

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FIRST QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2020
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$27,621	
TOTAL		10	\$27,621	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$5,724
LIFE & AD & D	37
DISABILITY	605
DENTAL	1,374
OPTICAL	135
DRUG	20,152
RETIREEES	15,865
MEDICAL ADM.	432
MENTAL HEALTH MANAGER	116
PPO	194
UM/DM	323
SUB TOTAL	\$44,957

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$470
ADMINISTRATION HIPAA	12
MISCELLANEOUS	542
SUB TOTAL	\$1,024

TOTAL EXPENSES	\$45,981
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SURPLUS (DEFICIT)	(\$18,360)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,533
SURPLUS (DEFICIT)	(\$612)

FIRST QUARTER 2020
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	255	0	
SHOPPERS FOOD 400 PT ¹	1,852.56	102	0	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		359	\$8,931	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,032,028
HMO	0
LIFE & AD & D	5,073
DISABILITY	83,777
DENTAL	52,569
OPTICAL	5,480
DRUG	193,564
RETIREEES	569,541
MEDICAL ADM.	17,568
MENTAL HEALTH MANAGER	31,313
PPO	7,863
UM/DM	13,101
SUB TOTAL	\$2,011,877

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,873
ADMINISTRATION HIPAA	415
MISCELLANEOUS	19,475
SUB TOTAL	\$36,763

TOTAL EXPENSES	\$2,048,640
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SURPLUS (DEFICIT)	(\$2,039,709)
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AVERAGE INCOME	\$8
AVERAGE EXPENSE	1,902
SURPLUS (DEFICIT)	(\$1,894)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS ¹	1,032.82	179	160,087	
SHOPPERS 400 ¹	1,032.82	101	0	
COBRA		0	1,232	
HMO COPAYS			0	
TOTAL		280	\$161,319	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$472,563
HMO	0
LIFE & AD & D	4,364
DISABILITY	36,905
DENTAL	37,198
OPTICAL	2,731
DRUG	200,541
MEDICAL ADM.	12,917
MENTAL HEALTH MANAGER	4,602
EAP	603
PPO	5,700
UM/DM	9,570
SUB TOTAL	\$787,694

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$13,160
ADMINISTRATION HIPAA	323
MISCELLANEOUS	15,189
SUB TOTAL	\$28,672

TOTAL EXPENSES	\$816,366
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SURPLUS (DEFICIT)	(\$655,047)
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AVERAGE INCOME	\$192
AVERAGE EXPENSE	972
SURPLUS (DEFICIT)	(\$780)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS ¹	520.94	174	73,973	
SHOPPERS 400 ¹	520.94	310	107,234	
COBRA		2	3,204	
TOTAL		486	\$184,411	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$711,365
HMO	28,488
LIFE & AD & D	3,643
DISABILITY	35,965
DENTAL	38,809
OPTICAL	4,523
DRUG	132,557
MEDICAL ADM.	20,117
MENTAL HEALTH MANAGER	3,814
EAP	951
PPO	9,070
UM/DM	15,082
SUB TOTAL	\$1,004,384

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$22,842
ADMINISTRATION HIPAA	561
MISCELLANEOUS	26,364
SUB TOTAL	\$49,767

TOTAL EXPENSES	\$1,054,151
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SURPLUS (DEFICIT)	(\$869,740)
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AVERAGE INCOME	\$126
AVERAGE EXPENSE	723
SURPLUS (DEFICIT)	(\$597)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS ¹	1,476.99	52	67,942	
SHOPPERS 400 ¹	1,476.99	86	0	
HMO COPAYS			0	
TOTAL		138	\$67,942	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$369,250
HMO	(5,568)
LIFE & AD & D	1,169
DISABILITY	10,203
DENTAL	25,952
OPTICAL	1,466
DRUG	62,162
MEDICAL ADM.	6,897
MENTAL HEALTH MANAGER	12,058
EAP	323
PPO	3,068
UM/DM	5,102
SUB TOTAL	\$492,082

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,486
ADMINISTRATION HIPAA	159
MISCELLANEOUS	7,486
SUB TOTAL	\$14,131

TOTAL EXPENSES	\$506,213
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SURPLUS (DEFICIT)	(\$438,271)
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AVERAGE INCOME	\$164
AVERAGE EXPENSE	1,223
SURPLUS (DEFICIT)	(\$1,059)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$590.09	10	\$5,311	
SHOPPERS 400 ¹	590.09	9	0	
TOTAL		19	\$5,311	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,267
LIFE & AD & D	256
DISABILITY	0
DENTAL	1,103
OPTICAL	164
DRUG	(1,266)
MEDICAL ADM.	778
MENTAL HEALTH MANAGER	133
PPO	333
UM/DM	570
SUB TOTAL	\$3,338

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$893
ADMINISTRATION HIPAA	22
MISCELLANEOUS	1,031
SUB TOTAL	\$1,946

TOTAL EXPENSES	\$5,284
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SURPLUS (DEFICIT)	\$27
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AVERAGE INCOME	\$93
AVERAGE EXPENSE	93
SURPLUS (DEFICIT)	\$0

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ²	\$280.94	49	\$11,519	
SHOPPERS 400 ²	280.94	74	0	
SHOPPERS 400 ^{1,2}	428.79	3	1,330	
COBRA		0	0	
HMO COPAYS			141	
TOTAL		126	\$12,990	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$48,243
HMO	0
LIFE & AD & D	888
DISABILITY	1,966
DENTAL	6,460
OPTICAL	1,125
DRUG	10,670
MEDICAL ADM.	5,170
MENTAL HEALTH MANAGER	899
PPO	2,318
UM/DM	3,822
SUB TOTAL	\$81,561

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,922
ADMINISTRATION HIPAA	145
MISCELLANEOUS	6,835
SUB TOTAL	\$12,902

TOTAL EXPENSES	\$94,463
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SURPLUS (DEFICIT)	(\$81,473)
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AVERAGE INCOME	\$34
AVERAGE EXPENSE	250
SURPLUS (DEFICIT)	(\$216)

¹Employee additional contribution is \$147.85 for 1 or 2 dependents.

²Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$545.82	4	\$2,183	
SHOPPERS 400 ¹	545.82	7	0	
TOTAL		11	\$2,183	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,356
LIFE & AD & D	83
DISABILITY	1,648
DENTAL	497
OPTICAL	78
DRUG	5,995
MEDICAL ADM.	345
MENTAL HEALTH MANAGER	63
PPO	161
UM/DM	237
SUB TOTAL	\$10,463

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$517
ADMINISTRATION HIPAA	13
MISCELLANEOUS	597
SUB TOTAL	\$1,127

TOTAL EXPENSES	\$11,590
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SURPLUS (DEFICIT)	(\$9,407)
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AVERAGE INCOME	\$66
AVERAGE EXPENSE	351
SURPLUS (DEFICIT)	(\$285)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ²	\$263.52	33	\$6,588	
SHOPPERS 400 ²	263.52	51	0	
SHOPPERS 400 ^{1,2}	408.73	1	290	
COBRA		2	842	
TOTAL		87	\$7,720	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$31,433
LIFE & AD & D	300
DISABILITY	0
DENTAL	3,566
OPTICAL	617
DRUG	(1,749)
MEDICAL ADM.	2,808
MENTAL HEALTH MANAGER	805
PPO	1,206
UM/DM	1,884
SUB TOTAL	\$40,870

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,089
ADMINISTRATION HIPAA	100
MISCELLANEOUS	4,720
SUB TOTAL	\$8,909

TOTAL EXPENSES	\$49,779
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SURPLUS (DEFICIT)	(\$42,059)
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AVERAGE INCOME	\$30
AVERAGE EXPENSE	191
SURPLUS (DEFICIT)	(\$161)

¹Employee additional contribution is \$145.21 for 1 or 2 dependents.

²Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

FIRST QUARTER 2020
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$36.46	115	\$3,172	
SHOPPERS 400 ¹	36.46	240	0	
TOTAL		355	\$3,172	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$106
DISABILITY	432
DENTAL	1,235
OPTICAL	217
SUB TOTAL	\$1,990

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,685
ADMINISTRATION HIPAA	410
MISCELLANEOUS	19,258
SUB TOTAL	\$36,353

TOTAL EXPENSES	\$38,343
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SURPLUS (DEFICIT)	(\$35,171)
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AVERAGE INCOME	\$3
AVERAGE EXPENSE	36
SURPLUS (DEFICIT)	(\$33)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March.

**FIRST QUARTER 2020
RETIREES**

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	\$361.38	RETIREES	
NO OF EMP.	1	8	1	9	42	61
TOTAL INCOME	\$1,098	\$4,717	\$519	\$9,396	\$0	\$15,730

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$1,807	\$9	\$6,469	\$19,382	\$27,667
DENTAL	86	922	86	687	3,610	5,391
OPTICAL	14	144	14	84	573	829
DRUG	85	1,010	2,938	1,547	93,371	98,951
MEDICAL ADM.	43	461	0	274	1,296	2,074
MENTAL HEALTH MANAGER	5	80	0	50	291	426
EAP	0	0	0	18	0	18
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$233	\$4,424	\$3,047	\$9,129	\$118,523	\$135,356

SURPLUS (DEFICIT)	\$865	\$293	(\$2,528)	\$267	(\$118,523)	(\$119,626)
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AVERAGE INCOME	\$366	\$197	\$173	\$348	\$0	\$86
AVERAGE EXPENSE	78	184	1,016	338	941	740
SURPLUS (DEFICIT)	\$288	\$13	(\$843)	\$10	(\$941)	(\$654)

FIRST QUARTER 2020
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	214	78	2	294
TOTAL INCOME	\$12,800	\$9,400	\$360	\$22,560

BENEFIT EXPENSES				COMBINED
MEDICAL	\$114,500	\$38,122	\$71,433	\$224,055
DENTAL	28,817	0	0	28,817
OPTICAL	4,280	0	0	4,280
DRUG	69,693	14,783	1,073	85,549
MEDICAL ADM.	4,737	403	1,210	6,350
MENTAL HEALTH MANAGER	794	73	191	1,058
PPO	20	0	19	39
UM/DM	128	32	66	226
TOTAL EXPENSES	\$222,969	\$53,413	\$73,992	\$350,374

SURPLUS (DEFICIT)	(\$210,169)	(\$44,013)	(\$73,632)	(\$327,814)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	347	228	12,332	397
SURPLUS (DEFICIT)	(\$327)	(\$188)	(\$12,272)	(\$371)

FIRST QUARTER 2020
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	60	25	0	85
TOTAL INCOME	\$3,620	\$3,000	\$0	\$6,620

BENEFIT EXPENSES				COMBINED
MEDICAL	\$56,954	\$18,928	\$0	\$75,882
DENTAL	7,779	0	0	7,779
OPTICAL	1,159	0	0	1,159
DRUG	10,316	3,646	0	13,962
MEDICAL ADM.	475	245	0	720
MENTAL HEALTH MANAGER	83	40	0	123
PPO	19	0	0	19
UM/DM	0	32	0	32
TOTAL EXPENSES	\$76,785	\$22,891	\$0	\$99,676

SURPLUS (DEFICIT)	(\$73,165)	(\$19,891)	\$0	(\$93,056)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	427	305	0	391
SURPLUS (DEFICIT)	(\$407)	(\$265)	\$0	(\$365)

FIRST QUARTER 2020

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
17,609	\$0	\$821,086	\$821,086

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$12,337
CONFERENCE EXP	2,125
EDUCATION FEES	13,650
INSURANCE & BONDING	37,668
INVESTMENT MANAGEMENT	2,107
LEGAL	23,808
POSTAGE	2,005
PRINTING	7,552
TELEPHONE	245
TOTAL	\$101,497

2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$481,600	\$0	\$0	\$0	\$481,600
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	44,910	0	0	0	44,910
INTEREST & DIVIDENDS	46,780	0	0	0	46,780
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$573,290	\$0	\$0	\$0	\$573,290
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EXPENSES					
MEDICAL	\$2,696,149	\$0	\$0	\$0	\$2,696,149
LIFE & AD & D	15,919	0	0	0	15,919
DISABILITY	171,501	0	0	0	171,501
DENTAL	168,763	0	0	0	168,763
OPTICAL	16,536	0	0	0	16,536
DRUG	622,626	0	0	0	622,626
RETIREES	585,406	0	0	0	585,406
MEDICAL ADM.	67,032	0	0	0	67,032
MENTAL HEALTH MANAGER	53,803	0	0	0	53,803
EAP	1,877	0	0	0	1,877
PPO	29,913	0	0	0	29,913
UM/DM	49,691	0	0	0	49,691
SUBTOTAL	\$4,479,216	\$0	\$0	\$0	\$4,479,216

OPERATING EXPENSE					
ADMINISTRATION	\$87,937	\$0	\$0	\$0	\$87,937
ADMINISTRATION HIPAA	2,160	0	0	0	2,160
MISCELLANEOUS	101,497	0	0	0	101,497
SUBTOTAL	\$191,594	\$0	\$0	\$0	\$191,594

TOTAL EXPENSES	\$4,670,810	\$0	\$0	\$0	\$4,670,810
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SURPLUS (DEFICIT)	(\$4,097,520)	\$0	\$0	\$0	(\$4,097,520)
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TOTAL PARTICIPANTS	1,871	0	0	0	1,871
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FUND BALANCE	\$8,405,567	\$0	\$0	\$0	
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2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS RECEIVED	\$4,313,324	\$5,558,858	\$5,336,959	\$5,164,487	\$20,373,628
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	49,570	48,765	46,676	47,108	192,119
INTEREST & DIVIDENDS	64,871	59,540	59,017	49,009	232,437
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$4,427,765	\$5,667,163	\$5,442,652	\$5,260,604	\$20,798,184
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EXPENSES					
MEDICAL	\$2,338,703	\$3,509,466	\$3,520,311	\$2,332,283	\$11,700,763
LIFE & AD & D	17,873	17,758	17,209	16,503	69,343
DISABILITY	175,668	201,581	204,873	199,594	781,716
DENTAL	186,976	183,176	176,115	171,148	717,415
OPTICAL	18,141	17,815	17,174	16,622	69,752
DRUG	766,146	657,902	897,785	989,641	3,311,474
RETIREES	641,181	475,320	563,332	548,554	2,228,387
MEDICAL ADM.	72,472	70,893	68,013	65,748	277,126
MENTAL HEALTH MANAGER	143,201	77,789	23,112	59,283	303,385
EAP	2,064	2,030	1,943	1,919	7,956
PPO	31,322	33,663	32,798	29,654	127,437
UM/DM	53,656	53,008	59,327	42,730	208,721
SUBTOTAL	\$4,447,403	\$5,300,401	\$5,581,992	\$4,473,679	\$19,803,475

OPERATING EXPENSE					
ADMINISTRATION	\$94,238	\$91,977	\$90,514	\$88,558	\$365,287
ADMINISTRATION HIPAA	2,311	2,255	2,220	2,171	8,957
MISCELLANEOUS	67,763	104,538	52,508	63,286	288,095
SUBTOTAL	\$164,312	\$198,770	\$145,242	\$154,015	\$662,339

TOTAL EXPENSES	\$4,611,715	\$5,499,171	\$5,727,234	\$4,627,694	\$20,465,814
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SURPLUS (DEFICIT)	(\$183,950)	\$167,992	(\$284,582)	\$632,910	\$332,370
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TOTAL PARTICIPANTS	2,304	2,291	2,210	2,147	2,238
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FUND BALANCE	\$10,660,932	\$11,105,141	\$10,481,615	\$11,272,079	
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CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2020

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	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
10-26-19	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	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
	UFCW LOCAL 400 TEMP	JSS2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y30	\$263.52

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FIRST QUARTER 2020**

FIRST QUARTER 2020
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE