

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

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2019
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	9	\$25,781	
TOTAL		9	\$25,781	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$21,272
LIFE & AD & D	36
DISABILITY	4,267
DENTAL	1,266
OPTICAL	126
DRUG	18,953
RETIREEES	12,739
MEDICAL ADM.	391
MENTAL HEALTH MANAGER	68
PPO	170
UM/DM	291
SUB TOTAL	\$59,579

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$368
ADMINISTRATION HIPAA	9
MISCELLANEOUS	265
SUB TOTAL	\$642

TOTAL EXPENSES	\$60,221
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SURPLUS (DEFICIT)	(\$34,440)
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AVERAGE INCOME	\$955
AVERAGE EXPENSE	2,230
SURPLUS (DEFICIT)	(\$1,275)

FIRST 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	1,852.56	320	832,159	
SHOPPERS FOOD 400 PT	1,852.56	119	663,217	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		3	8,800	
HMO COPAYS			0	
TOTAL		444	\$1,513,107	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$842,400
HMO	0
LIFE & AD & D	5,525
DISABILITY	63,770
DENTAL	58,263
OPTICAL	6,021
DRUG	256,482
RETIREEES	628,442
MEDICAL ADM.	18,719
MENTAL HEALTH MANAGER	47,708
PPO	8,138
UM/DM	13,859
SUB TOTAL	\$1,949,327

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$18,160
ADMINISTRATION HIPAA	445
MISCELLANEOUS	13,058
SUB TOTAL	\$31,663

TOTAL EXPENSES	\$1,980,990
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SURPLUS (DEFICIT)	(\$467,883)
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AVERAGE INCOME	\$1,136
AVERAGE EXPENSE	1,487
SURPLUS (DEFICIT)	(\$351)

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

FIRST QUARTER 2019
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS ¹	1,032.82	225	290,564	
SHOPPERS 400	1,032.82	128	396,603	
COBRA		0	613	
HMO COPAYS			0	
TOTAL		353	\$687,780	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$447,813
HMO	(2,671)
LIFE & AD & D	5,077
DISABILITY	32,572
DENTAL	43,592
OPTICAL	3,162
DRUG	204,822
MEDICAL ADM.	14,260
MENTAL HEALTH MANAGER	59,012
EAP	697
PPO	6,214
UM/DM	10,605
SUB TOTAL	\$825,155

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$14,440
ADMINISTRATION HIPAA	354
MISCELLANEOUS	10,382
SUB TOTAL	\$25,176

TOTAL EXPENSES	\$850,331
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SURPLUS (DEFICIT)	(\$162,551)
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AVERAGE INCOME	\$649
AVERAGE EXPENSE	803
SURPLUS (DEFICIT)	(\$154)

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

FIRST QUARTER 2019
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	206	321,421	
SHOPPERS 400	520.94	390	609,500	
COBRA		4	6,686	
TOTAL		600	\$937,607	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$420,677
HMO	22,618
LIFE & AD & D	3,818
DISABILITY	56,564
DENTAL	41,230
OPTICAL	4,802
DRUG	146,801
MEDICAL ADM.	20,816
MENTAL HEALTH MANAGER	16,142
EAP	1,014
PPO	9,060
UM/DM	15,501
SUB TOTAL	\$759,043

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,541
ADMINISTRATION HIPAA	602
MISCELLANEOUS	17,647
SUB TOTAL	\$42,790

TOTAL EXPENSES	\$801,833
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SURPLUS (DEFICIT)	\$135,774
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	445
SURPLUS (DEFICIT)	\$76

FIRST QUARTER 2019
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	62	274,719	
SHOPPERS 400	1,476.99	108	477,068	
HMO COPAYS			399	
TOTAL		170	\$752,186	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$469,559
HMO	4,841
LIFE & AD & D	1,289
DISABILITY	17,809
DENTAL	28,525
OPTICAL	1,615
DRUG	98,520
MEDICAL ADM.	7,214
MENTAL HEALTH MANAGER	5,647
EAP	353
PPO	3,161
UM/DM	5,375
SUB TOTAL	\$643,908

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,953
ADMINISTRATION HIPAA	171
MISCELLANEOUS	5,000
SUB TOTAL	\$12,124

TOTAL EXPENSES	\$656,032
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SURPLUS (DEFICIT)	\$96,154
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AVERAGE INCOME	\$1,475
AVERAGE EXPENSE	1,286
SURPLUS (DEFICIT)	\$189

FIRST QUARTER 2019
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	15	\$25,963	
SHOPPERS 400	590.09	14	25,374	
TOTAL		29	\$51,337	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$464
LIFE & AD & D	339
DENTAL	1,403
OPTICAL	214
DRUG	19,874
MEDICAL ADM.	965
MENTAL HEALTH MANAGER	174
PPO	418
UM/DM	717
SUB TOTAL	\$24,568

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,186
ADMINISTRATION HIPAA	29
MISCELLANEOUS	853
SUB TOTAL	\$2,068

TOTAL EXPENSES	\$26,636
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SURPLUS (DEFICIT)	\$24,701
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AVERAGE INCOME	\$590
AVERAGE EXPENSE	306
SURPLUS (DEFICIT)	\$284

FIRST QUARTER 2019
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	72	\$60,684	
SHOPPERS 400	280.94	114	96,081	
SHOPPERS 400 ¹	408.75	4	5,063	
COBRA		0	0	
HMO COPAYS			483	
TOTAL		190	\$162,311	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$106,572
HMO	923
LIFE & AD & D	1,304
DISABILITY	686
DENTAL	9,357
OPTICAL	1,618
DRUG	19,525
MEDICAL ADM.	7,256
MENTAL HEALTH MANAGER	1,303
PPO	3,179
UM/DM	5,406
SUB TOTAL	\$157,129

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,771
ADMINISTRATION HIPAA	191
MISCELLANEOUS	5,588
SUB TOTAL	\$13,550

TOTAL EXPENSES	\$170,679
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SURPLUS (DEFICIT)	(\$8,368)
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AVERAGE INCOME	\$285
AVERAGE EXPENSE	299
SURPLUS (DEFICIT)	(\$14)

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

FIRST QUARTER 2019
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	8	\$13,646	
SHOPPERS 400	545.82	11	17,466	
TOTAL		19	\$31,112	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$3,469
LIFE & AD & D	124
DISABILITY	0
DENTAL	388
OPTICAL	71
DRUG	57
MEDICAL ADM.	363
MENTAL HEALTH MANAGER	63
PPO	151
UM/DM	270
SUB TOTAL	\$4,956

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$777
ADMINISTRATION HIPAA	19
MISCELLANEOUS	559
SUB TOTAL	\$1,355

TOTAL EXPENSES	\$6,311
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SURPLUS (DEFICIT)	\$24,801
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	111
SURPLUS (DEFICIT)	\$435

FIRST QUARTER 2019
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	59	\$46,907	
SHOPPERS 400	263.52	84	66,143	
SHOPPERS 400 ¹	389.06	1	1,207	
TOTAL		144	\$114,257	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$766
LIFE & AD & D	317
DISABILITY	0
DENTAL	2,634
OPTICAL	456
DRUG	1,112
MEDICAL ADM.	2,488
MENTAL HEALTH MANAGER	13,084
PPO	831
UM/DM	1,632
SUB TOTAL	\$23,320

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,890
ADMINISTRATION HIPAA	144
MISCELLANEOUS	4,235
SUB TOTAL	\$10,269

TOTAL EXPENSES	\$33,589
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SURPLUS (DEFICIT)	\$80,668
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AVERAGE INCOME	\$264
AVERAGE EXPENSE	78
SURPLUS (DEFICIT)	\$186

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

FIRST QUARTER 2019
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	116	\$12,725	
SHOPPERS 400	36.46	230	25,121	
TOTAL		346	\$37,846	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$44
DISABILITY	0
DENTAL	318
OPTICAL	56
SUB TOTAL	\$418

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$14,152
ADMINISTRATION HIPAA	347
MISCELLANEOUS	10,176
SUB TOTAL	\$24,675

TOTAL EXPENSES	\$25,093
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SURPLUS (DEFICIT)	\$12,753
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	24
SURPLUS (DEFICIT)	\$12

FIRST QUARTER 2019 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.	2	8	1	10	45	66
TOTAL INCOME	\$2,197	\$5,853	\$519	\$10,841	\$0	\$19,410

BENEFIT EXPENSES						COMBINED
MEDICAL	\$4,656	\$8,392	\$0	\$2,750	\$30,760	\$46,558
DENTAL	144	893	86	763	3,842	5,728
OPTICAL	22	144	14	93	609	882
DRUG	80	3,224	3,721	10,803	89,569	107,397
MEDICAL ADM.	84	461	0	252	1,328	2,125
MENTAL HEALTH MANAGER	13	79	0	45	308	445
EAP	0	0	0	16	0	16
UM/DM	0	0	0	31	0	31
TOTAL EXPENSES	\$4,999	\$13,193	\$3,821	\$14,753	\$126,416	\$163,182

SURPLUS (DEFICIT)	(\$2,802)	(\$7,340)	(\$3,302)	(\$3,912)	(\$126,416)	(\$143,772)
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AVERAGE INCOME	\$366	\$244	\$173	\$361	\$0	\$98
AVERAGE EXPENSE	833	550	1,274	492	936	824
SURPLUS (DEFICIT)	(\$467)	(\$306)	(\$1,101)	(\$131)	(\$936)	(\$726)

FIRST QUARTER 2019 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	220	81	2	303
TOTAL INCOME	\$13,160	\$9,760	\$360	\$23,280

BENEFIT EXPENSES				COMBINED
MEDICAL	\$157,653	\$8,400	\$52,616	\$218,669
DENTAL	29,271	0	0	29,271
OPTICAL	4,366	0	0	4,366
DRUG	56,455	53,088	184	109,727
MEDICAL ADM.	4,488	349	1,132	5,969
MENTAL HEALTH MANAGER	761	63	191	1,015
PPO	23	0	18	41
UM/DM	20	95	135	250
TOTAL EXPENSES	\$253,037	\$61,995	\$54,276	\$369,308

SURPLUS (DEFICIT)	(\$239,877)	(\$52,235)	(\$53,916)	(\$346,028)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	383	255	9,046	406
SURPLUS (DEFICIT)	(\$363)	(\$215)	(\$8,986)	(\$380)

FIRST QUARTER 2019 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	63	26	0	89
TOTAL INCOME	\$3,800	\$3,080	\$0	\$6,880

BENEFIT EXPENSES				COMBINED
MEDICAL	\$15,426	\$65,328	\$0	\$80,754
DENTAL	7,991	0	0	7,991
OPTICAL	1,195	0	0	1,195
DRUG	14,273	3,545	0	17,818
MEDICAL ADM.	503	252	0	755
MENTAL HEALTH MANAGER	85	43	0	128
PPO	18	0	0	18
UM/DM	0	31	0	31
TOTAL EXPENSES	\$39,491	\$69,199	\$0	\$108,690

SURPLUS (DEFICIT)	(\$35,691)	(\$66,119)	\$0	(\$101,810)
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AVERAGE INCOME	\$20	\$39	\$0	\$26
AVERAGE EXPENSE	209	887	0	407
SURPLUS (DEFICIT)	(\$189)	(\$848)	\$0	(\$381)

FIRST QUARTER 2019**PRESCRIPTION REPORT**

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
18,132	\$5	\$1,001,083	\$1,001,088

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$5,212
ACTUARY & CONSULTING	15,784
DUES	195
EDUCATION FEES	1,500
INVESTMENT MANAGEMENT	1,958
LEGAL	28,942
MEETING EXPENSE	228
POSTAGE	9,991
PRINTING	3,740
TELEPHONE	213
TOTAL	\$67,763

2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS RECEIVED	\$4,313,324	\$0	\$0	\$0	\$4,313,324
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	49,570	0	0	0	49,570
INTEREST & DIVIDENDS	64,871	0	0	0	64,871
MISCELLANEOUS INCOME	0	0	0	0	0
TOTAL INCOME	\$4,427,765	\$0	\$0	\$0	\$4,427,765
EXPENSES					
MEDICAL	\$2,338,703	\$0	\$0	\$0	\$2,338,703
LIFE & AD & D	17,873	0	0	0	17,873
DISABILITY	175,668	0	0	0	175,668
DENTAL	186,976	0	0	0	186,976
OPTICAL	18,141	0	0	0	18,141
DRUG	766,146	0	0	0	766,146
RETIREES	641,181	0	0	0	641,181
MEDICAL ADM.	72,472	0	0	0	72,472
MENTAL HEALTH MANAGER	143,201	0	0	0	143,201
EAP	2,064	0	0	0	2,064
PPO	31,322	0	0	0	31,322
UM/DM	53,656	0	0	0	53,656
SUBTOTAL	\$4,447,403	\$0	\$0	\$0	\$4,447,403
OPERATING EXPENSE					
ADMINISTRATION	\$94,238	\$0	\$0	\$0	\$94,238
ADMINISTRATION HIPAA	2,311	0	0	0	2,311
MISCELLANEOUS	67,763	0	0	0	67,763
SUBTOTAL	\$164,312	\$0	\$0	\$0	\$164,312
TOTAL EXPENSES	\$4,611,715	\$0	\$0	\$0	\$4,611,715
SURPLUS (DEFICIT)	(\$183,950)	\$0	\$0	\$0	(\$183,950)
TOTAL PARTICIPANTS	2,304	0	0	0	2,304
FUND BALANCE	\$10,660,932	\$0	\$0	\$0	

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
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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
FIRST 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
FIRST QUARTER 2019**

FIRST QUARTER 2019
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE