

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FOURTH QUARTER 2019

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2019
PLAN JS

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

BENEFIT EXPENSES	COST
MEDICAL	\$4,386
LIFE & AD & D	41
DISABILITY	0
DENTAL	1,465
OPTICAL	144
DRUG	26,243
RETIREEES	12,967
MEDICAL ADM.	433
MENTAL HEALTH MANAGER	80
PPO	206
UM/DM	282
SUB TOTAL	\$46,247

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$413
ADMINISTRATION HIPAA	10
MISCELLANEOUS	295
SUB TOTAL	\$718

TOTAL EXPENSES	\$46,965
-----------------------	-----------------

SURPLUS (DEFICIT)	(\$19,344)
--------------------------	-------------------

AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,566
SURPLUS (DEFICIT)	(\$645)

FOURTH 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	293	1,628,401	
SHOPPERS FOOD 400 PT	1,852.56	118	653,954	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		413	\$2,291,286	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$985,804
HMO	0
LIFE & AD & D	5,213
DISABILITY	75,860
DENTAL	53,876
OPTICAL	5,606
DRUG	287,444
RETIREEES	535,587
MEDICAL ADM.	17,405
MENTAL HEALTH MANAGER	42,165
PPO	7,839
UM/DM	11,302
SUB TOTAL	\$2,028,101

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$17,036
ADMINISTRATION HIPAA	418
MISCELLANEOUS	12,174
SUB TOTAL	\$29,628

TOTAL EXPENSES	\$2,057,729
-----------------------	--------------------

SURPLUS (DEFICIT)	\$233,557
--------------------------	------------------

AVERAGE INCOME	\$1,849
AVERAGE EXPENSE	1,661
SURPLUS (DEFICIT)	\$188

FOURTH QUARTER 2019
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	196	608,332	
SHOPPERS 400	1,032.82	116	359,421	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		312	\$967,753	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$507,693
HMO	0
LIFE & AD & D	4,590
DISABILITY	52,812
DENTAL	38,564
OPTICAL	2,818
DRUG	319,152
MEDICAL ADM.	12,708
MENTAL HEALTH MANAGER	4,577
EAP	623
PPO	5,791
UM/DM	8,313
SUB TOTAL	\$957,641

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,868
ADMINISTRATION HIPAA	315
MISCELLANEOUS	9,196
SUB TOTAL	\$22,379

TOTAL EXPENSES	\$980,020
-----------------------	------------------

SURPLUS (DEFICIT)	(\$12,267)
--------------------------	-------------------

AVERAGE INCOME	\$1,034
AVERAGE EXPENSE	1,047
SURPLUS (DEFICIT)	(\$13)

FOURTH QUARTER 2019
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	193	301,103	
SHOPPERS 400	520.94	363	567,824	
COBRA		2	3,204	
TOTAL		558	\$872,131	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$505,912
HMO	27,249
LIFE & AD & D	3,641
DISABILITY	51,563
DENTAL	39,714
OPTICAL	4,579
DRUG	139,615
MEDICAL ADM.	20,047
MENTAL HEALTH MANAGER	4,792
EAP	972
PPO	8,879
UM/DM	13,011
SUB TOTAL	\$819,974

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,016
ADMINISTRATION HIPAA	564
MISCELLANEOUS	16,448
SUB TOTAL	\$40,028

TOTAL EXPENSES	\$860,002
-----------------------	------------------

SURPLUS (DEFICIT)	\$12,129
--------------------------	-----------------

AVERAGE INCOME	\$521
AVERAGE EXPENSE	514
SURPLUS (DEFICIT)	\$7

FOURTH 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	98	434,235	
HMO COPAYS			0	
TOTAL		155	\$686,799	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$339,527
HMO	5,568
LIFE & AD & D	1,154
DISABILITY	12,564
DENTAL	26,006
OPTICAL	1,463
DRUG	169,414
MEDICAL ADM.	6,738
MENTAL HEALTH MANAGER	5,517
EAP	324
PPO	2,974
UM/DM	4,334
SUB TOTAL	\$575,583

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,394
ADMINISTRATION HIPAA	157
MISCELLANEOUS	4,569
SUB TOTAL	\$11,120

TOTAL EXPENSES	\$586,703
-----------------------	------------------

SURPLUS (DEFICIT)	\$100,096
--------------------------	------------------

AVERAGE INCOME	\$1,477
AVERAGE EXPENSE	1,262
SURPLUS (DEFICIT)	\$215

FOURTH QUARTER 2019
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	10	\$17,703	
SHOPPERS 400	590.09	12	21,243	
TOTAL		22	\$38,946	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$2,062
LIFE & AD & D	290
DISABILITY	0
DENTAL	1,103
OPTICAL	164
DRUG	2,292
MEDICAL ADM.	727
MENTAL HEALTH MANAGER	133
PPO	356
UM/DM	482
SUB TOTAL	\$7,609

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$907
ADMINISTRATION HIPAA	22
MISCELLANEOUS	648
SUB TOTAL	\$1,577

TOTAL EXPENSES	\$9,186
-----------------------	----------------

SURPLUS (DEFICIT)	\$29,760
--------------------------	-----------------

AVERAGE INCOME	\$590
AVERAGE EXPENSE	139
SURPLUS (DEFICIT)	\$451

FOURTH QUARTER 2019
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	55	\$46,637	
SHOPPERS 400	280.94	87	73,045	
SHOPPERS 400 ¹	428.79	4	5,145	
COBRA		0	0	
HMO COPAYS			141	
TOTAL		146	\$124,968	\$0

BENEFIT EXPENSES	COST
MEDICAL	(\$58,167)
HMO	923
LIFE & AD & D	1,021
DISABILITY	5,229
DENTAL	6,548
OPTICAL	1,194
DRUG	20,624
MEDICAL ADM.	5,061
MENTAL HEALTH MANAGER	916
PPO	2,442
UM/DM	3,316
SUB TOTAL	(\$10,893)

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,022
ADMINISTRATION HIPAA	148
MISCELLANEOUS	4,304
SUB TOTAL	\$10,474

TOTAL EXPENSES	(\$419)
-----------------------	----------------

SURPLUS (DEFICIT)	\$125,387
--------------------------	------------------

AVERAGE INCOME	\$285
AVERAGE EXPENSE	(1)
SURPLUS (DEFICIT)	\$286

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

FOURTH QUARTER 2019
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	5	\$8,187	
SHOPPERS 400	545.82	10	16,374	
TOTAL		15	\$24,561	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$742
LIFE & AD & D	113
DISABILITY	1,566
DENTAL	423
OPTICAL	74
DRUG	1,199
MEDICAL ADM.	336
MENTAL HEALTH MANAGER	140
PPO	142
UM/DM	218
SUB TOTAL	\$4,953

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$619
ADMINISTRATION HIPAA	15
MISCELLANEOUS	442
SUB TOTAL	\$1,076

TOTAL EXPENSES	\$6,029
----------------	---------

SURPLUS (DEFICIT)	\$18,532
-------------------	----------

AVERAGE INCOME	\$546
AVERAGE EXPENSE	134
SURPLUS (DEFICIT)	\$412

FOURTH QUARTER 2019
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	44	\$34,521	
SHOPPERS 400	263.52	62	49,277	
SHOPPERS 400 ¹	408.73	1	1,227	
COBRA		2	842	
TOTAL		109	\$85,867	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$10,584
LIFE & AD & D	379
DISABILITY	0
DENTAL	2,955
OPTICAL	493
DRUG	23,657
MEDICAL ADM.	2,293
MENTAL HEALTH MANAGER	963
PPO	1,025
UM/DM	1,472
SUB TOTAL	\$43,821

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,496
ADMINISTRATION HIPAA	110
MISCELLANEOUS	3,213
SUB TOTAL	\$7,819

TOTAL EXPENSES	\$51,640
-----------------------	-----------------

SURPLUS (DEFICIT)	\$34,227
--------------------------	-----------------

AVERAGE INCOME	\$263
AVERAGE EXPENSE	158
SURPLUS (DEFICIT)	\$105

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

FOURTH QUARTER 2019
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	129	\$14,110	
SHOPPERS 400	36.46	278	30,445	
TOTAL		407	\$44,555	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$61
DISABILITY	0
DENTAL	494
OPTICAL	87
SUB TOTAL	\$642

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,787
ADMINISTRATION HIPAA	412
MISCELLANEOUS	11,997
SUB TOTAL	\$29,196

TOTAL EXPENSES	\$29,838
-----------------------	-----------------

SURPLUS (DEFICIT)	\$14,717
--------------------------	-----------------

AVERAGE INCOME	\$36
AVERAGE EXPENSE	24
SURPLUS (DEFICIT)	\$12

FOURTH QUARTER 2019 RETIREES

INCOME RATE	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY \$361.38	NO-COPAY RETIREES	COMBINED
NO OF EMP.	1	8	1	9	44	63
TOTAL INCOME	\$1,098	\$5,791	\$519	\$10,480	\$0	\$17,888

BENEFIT EXPENSES						COMBINED
MEDICAL	\$72	\$3,930	\$0	\$2,253	\$22,294	\$28,549
DENTAL	86	922	86	713	3,756	5,563
OPTICAL	9	144	14	87	595	849
DRUG	193	6,479	5,200	2,578	56,035	70,485
MEDICAL ADM.	42	461	0	294	1,300	2,097
MENTAL HEALTH MANAGER	8	80	0	53	300	441
EAP	0	0	0	19	0	19
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$410	\$12,016	\$5,300	\$5,997	\$84,280	\$108,003

SURPLUS (DEFICIT)	\$688	(\$6,225)	(\$4,781)	\$4,483	(\$84,280)	(\$90,115)
-------------------	-------	-----------	-----------	---------	------------	------------

AVERAGE INCOME	\$366	\$241	\$173	\$388	\$0	\$95
AVERAGE EXPENSE	137	501	1,767	222	638	571
SURPLUS (DEFICIT)	\$229	(\$260)	(\$1,594)	\$166	(\$638)	(\$476)

FOURTH QUARTER 2019
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	213	79	2	294
TOTAL INCOME	\$12,800	\$9,440	\$360	\$22,600

BENEFIT EXPENSES				COMBINED
MEDICAL	\$105,445	\$41,302	\$48,606	\$195,353
DENTAL	28,938	0	0	28,938
OPTICAL	4,298	0	0	4,298
DRUG	77,101	22,150	678	99,929
MEDICAL ADM.	4,544	363	1,216	6,123
MENTAL HEALTH MANAGER	781	65	196	1,042
PPO	19	0	19	38
UM/DM	26	73	137	236
TOTAL EXPENSES	\$221,152	\$63,953	\$50,852	\$335,957

SURPLUS (DEFICIT)	(\$208,352)	(\$54,513)	(\$50,492)	(\$313,357)
-------------------	-------------	------------	------------	-------------

AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	346	270	8,475	381
SURPLUS (DEFICIT)	(\$326)	(\$230)	(\$8,415)	(\$355)

FOURTH QUARTER 2019
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	61	25	0	86
TOTAL INCOME	\$3,660	\$2,960	\$0	\$6,620

BENEFIT EXPENSES				COMBINED
MEDICAL	\$46,762	\$24,156	\$0	\$70,918
DENTAL	7,689	0	0	7,689
OPTICAL	1,146	0	0	1,146
DRUG	19,895	4,075	0	23,970
MEDICAL ADM.	461	238	0	699
MENTAL HEALTH MANAGER	83	43	0	126
PPO	18	0	0	18
UM/DM	0	27	0	27
TOTAL EXPENSES	\$76,054	\$28,539	\$0	\$104,593

SURPLUS (DEFICIT)	(\$72,394)	(\$25,579)	\$0	(\$97,973)
-------------------	------------	------------	-----	------------

AVERAGE INCOME	\$20	\$39	\$0	\$26
AVERAGE EXPENSE	416	381	0	405
SURPLUS (DEFICIT)	(\$396)	(\$342)	\$0	(\$379)

FOURTH QUARTER 2019

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
16,950	\$3	\$1,184,025	\$1,184,028

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$27,184
ACCURINT	1
DUES	1,265
EDUCATION FEES	1,446
INVESTMENT MANAGEMENT	2,614
LEGAL	23,550
MEETING EXPENSE	2,025
POSTAGE	2,206
PRINTING	2,719
TELEPHONE	276
TOTAL	\$63,286

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
--------------	-------------	-------------	-------------	-------------	--------------

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
----------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$183,950)	\$167,992	(\$284,582)	\$632,910	\$332,370
-------------------	-------------	-----------	-------------	-----------	-----------

TOTAL PARTICIPANTS	2,304	2,291	2,210	2,147	2,238
--------------------	-------	-------	-------	-------	-------

FUND BALANCE	\$10,660,932	\$11,105,141	\$10,481,615	\$11,272,079	
--------------	--------------	--------------	--------------	--------------	--

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
SURPLUS (DEFICIT)	\$1,411,896	\$436,044	\$1,990,791	(\$504,247)	\$3,334,484
TOTAL PARTICIPANTS	3,474	2,697	2,425	2,378	2,744
FUND BALANCE	\$7,976,097	\$8,975,904	\$9,498,351	\$10,893,102	

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
FOURTH 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
		Y40	\$36.46
	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
FOURTH QUARTER 2019**

FOURTH QUARTER 2019
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE