

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

ADMINISTRATIVE MANAGER'S REPORT

**SECOND 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	\$6,420
HMO	0
LIFE & AD & D	41
DISABILITY	0
DENTAL	1,434
OPTICAL	149
DRUG	25,810
RETIREEES	11,381
MEDICAL ADM.	448
MENTAL HEALTH MANAGER	169
PPO	251
UM/DM	395
SUB TOTAL	\$46,498

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$442
ADMINISTRATION HIPAA	11
MISCELLANEOUS	261
SUB TOTAL	\$714

TOTAL EXPENSES	\$47,212
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SURPLUS (DEFICIT)	(\$16,828)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,431
SURPLUS (DEFICIT)	(\$510)

SECOND 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	1,852.56	407	2,263,828	
SHOPPERS FOOD 400 PT	1,852.56	156	866,998	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			3,081	
COBRA		1	1,933	
TOTAL		566	\$3,144,771	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,146,314
HMO	10,563
LIFE & AD & D	7,259
DISABILITY	86,143
DENTAL	74,750
OPTICAL	7,802
DRUG	402,771
RETIREEES	585,582
MEDICAL ADM.	23,150
MENTAL HEALTH MANAGER	16,062
PPO	13,282
UM/DM	20,610
SUB TOTAL	\$2,394,288

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$22,731
ADMINISTRATION HIPAA	556
MISCELLANEOUS	13,448
SUB TOTAL	\$36,735

TOTAL EXPENSES	\$2,431,023
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SURPLUS (DEFICIT)	\$713,748
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AVERAGE INCOME	\$1,852
AVERAGE EXPENSE	1,432
SURPLUS (DEFICIT)	\$420

SECOND QUARTER 2018
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	242	750,861	
SHOPPERS 400	1,032.82	171	530,869	
COBRA		0	613	
HMO COPAYS			1,823	
TOTAL		413	\$1,284,166	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$930,199
HMO	3,658
LIFE & AD & D	6,204
DISABILITY	96,172
DENTAL	52,725
OPTICAL	3,887
DRUG	294,299
MEDICAL ADM.	16,691
MENTAL HEALTH MANAGER	113,397
EAP	849
PPO	9,523
UM/DM	14,934
SUB TOTAL	\$1,542,538

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,587
ADMINISTRATION HIPAA	406
MISCELLANEOUS	9,813
SUB TOTAL	\$26,806

TOTAL EXPENSES	\$1,569,344
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SURPLUS (DEFICIT)	(\$285,178)
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AVERAGE INCOME	\$1,036
AVERAGE EXPENSE	1,267
SURPLUS (DEFICIT)	(\$231)

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

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	232	363,096	
SHOPPERS 400	520.94	479	748,070	
COBRA		2	2,786	
TOTAL		713	\$1,113,952	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$594,758
HMO	23,602
LIFE & AD & D	4,652
DISABILITY	47,982
DENTAL	49,396
OPTICAL	5,763
DRUG	227,281
MEDICAL ADM.	24,019
MENTAL HEALTH MANAGER	6,127
EAP	1,218
PPO	13,830
UM/DM	21,352
SUB TOTAL	\$1,019,980

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$28,635
ADMINISTRATION HIPAA	701
MISCELLANEOUS	16,941
SUB TOTAL	\$46,277

TOTAL EXPENSES	\$1,066,257
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SURPLUS (DEFICIT)	\$47,695
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	498
SURPLUS (DEFICIT)	\$23

**SECOND QUARTER 2018
PLAN Y PART TIME FAMILY**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	69	305,736	
SHOPPERS 400	1,476.99	142	629,199	
HMO COPAYS			798	
TOTAL		211	\$935,733	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$944,122
HMO	4,420
LIFE & AD & D	1,621
DISABILITY	7,638
DENTAL	35,533
OPTICAL	2,015
DRUG	173,072
MEDICAL ADM.	8,739
MENTAL HEALTH MANAGER	7,228
EAP	440
PPO	4,973
UM/DM	7,724
SUB TOTAL	\$1,197,525

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,474
ADMINISTRATION HIPAA	207
MISCELLANEOUS	5,013
SUB TOTAL	\$13,694

TOTAL EXPENSES	\$1,211,219
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SURPLUS (DEFICIT)	(\$275,486)
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AVERAGE INCOME	\$1,478
AVERAGE EXPENSE	1,913
SURPLUS (DEFICIT)	(\$435)

**SECOND QUARTER 2018
PLAN Y20 FULL TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	16	\$27,733	
SHOPPERS 400	590.09	14	24,783	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		30	\$52,516	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,093
HMO	0
LIFE & AD & D	354
DISABILITY	121
DENTAL	1,438
OPTICAL	223
DRUG	681
MEDICAL ADM.	978
MENTAL HEALTH MANAGER	180
PPO	546
UM/DM	862
SUB TOTAL	\$6,476

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,205
ADMINISTRATION HIPAA	29
MISCELLANEOUS	713
SUB TOTAL	\$1,947

TOTAL EXPENSES	\$8,423
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SURPLUS (DEFICIT)	\$44,093
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AVERAGE INCOME	\$584
AVERAGE EXPENSE	94
SURPLUS (DEFICIT)	\$490

**SECOND QUARTER 2018
PLAN Y20 PART TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	93	\$78,101	
SHOPPERS 400	280.94	149	125,299	
SHOPPERS 400 ¹	408.75	3	3,616	
COBRA		1	270	
HMO COPAYS			546	
TOTAL		246	\$207,832	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$174,613
HMO	842
LIFE & AD & D	1,444
DISABILITY	2,912
DENTAL	10,258
OPTICAL	1,773
DRUG	13,360
MEDICAL ADM.	7,776
MENTAL HEALTH MANAGER	1,433
PPO	4,412
UM/DM	6,850
SUB TOTAL	\$225,673

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,880
ADMINISTRATION HIPAA	242
MISCELLANEOUS	5,845
SUB TOTAL	\$15,967

TOTAL EXPENSES	\$241,640
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SURPLUS (DEFICIT)	(\$33,808)
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AVERAGE INCOME	\$282
AVERAGE EXPENSE	327
SURPLUS (DEFICIT)	(\$45)

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

SECOND QUARTER 2018
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	7	\$10,923	
SHOPPERS 400	545.82	11	18,012	
TOTAL		18	\$28,935	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,336
LIFE & AD & D	74
DISABILITY	0
DENTAL	265
OPTICAL	47
DRUG	183
MEDICAL ADM.	216
MENTAL HEALTH MANAGER	39
PPO	114
UM/DM	180
SUB TOTAL	\$2,454

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$723
ADMINISTRATION HIPAA	18
MISCELLANEOUS	428
SUB TOTAL	\$1,169

TOTAL EXPENSES	\$3,623
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SURPLUS (DEFICIT)	\$25,312
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AVERAGE INCOME	\$536
AVERAGE EXPENSE	67
SURPLUS (DEFICIT)	\$469

SECOND QUARTER 2018
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	58	\$46,116	
SHOPPERS 400	263.52	89	70,623	
SHOPPERS 400 ¹	389.06	1	1,148	
TOTAL		148	\$117,887	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$9,029
LIFE & AD & D	239
DISABILITY	258
DENTAL	1,608
OPTICAL	276
DRUG	2,097
MEDICAL ADM.	1,439
MENTAL HEALTH MANAGER	784
PPO	774
UM/DM	1,233
SUB TOTAL	\$17,737

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,944
ADMINISTRATION HIPAA	145
MISCELLANEOUS	3,517
SUB TOTAL	\$9,606

TOTAL EXPENSES	\$27,343
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SURPLUS (DEFICIT)	\$90,544
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AVERAGE INCOME	\$266
AVERAGE EXPENSE	62
SURPLUS (DEFICIT)	\$204

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

SECOND QUARTER 2018
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	111	\$12,178	
SHOPPERS 400	36.46	230	25,157	
TOTAL		341	\$37,335	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$98
DENTAL	794
OPTICAL	140
SUB TOTAL	\$1,032

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$13,695
ADMINISTRATION HIPAA	335
MISCELLANEOUS	8,102
SUB TOTAL	\$22,132

TOTAL EXPENSES	\$23,164
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SURPLUS (DEFICIT)	\$14,171
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	23
SURPLUS (DEFICIT)	\$13

SECOND QUARTER 2018
RETIREEES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	\$361.38	RETIREEES	
NO OF EMP.	3	10	1	10	50	74
TOTAL INCOME	\$3,661	\$6,792	\$519	\$10,841	\$0	\$21,813

BENEFIT EXPENSES						COMBINED
MEDICAL	\$222	\$4,529	\$0	\$1,091	\$31,004	\$36,846
DENTAL	230	1,037	86	764	4,246	6,363
OPTICAL	36	162	14	93	672	977
DRUG	7,523	4,509	3,969	8,486	78,169	102,656
MEDICAL ADM.	109	489	0	244	1,466	2,308
MENTAL HEALTH MANAGER	20	90	0	45	341	496
EAP	0	0	0	16	0	16
PPO	0	0	0	0	0	0
UM/DM	0	0	0	36	0	36
TOTAL EXPENSES	\$8,140	\$10,816	\$4,069	\$10,775	\$115,898	\$149,698

SURPLUS (DEFICIT)	(\$4,479)	(\$4,024)	(\$3,550)	\$66	(\$115,898)	(\$127,885)
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AVERAGE INCOME	\$407	\$226	\$173	\$361	\$0	\$98
AVERAGE EXPENSE	904	361	1,356	359	773	674
SURPLUS (DEFICIT)	(\$497)	(\$135)	(\$1,183)	\$2	(\$773)	(\$576)

SECOND QUARTER 2018 SHOPPERS RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	213	77	2	292
TOTAL INCOME	\$12,780	\$9,280	\$360	\$22,420

BENEFIT EXPENSES				COMBINED
MEDICAL	\$131,710	\$18,996	\$58,264	\$208,970
DENTAL	28,060	0	0	28,060
OPTICAL	4,167	0	0	4,167
DRUG	56,847	31,567	768	89,182
MEDICAL ADM.	4,084	258	1,140	5,482
MENTAL HEALTH MANAGER	713	43	203	959
EAP	0	0	0	0
PPO	23	0	23	46
UM/DM	36	120	144	300
TOTAL EXPENSES	\$225,640	\$50,984	\$60,542	\$337,166

SURPLUS (DEFICIT)	(\$212,860)	(\$41,704)	(\$60,182)	(\$314,746)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	353	221	10,090	385
SURPLUS (DEFICIT)	(\$333)	(\$181)	(\$10,030)	(\$359)

SECOND QUARTER 2018
SUPERVALU RETIREES

INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	67	30	0	97
TOTAL INCOME	\$4,020	\$3,640	\$0	\$7,660

BENEFIT EXPENSES				COMBINED
MEDICAL	\$47,481	\$40,500	\$0	\$87,981
DENTAL	8,627	0	0	8,627
OPTICAL	1,285	0	0	1,285
DRUG	7,118	4,072	0	11,190
MEDICAL ADM.	570	244	0	814
MENTAL HEALTH MANAGER	103	41	0	144
PPO	23	0	0	23
UM/DM	0	0	36	36
TOTAL EXPENSES	\$65,207	\$44,857	\$36	\$110,100

SURPLUS (DEFICIT)	(\$61,187)	(\$41,217)	(\$36)	(\$102,440)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	324	498	0	378
SURPLUS (DEFICIT)	(\$304)	(\$458)	\$0	(\$352)

SECOND QUARTER 2018

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
22,146	\$31	\$1,538,135	\$1,538,166

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$15,467
ACCURINT	1
CONFERENCE EXP	1,965
EDUCATION FEES	528
INVESTMENT MANAGEMENT	1,317
LEGAL	30,433
MED/SURG/UCR UPDATE	3,623
MEETING EXPENSE	541
POSTAGE	2,093
PRINTING	7,859
TELEPHONE	254
TOTAL	\$64,081

2018 QUARTERLY RECAP

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS RECEIVED	\$8,427,829	\$6,953,511	\$0	\$0	\$15,381,340
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	51,727	51,893	0	0	103,620
INTEREST & DIVIDENDS	29,862	37,388	0	0	67,250
MISCELLANEOUS INCOME ¹	46	22,500	0	0	22,546

TOTAL INCOME	\$8,509,464	\$7,065,292	\$0	\$0	\$15,574,756
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EXPENSES					
MEDICAL	\$3,757,154	\$3,850,969	\$0	\$0	\$7,608,123
LIFE & AD & D	28,288	21,986	0	0	50,274
DISABILITY	289,044	241,226	0	0	530,270
DENTAL	279,896	228,201	0	0	508,097
OPTICAL	29,725	22,075	0	0	51,800
DRUG	1,389,731	1,139,554	0	0	2,529,285
RETIREES	695,640	596,963	0	0	1,292,603
MEDICAL ADM.	110,229	83,456	0	0	193,685
MENTAL HEALTH MANAGER	66,104	145,419	0	0	211,523
EAP	3,073	2,507	0	0	5,580
PPO	43,997	47,705	0	0	91,702
UM/DM	104,413	74,140	0	0	178,553
SUBTOTAL	\$6,797,294	\$6,454,201	\$0	\$0	\$13,251,495

OPERATING EXPENSE					
ADMINISTRATION	\$127,385	\$108,316	\$0	\$0	\$235,701
ADMINISTRATION HIPAA	3,117	2,650	0	0	5,767
MISCELLANEOUS	169,772	64,081	0	0	233,853
SUBTOTAL	\$300,274	\$175,047	\$0	\$0	\$475,321

TOTAL EXPENSES	\$7,097,568	\$6,629,248	\$0	\$0	\$13,726,816
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SURPLUS (DEFICIT)	\$1,411,896	\$436,044	\$0	\$0	\$1,847,940
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TOTAL PARTICIPANTS	3,474	2,697	0	0	3,086
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FUND BALANCE	\$7,976,097	\$8,975,904	\$0	\$0	
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¹First Quarter - SBH Class Action - Citigroup

¹Second Quarter - Employer payment for PCORI Fees.

**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
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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
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SURPLUS (DEFICIT)	\$662,159	(\$486,625)	\$284,974	\$788,576	\$1,249,084
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TOTAL PARTICIPANTS	5,621	5,582	5,529	5,469	5,550
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FUND BALANCE	\$6,014,256	\$5,479,614	\$6,473,785	\$6,633,559	
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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 SECOND QUARTER 2018
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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
		Y40	\$36.46
	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
SECOND QUARTER 2018**

SECOND QUARTER 2018
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE