

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

THIRD QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2019
PLAN JS

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

BENEFIT EXPENSES	COST
MEDICAL	\$216,740
LIFE & AD & D	41
DISABILITY	0
DENTAL	1,282
OPTICAL	126
DRUG	19,628
RETIREEES	14,116
MEDICAL ADM.	461
MENTAL HEALTH MANAGER	83
PPO	219
UM/DM	390
SUB TOTAL	\$253,086

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$451
ADMINISTRATION HIPAA	11
MISCELLANEOUS	261
SUB TOTAL	\$723

TOTAL EXPENSES	\$253,809
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SURPLUS (DEFICIT)	(\$223,425)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	7,691
SURPLUS (DEFICIT)	(\$6,770)

THIRD QUARTER 2019
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	305	1,695,093	
SHOPPERS FOOD 400 PT	1,852.56	120	666,922	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	1,871	
HMO COPAYS			0	
TOTAL		428	\$2,372,817	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,335,473
HMO	0
LIFE & AD & D	5,380
DISABILITY	79,665
DENTAL	55,482
OPTICAL	5,755
DRUG	334,189
RETIREEES	549,216
MEDICAL ADM.	17,936
MENTAL HEALTH MANAGER	9,013
PPO	8,591
UM/DM	15,622
SUB TOTAL	\$2,416,322

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$17,529
ADMINISTRATION HIPAA	430
MISCELLANEOUS	10,169
SUB TOTAL	\$28,128

TOTAL EXPENSES	\$2,444,450
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SURPLUS (DEFICIT)	(\$71,633)
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AVERAGE INCOME	\$1,848
AVERAGE EXPENSE	1,904
SURPLUS (DEFICIT)	(\$56)

THIRD QUARTER 2019
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	206	639,316	
SHOPPERS 400	1,032.82	119	368,716	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		325	\$1,008,032	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$548,600
HMO	0
LIFE & AD & D	4,802
DISABILITY	49,665
DENTAL	39,867
OPTICAL	2,914
DRUG	230,564
MEDICAL ADM.	13,295
MENTAL HEALTH MANAGER	3,046
EAP	643
PPO	6,427
UM/DM	11,536
SUB TOTAL	\$911,359

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$13,311
ADMINISTRATION HIPAA	326
MISCELLANEOUS	7,722
SUB TOTAL	\$21,359

TOTAL EXPENSES	\$932,718
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SURPLUS (DEFICIT)	\$75,314
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AVERAGE INCOME	\$1,034
AVERAGE EXPENSE	957
SURPLUS (DEFICIT)	\$77

THIRD QUARTER 2019
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	194	303,187	
SHOPPERS 400	520.94	367	574,076	
COBRA		3	5,438	
TOTAL		564	\$882,701	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$620,011
HMO	27,662
LIFE & AD & D	3,724
DISABILITY	49,972
DENTAL	39,474
OPTICAL	4,604
DRUG	127,206
MEDICAL ADM.	19,866
MENTAL HEALTH MANAGER	5,458
EAP	971
PPO	9,594
UM/DM	17,353
SUB TOTAL	\$925,895

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,100
ADMINISTRATION HIPAA	566
MISCELLANEOUS	13,400
SUB TOTAL	\$37,066

TOTAL EXPENSES	\$962,961
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SURPLUS (DEFICIT)	(\$80,260)
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AVERAGE INCOME	\$522
AVERAGE EXPENSE	569
SURPLUS (DEFICIT)	(\$47)

THIRD QUARTER 2019
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	57	252,564	
SHOPPERS 400	1,476.99	101	449,005	
HMO COPAYS			215	
TOTAL		158	\$701,784	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$362,123
HMO	5,568
LIFE & AD & D	1,196
DISABILITY	19,306
DENTAL	26,554
OPTICAL	1,507
DRUG	142,322
MEDICAL ADM.	6,696
MENTAL HEALTH MANAGER	3,126
EAP	329
PPO	3,232
UM/DM	5,890
SUB TOTAL	\$577,849

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,471
ADMINISTRATION HIPAA	159
MISCELLANEOUS	3,754
SUB TOTAL	\$10,384

TOTAL EXPENSES	\$588,233
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SURPLUS (DEFICIT)	\$113,551
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AVERAGE INCOME	\$1,481
AVERAGE EXPENSE	1,241
SURPLUS (DEFICIT)	\$240

THIRD QUARTER 2019
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	13	\$22,423	
SHOPPERS 400	590.09	13	23,603	
TOTAL		26	\$46,026	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$12,210
LIFE & AD & D	315
DISABILITY	317
DENTAL	1,336
OPTICAL	195
DRUG	284
MEDICAL ADM.	867
MENTAL HEALTH MANAGER	158
PPO	419
UM/DM	768
SUB TOTAL	\$16,869

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,065
ADMINISTRATION HIPAA	26
MISCELLANEOUS	618
SUB TOTAL	\$1,709

TOTAL EXPENSES	\$18,578
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SURPLUS (DEFICIT)	\$27,448
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AVERAGE INCOME	\$590
AVERAGE EXPENSE	238
SURPLUS (DEFICIT)	\$352

THIRD QUARTER 2019
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	59	\$49,446	
SHOPPERS 400	280.94	93	78,381	
SHOPPERS 400 ¹	428.79	4	5,145	
COBRA		0	0	
HMO COPAYS			141	
TOTAL		156	\$133,113	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$368,579
HMO	2,768
LIFE & AD & D	1,144
DISABILITY	4,490
DENTAL	8,053
OPTICAL	1,385
DRUG	22,079
MEDICAL ADM.	6,165
MENTAL HEALTH MANAGER	1,112
PPO	3,001
UM/DM	5,402
SUB TOTAL	\$424,178

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,389
ADMINISTRATION HIPAA	157
MISCELLANEOUS	3,706
SUB TOTAL	\$10,252

TOTAL EXPENSES	\$434,430
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SURPLUS (DEFICIT)	(\$301,317)
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AVERAGE INCOME	\$284
AVERAGE EXPENSE	928
SURPLUS (DEFICIT)	(\$644)

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

THIRD QUARTER 2019
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	6	\$9,825	
SHOPPERS 400	545.82	9	14,736	
TOTAL		15	\$24,561	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$988
LIFE & AD & D	98
DISABILITY	0
DENTAL	335
OPTICAL	59
DRUG	9
MEDICAL ADM.	294
MENTAL HEALTH MANAGER	50
PPO	125
UM/DM	232
SUB TOTAL	\$2,190

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$614
ADMINISTRATION HIPAA	15
MISCELLANEOUS	356
SUB TOTAL	\$985

TOTAL EXPENSES	\$3,175
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SURPLUS (DEFICIT)	\$21,386
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	71
SURPLUS (DEFICIT)	\$475

THIRD QUARTER 2019
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	45	\$35,575	
SHOPPERS 400	263.52	70	55,339	
SHOPPERS 400 ¹	408.73	1	1,227	
COBRA		2	701	
TOTAL		118	\$92,842	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$19,589
LIFE & AD & D	435
DISABILITY	606
DENTAL	3,167
OPTICAL	527
DRUG	21,504
MEDICAL ADM.	2,433
MENTAL HEALTH MANAGER	1,066
PPO	1,190
UM/DM	2,134
SUB TOTAL	\$52,651

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,833
ADMINISTRATION HIPAA	119
MISCELLANEOUS	2,804
SUB TOTAL	\$7,756

TOTAL EXPENSES	\$60,407
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SURPLUS (DEFICIT)	\$32,435
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AVERAGE INCOME	\$262
AVERAGE EXPENSE	171
SURPLUS (DEFICIT)	\$91

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

THIRD QUARTER 2019
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	134	\$14,693	
SHOPPERS 400	36.46	274	30,006	
TOTAL		408	\$44,699	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$74
DISABILITY	852
DENTAL	564
OPTICAL	102
SUB TOTAL	\$1,592

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,751
ADMINISTRATION HIPAA	411
MISCELLANEOUS	9,718
SUB TOTAL	\$26,880

TOTAL EXPENSES	\$28,472
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SURPLUS (DEFICIT)	\$16,227
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AVERAGE INCOME	\$37
AVERAGE EXPENSE	23
SURPLUS (DEFICIT)	\$14

THIRD QUARTER 2019
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	44	63
TOTAL INCOME	\$1,098	\$5,662	\$519	\$9,757	\$0	\$17,036

BENEFIT EXPENSES						COMBINED
MEDICAL	\$21	\$3,462	\$0	\$5,008	\$16,830	\$25,321
DENTAL	86	922	86	687	3,756	5,537
OPTICAL	14	144	14	84	595	851
DRUG	58	4,462	3,201	1,720	92,589	102,030
MEDICAL ADM.	42	461	0	294	1,300	2,097
MENTAL HEALTH MANAGER	5	80	0	53	301	439
EAP	0	0	0	19	0	19
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$226	\$9,531	\$3,301	\$7,865	\$115,371	\$136,294

SURPLUS (DEFICIT)	\$872	(\$3,869)	(\$2,782)	\$1,892	(\$115,371)	(\$119,258)
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AVERAGE INCOME	\$366	\$236	\$173	\$361	\$0	\$90
AVERAGE EXPENSE	75	397	1,100	291	874	721
SURPLUS (DEFICIT)	\$291	(\$161)	(\$927)	\$70	(\$874)	(\$631)

THIRD QUARTER 2019
SHOPPERS RETIREES

INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	210	82	2	294
TOTAL INCOME	\$12,560	\$9,880	\$360	\$22,800

BENEFIT EXPENSES				COMBINED
MEDICAL	\$90,802	\$46,449	\$83,658	\$220,909
DENTAL	28,726	0	0	28,726
OPTICAL	4,266	0	0	4,266
DRUG	54,686	15,613	1,136	71,435
MEDICAL ADM.	4,474	349	1,174	5,997
MENTAL HEALTH MANAGER	758	60	196	1,014
PPO	20	0	19	39
UM/DM	35	111	171	317
TOTAL EXPENSES	\$183,767	\$62,582	\$86,354	\$332,703

SURPLUS (DEFICIT)	(\$171,207)	(\$52,702)	(\$85,994)	(\$309,903)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	292	254	14,392	377
SURPLUS (DEFICIT)	(\$272)	(\$214)	(\$14,332)	(\$351)

THIRD QUARTER 2019
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	62	26	0	88
TOTAL INCOME	\$3,720	\$3,120	\$0	\$6,840

BENEFIT EXPENSES				COMBINED
MEDICAL	\$50,748	\$16,952	\$0	\$67,700
DENTAL	7,870	0	0	7,870
OPTICAL	1,173	0	0	1,173
DRUG	14,268	2,445	0	16,713
MEDICAL ADM.	461	238	0	699
MENTAL HEALTH MANAGER	83	40	0	123
PPO	19	0	0	19
UM/DM	0	37	0	37
TOTAL EXPENSES	\$74,622	\$19,712	\$0	\$94,334

SURPLUS (DEFICIT)	(\$70,902)	(\$16,592)	\$0	(\$87,494)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	401	253	0	357
SURPLUS (DEFICIT)	(\$381)	(\$213)	\$0	(\$331)

THIRD QUARTER 2019

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
17,123	\$0	\$1,087,963	\$1,087,963

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$12,337
EDUCATION FEES	13,704
INVESTMENT MANAGEMENT	1,975
LEGAL	8,498
PCORI & TR FEES	9,854
POSTAGE	936
PRINTING	4,607
TELEPHONE	597
TOTAL	\$52,508

2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS RECEIVED	\$4,313,324	\$5,558,858	\$5,336,959	\$0	\$15,209,141
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	49,570	48,765	46,676	0	145,011
INTEREST & DIVIDENDS	64,871	59,540	59,017	0	183,428
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$4,427,765	\$5,667,163	\$5,442,652	\$0	\$15,537,580
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EXPENSES					
MEDICAL	\$2,338,703	\$3,509,466	\$3,520,311	\$0	\$9,368,480
LIFE & AD & D	17,873	17,758	17,209	0	52,840
DISABILITY	175,668	201,581	204,873	0	582,122
DENTAL	186,976	183,176	176,115	0	546,267
OPTICAL	18,141	17,815	17,174	0	53,130
DRUG	766,146	657,902	897,785	0	2,321,833
RETIREES	641,181	475,320	563,332	0	1,679,833
MEDICAL ADM.	72,472	70,893	68,013	0	211,378
MENTAL HEALTH MANAGER	143,201	77,789	23,112	0	244,102
EAP	2,064	2,030	1,943	0	6,037
PPO	31,322	33,663	32,798	0	97,783
UM/DM	53,656	53,008	59,327	0	165,991
SUBTOTAL	\$4,447,403	\$5,300,401	\$5,581,992	\$0	\$15,329,796

OPERATING EXPENSE					
ADMINISTRATION	\$94,238	\$91,977	\$90,514	\$0	\$276,729
ADMINISTRATION HIPAA	2,311	2,255	2,220	0	6,786
MISCELLANEOUS	67,763	104,538	52,508	0	224,809
SUBTOTAL	\$164,312	\$198,770	\$145,242	\$0	\$508,324

TOTAL EXPENSES	\$4,611,715	\$5,499,171	\$5,727,234	\$0	\$15,838,120
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SURPLUS (DEFICIT)	(\$183,950)	\$167,992	(\$284,582)	\$0	(\$300,540)
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TOTAL PARTICIPANTS	2,304	2,291	2,210	0	2,268
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FUND BALANCE	\$10,660,932	\$11,105,141	\$10,481,615	\$0	
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2018
QUARTERLY RECAP

	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
CONTRIBUTIONS RECEIVED	\$8,427,829	\$6,953,511	\$5,695,101	\$5,089,940	\$26,166,381
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	51,727	51,893	52,983	52,461	209,064
INTEREST & DIVIDENDS	29,862	37,388	47,698	74,302	189,250
MISCELLANEOUS INCOME ¹	46	22,500	0	0	22,546
TOTAL INCOME	\$8,509,464	\$7,065,292	\$5,795,782	\$5,216,703	\$26,587,241

EXPENSES					
MEDICAL	\$3,757,154	\$3,850,969	\$2,908,747	\$3,146,844	\$13,663,714
LIFE & AD & D	28,288	21,986	20,151	18,129	88,554
DISABILITY	289,044	241,226	211,330	194,030	935,630
DENTAL	279,896	228,201	192,033	189,629	889,759
OPTICAL	29,725	22,075	18,562	18,349	88,711
DRUG ²	1,389,731	1,139,554	(338,602)	1,031,466	3,222,149
RETIREES	695,640	596,963	354,551	655,662	2,302,816
MEDICAL ADM.	110,229	83,456	71,731	70,781	336,197
MENTAL HEALTH MANAGER	66,104	145,419	29,320	87,227	328,070
EAP	3,073	2,507	2,125	2,101	9,806
PPO	43,997	47,705	35,606	34,580	161,888
UM/DM	104,413	74,140	52,989	49,509	281,051
SUBTOTAL	\$6,797,294	\$6,454,201	\$3,558,543	\$5,498,307	\$22,308,345

OPERATING EXPENSE					
ADMINISTRATION	\$127,385	\$108,316	\$105,579	\$96,228	\$437,508
ADMINISTRATION HIPAA	3,117	2,650	2,583	2,354	10,704
MISCELLANEOUS	169,772	64,081	138,286	124,061	496,200
SUBTOTAL	\$300,274	\$175,047	\$246,448	\$222,643	\$944,412

TOTAL EXPENSES	\$7,097,568	\$6,629,248	\$3,804,991	\$5,720,950	\$23,252,757
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SURPLUS (DEFICIT)	\$1,411,896	\$436,044	\$1,990,791	(\$504,247)	\$3,334,484
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TOTAL PARTICIPANTS	3,474	2,697	2,425	2,378	2,744
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FUND BALANCE	\$7,976,097	\$8,975,904	\$9,498,351	\$10,893,102	
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¹First Quarter - SBH Class Action - Citigroup.

¹Second Quarter - Employer payment for PCORI Fees.

²Third Quarter - Reduced by recovery proceeds from ESI audit for period ending 2006.

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD QUARTER 2019

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
THIRD QUARTER 2019**

THIRD QUARTER 2019
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE