HIPAA	389
MISCELLANEOUS	21,405
SUB TOTAL	\$37,666

TOTAL EXPENSES	\$38,540
-----------------------	-----------------

SURPLUS (DEFICIT)	\$8,690
--------------------------	----------------

AVERAGE INCOME	\$36
AVERAGE EXPENSE	29
SURPLUS (DEFICIT)	\$7

¹New rate effective February 2018

**FIRST QUARTER 2018
RETIREES**

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	PLAN T	RETIREEES	
NO OF EMP.	3	10	1	10	52	76
TOTAL INCOME	\$3,295	\$6,412	\$519	\$10,841	\$0	\$21,067

BENEFIT EXPENSES						COMBINED
MEDICAL	\$66	\$1,506	\$0	\$951	\$25,039	\$27,562
DENTAL	202	1,095	86	764	4,447	6,594
OPTICAL	32	171	14	93	704	1,014
DRUG	10,350	7,729	5,262	15,407	135,295	174,043
MEDICAL ADM.	122	502	0	244	1,533	2,401
MENTAL HEALTH MANAGER	19	95	0	45	354	513
EAP	0	0	0	16	0	16
PPO	0	0	0	0	0	0
UM/DM	0	0	0	40	0	40
TOTAL EXPENSES	\$10,791	\$11,098	\$5,362	\$17,560	\$167,372	\$212,183

SURPLUS (DEFICIT)	(\$7,496)	(\$4,686)	(\$4,843)	(\$6,719)	(\$167,372)	(\$191,116)
--------------------------	-----------	-----------	-----------	-----------	-------------	-------------

AVERAGE INCOME	\$366	\$214	\$173	\$361	\$0	\$92
AVERAGE EXPENSE	1,199	370	1,787	585	1,073	931
SURPLUS (DEFICIT)	(\$833)	(\$156)	(\$1,614)	(\$224)	(\$1,073)	(\$839)

FIRST QUARTER 2018 SHOPPERS RETIREES

INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	216	78	2	296
TOTAL INCOME	\$12,920	\$9,400	\$360	\$22,680

BENEFIT EXPENSES				COMBINED
MEDICAL	\$130,886	\$8,342	\$65,196	\$204,424
DENTAL	28,181	0	0	28,181
OPTICAL	4,181	0	0	4,181
DRUG	73,297	39,535	405	113,237
MEDICAL ADM.	4,112	203	1,140	5,455
MENTAL HEALTH MANAGER	717	39	206	962
EAP	0	0	0	0
PPO	21	0	21	42
UM/DM	40	159	162	361
TOTAL EXPENSES	\$241,435	\$48,278	\$67,130	\$356,843

SURPLUS (DEFICIT)	(\$228,515)	(\$38,878)	(\$66,770)	(\$334,163)
-------------------	-------------	------------	------------	-------------

AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	373	206	11,188	402
SURPLUS (DEFICIT)	(\$353)	(\$166)	(\$11,128)	(\$376)

FIRST QUARTER 2018 SUPERVALU RETIREES
--

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	69	32	0	101
TOTAL INCOME	\$4,140	\$3,840	\$0	\$7,980

BENEFIT EXPENSES				COMBINED
MEDICAL	\$60,798	\$35,696	\$8	\$96,502
DENTAL	8,960	0	0	8,960
OPTICAL	1,339	0	0	1,339
DRUG	11,299	7,473	0	18,772
MEDICAL ADM.	584	244	0	828
MENTAL HEALTH MANAGER	108	45	0	153
PPO	21	0	0	21
UM/DM	0	0	40	40
TOTAL EXPENSES	\$83,109	\$43,458	\$48	\$126,615

SURPLUS (DEFICIT)	(\$78,969)	(\$39,618)	(\$48)	(\$118,635)
-------------------	------------	------------	--------	-------------

AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	401	453	0	418
SURPLUS (DEFICIT)	(\$381)	(\$413)	\$0	(\$392)

FIRST QUARTER 2018**PRESCRIPTION REPORT**

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
26,978	\$35	\$1,695,748	\$1,695,783

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$15,000
ACTUARY & CONSULTING	20,011
ACCURINT	1
EDUCATION FEES	474
INSURANCE & BONDING	27,155
INVESTMENT MANAGEMENT	1,279
LEGAL	93,186
MEETING EXPENSE	637
POSTAGE	5,885
PRINTING	5,845
TELEPHONE	299
TOTAL	\$169,772

**2018
QUARTERLY RECAP**

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS RECEIVED	\$8,427,829	\$0	\$0	\$0	\$8,427,829
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	51,727	0	0	0	51,727
INTEREST & DIVIDENDS	29,862	0	0	0	29,862
MISCELLANEOUS INCOME ¹	46	0	0	0	46

TOTAL INCOME	\$8,509,464	\$0	\$0	\$0	\$8,509,464
---------------------	--------------------	------------	------------	------------	--------------------

EXPENSES					
MEDICAL	\$3,757,154	\$0	\$0	\$0	\$3,757,154
LIFE & AD & D	28,288	0	0	0	28,288
DISABILITY	289,044	0	0	0	289,044
DENTAL	279,896	0	0	0	279,896
OPTICAL	29,725	0	0	0	29,725
DRUG	1,389,731	0	0	0	1,389,731
RETIREES	695,640	0	0	0	695,640
MEDICAL ADM.	110,229	0	0	0	110,229
MENTAL HEALTH MANAGER	66,104	0	0	0	66,104
EAP	3,073	0	0	0	3,073
PPO	43,997	0	0	0	43,997
UM/DM	104,413	0	0	0	104,413
SUBTOTAL	\$6,797,294	\$0	\$0	\$0	\$6,797,294

OPERATING EXPENSE					
ADMINISTRATION	\$127,385	\$0	\$0	\$0	\$127,385
ADMINISTRATION HIPAA	3,117	0	0	0	3,117
MISCELLANEOUS	169,772	0	0	0	169,772
SUBTOTAL	\$300,274	\$0	\$0	\$0	\$300,274

TOTAL EXPENSES	\$7,097,568	\$0	\$0	\$0	\$7,097,568
-----------------------	--------------------	------------	------------	------------	--------------------

SURPLUS (DEFICIT)	\$1,411,896	\$0	\$0	\$0	\$1,411,896
--------------------------	--------------------	------------	------------	------------	--------------------

TOTAL PARTICIPANTS	3,474	0	0	0	3,474
---------------------------	--------------	----------	----------	----------	--------------

FUND BALANCE	\$7,976,097	\$0	\$0	\$0	
---------------------	--------------------	------------	------------	------------	--

¹First Quarter Misc. Income is SBH Class Action - Citigroup

**2017
QUARTERLY RECAP**

	FIRST 2017	SECOND 2017	THIRD 2017	FOURTH 2017	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$12,419,716	\$11,840,462	\$11,638,635	\$12,502,848	\$48,401,661
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	194,354	163,588	58,361	50,090	466,393
INTEREST & DIVIDENDS	18,678	21,195	23,597	23,161	86,631
MISCELLANEOUS INCOME ²	0	22,500	38,300	0	60,800

TOTAL INCOME	\$12,632,748	\$12,047,745	\$11,758,893	\$12,576,099	\$49,015,485
---------------------	---------------------	---------------------	---------------------	---------------------	---------------------

EXPENSES					
MEDICAL	\$7,708,546	\$8,645,985	\$7,210,545	\$7,876,473	\$31,441,549
LIFE & AD & D	61,753	61,815	61,711	61,486	246,765
DISABILITY	370,490	318,350	359,219	329,886	1,377,945
DENTAL	481,683	486,716	467,169	457,055	1,892,623
OPTICAL	57,337	56,726	56,068	55,332	225,463
DRUG	1,165,689	1,195,119	1,341,295	1,122,862	4,824,965
RETIREES	922,507	785,441	688,959	484,308	2,881,215
MEDICAL ADM.	161,020	159,964	161,374	159,176	641,534
MENTAL HEALTH MANAGER	79,944	63,027	145,923	103,244	392,138
EAP	4,342	4,281	4,217	4,148	16,988
PPO	297,642	292,200	285,132	283,412	1,158,386
UM/DM	113,337	106,851	132,751	132,238	485,177
SUBTOTAL	\$11,424,290	\$12,176,475	\$10,914,363	\$11,069,620	\$45,584,748

OPERATING EXPENSE					
ADMINISTRATION	\$209,256	\$208,174	\$210,781	\$209,306	\$837,517
ADMINISTRATION HIPAA	4,225	4,212	4,267	4,245	16,949
MISCELLANEOUS	332,818	145,509	344,508	504,352	1,327,187
SUBTOTAL	\$546,299	\$357,895	\$559,556	\$717,903	\$2,181,653

TOTAL EXPENSES	\$11,970,589	\$12,534,370	\$11,473,919	\$11,787,523	\$47,766,401
-----------------------	---------------------	---------------------	---------------------	---------------------	---------------------

SURPLUS (DEFICIT)	\$662,159	(\$486,625)	\$284,974	\$788,576	\$1,249,084
--------------------------	------------------	--------------------	------------------	------------------	--------------------

TOTAL PARTICIPANTS	5,621	5,582	5,529	5,469	5,550
---------------------------	--------------	--------------	--------------	--------------	--------------

FUND BALANCE	\$6,014,256	\$5,479,614	\$6,473,785	\$6,633,559	
---------------------	--------------------	--------------------	--------------------	--------------------	--

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

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

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

**CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2018**

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-20	ACE SUSHI	Y	\$839.88
		Y	\$347.41
		Y	\$966.52
02-18-23	KELCO F.C.U.	JS	\$920.73
07-11-20	METRO/ BASICS/ SHOPPERS 27	Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.07
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
10-29-17 ¹	SAFEWAY VALLEY	JSS-2	\$1,488.72
		S	\$1.61
07-11-20	SHOPPERS FOOD 400	JSS-2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.07
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
	UFCW LOCAL 400 TEMP	JSS2	\$1,488.72
		Y	\$839.88

¹CONTRACT ON EXTENSION

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FIRST QUARTER 2018**

FIRST QUARTER 2018
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE