

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

ADMINISTRATIVE MANAGER'S REPORT

SECOND 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	\$74,667
LIFE & AD & D	36
DISABILITY	1,712
DENTAL	1,236
OPTICAL	122
DRUG	18,116
RETIREEES	11,645
MEDICAL ADM.	447
MENTAL HEALTH MANAGER	1,686
PPO	197
UM/DM	314
SUB TOTAL	\$110,178

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$442
ADMINISTRATION HIPAA	11
MISCELLANEOUS	502
SUB TOTAL	\$955

TOTAL EXPENSES	\$111,133
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SURPLUS (DEFICIT)	(\$80,749)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	3,368
SURPLUS (DEFICIT)	(\$2,447)

SECOND 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	317	1,761,785	
SHOPPERS FOOD 400 PT	1,852.56	118	657,659	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	3,402	
HMO COPAYS			0	
TOTAL		438	\$2,431,777	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,547,658
HMO	0
LIFE & AD & D	5,488
DISABILITY	57,934
DENTAL	57,075
OPTICAL	5,895
DRUG	193,236
RETIREEES	463,675
MEDICAL ADM.	18,314
MENTAL HEALTH MANAGER	58,758
PPO	8,671
UM/DM	13,721
SUB TOTAL	\$2,430,425

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$17,584
ADMINISTRATION HIPAA	431
MISCELLANEOUS	19,986
SUB TOTAL	\$38,001

TOTAL EXPENSES	\$2,468,426
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SURPLUS (DEFICIT)	(\$36,649)
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AVERAGE INCOME	\$1,851
AVERAGE EXPENSE	1,879
SURPLUS (DEFICIT)	(\$28)

SECOND QUARTER 2019
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	221	683,727	
SHOPPERS 400	1,032.82	124	383,177	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		345	\$1,066,904	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$561,293
HMO	0
LIFE & AD & D	5,004
DISABILITY	65,620
DENTAL	42,558
OPTICAL	3,106
DRUG	188,877
MEDICAL ADM.	14,050
MENTAL HEALTH MANAGER	3,605
EAP	687
PPO	6,654
UM/DM	10,495
SUB TOTAL	\$901,949

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$13,851
ADMINISTRATION HIPAA	340
MISCELLANEOUS	15,742
SUB TOTAL	\$29,933

TOTAL EXPENSES	\$931,882
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SURPLUS (DEFICIT)	\$135,022
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AVERAGE INCOME	\$1,031
AVERAGE EXPENSE	900
SURPLUS (DEFICIT)	\$131

SECOND QUARTER 2019
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	201	314,127	
SHOPPERS 400	520.94	384	599,602	
COBRA		3	5,479	
TOTAL		588	\$919,208	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$411,267
HMO	23,749
LIFE & AD & D	3,776
DISABILITY	54,251
DENTAL	40,644
OPTICAL	4,737
DRUG	96,525
MEDICAL ADM.	20,537
MENTAL HEALTH MANAGER	8,026
EAP	1,000
PPO	9,710
UM/DM	15,355
SUB TOTAL	\$689,577

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,606
ADMINISTRATION HIPAA	579
MISCELLANEOUS	26,831
SUB TOTAL	\$51,016

TOTAL EXPENSES	\$740,593
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SURPLUS (DEFICIT)	\$178,615
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	420
SURPLUS (DEFICIT)	\$101

**SECOND QUARTER 2019
PLAN Y PART TIME FAMILY**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	60	264,380	
SHOPPERS 400	1,476.99	105	466,729	
HMO COPAYS			559	
TOTAL		165	\$731,668	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$781,141
HMO	5,083
LIFE & AD & D	1,260
DISABILITY	17,419
DENTAL	27,485
OPTICAL	1,556
DRUG	82,216
MEDICAL ADM.	7,018
MENTAL HEALTH MANAGER	3,583
EAP	343
PPO	3,344
UM/DM	5,216
SUB TOTAL	\$935,664

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,624
ADMINISTRATION HIPAA	162
MISCELLANEOUS	7,529
SUB TOTAL	\$14,315

TOTAL EXPENSES	\$949,979
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SURPLUS (DEFICIT)	(\$218,311)
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AVERAGE INCOME	\$1,478
AVERAGE EXPENSE	1,919
SURPLUS (DEFICIT)	(\$441)

SECOND QUARTER 2019
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	14	\$24,193	
SHOPPERS 400	590.09	15	27,143	
TOTAL		29	\$51,336	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$595
LIFE & AD & D	339
DENTAL	1,388
OPTICAL	205
DRUG	23,853
MEDICAL ADM.	923
MENTAL HEALTH MANAGER	166
PPO	448
UM/DM	691
SUB TOTAL	\$28,608

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,164
ADMINISTRATION HIPAA	28
MISCELLANEOUS	1,323
SUB TOTAL	\$2,515

TOTAL EXPENSES	\$31,123
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SURPLUS (DEFICIT)	\$20,213
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AVERAGE INCOME	\$590
AVERAGE EXPENSE	358
SURPLUS (DEFICIT)	\$232

SECOND QUARTER 2019
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	65	\$55,064	
SHOPPERS 400	280.94	104	87,653	
SHOPPERS 400 ¹	428.79	3	3,858	
COBRA		0	0	
HMO COPAYS			530	
TOTAL		172	\$147,105	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$87,469
HMO	923
LIFE & AD & D	1,242
DISABILITY	4,645
DENTAL	8,688
OPTICAL	1,504
DRUG	13,661
MEDICAL ADM.	6,682
MENTAL HEALTH MANAGER	1,205
PPO	3,272
UM/DM	5,027
SUB TOTAL	\$134,318

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,905
ADMINISTRATION HIPAA	169
MISCELLANEOUS	7,848
SUB TOTAL	\$14,922

TOTAL EXPENSES	\$149,240
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SURPLUS (DEFICIT)	(\$2,135)
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AVERAGE INCOME	\$285
AVERAGE EXPENSE	289
SURPLUS (DEFICIT)	(\$4)

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

SECOND QUARTER 2019
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	8	\$12,555	
SHOPPERS 400	545.82	9	14,736	
TOTAL		17	\$27,291	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$924
LIFE & AD & D	123
DISABILITY	0
DENTAL	388
OPTICAL	67
DRUG	(239)
MEDICAL ADM.	308
MENTAL HEALTH MANAGER	55
PPO	152
UM/DM	230
SUB TOTAL	\$2,008

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$683
ADMINISTRATION HIPAA	17
MISCELLANEOUS	776
SUB TOTAL	\$1,476

TOTAL EXPENSES	\$3,484
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SURPLUS (DEFICIT)	\$23,807
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AVERAGE INCOME	\$535
AVERAGE EXPENSE	68
SURPLUS (DEFICIT)	\$467

SECOND QUARTER 2019
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	58	\$45,853	
SHOPPERS 400	263.52	79	62,455	
SHOPPERS 400 ¹	408.73	2	2,451	
COBRA		1	278	
TOTAL		140	\$111,037	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$14,697
LIFE & AD & D	438
DISABILITY	0
DENTAL	3,255
OPTICAL	543
DRUG	41,657
MEDICAL ADM.	2,614
MENTAL HEALTH MANAGER	705
PPO	1,215
UM/DM	1,959
SUB TOTAL	\$67,083

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,621
ADMINISTRATION HIPAA	138
MISCELLANEOUS	6,388
SUB TOTAL	\$12,147

TOTAL EXPENSES	\$79,230
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SURPLUS (DEFICIT)	\$31,807
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AVERAGE INCOME	\$264
AVERAGE EXPENSE	189
SURPLUS (DEFICIT)	\$75

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

SECOND QUARTER 2019
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	130	\$14,183	
SHOPPERS 400	36.46	256	27,965	
TOTAL		386	\$42,148	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$52
DISABILITY	0
DENTAL	459
OPTICAL	80
SUB TOTAL	\$591

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,497
ADMINISTRATION HIPAA	380
MISCELLANEOUS	17,613
SUB TOTAL	\$33,490

TOTAL EXPENSES	\$34,081
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SURPLUS (DEFICIT)	\$8,067
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	29
SURPLUS (DEFICIT)	\$7

**SECOND 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	\$1,831	\$6,457	\$519	\$10,119	\$0	\$18,926

BENEFIT EXPENSES						COMBINED
MEDICAL	\$204	\$10,435	\$0	\$4,033	\$23,580	\$38,252
DENTAL	144	951	86	763	3,756	5,700
OPTICAL	23	149	14	93	595	874
DRUG	(306)	1,108	1,244	(911)	37,914	39,049
MEDICAL ADM.	42	461	28	266	1,300	2,097
MENTAL HEALTH MANAGER	13	83	0	48	301	445
EAP	0	0	0	16	0	16
UM/DM	0	0	0	21	0	21
TOTAL EXPENSES	\$120	\$13,187	\$1,372	\$4,329	\$67,446	\$86,454

SURPLUS (DEFICIT)	\$1,711	(\$6,730)	(\$853)	\$5,790	(\$67,446)	(\$67,528)
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AVERAGE INCOME	\$610	\$269	\$173	\$375	\$0	\$100
AVERAGE EXPENSE	40	549	457	160	511	457
SURPLUS (DEFICIT)	\$570	(\$280)	(\$284)	\$215	(\$511)	(\$357)

SECOND QUARTER 2019
SHOPPERS RETIREES

INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	213	82	2	297
TOTAL INCOME	\$12,760	\$9,880	\$360	\$23,000

BENEFIT EXPENSES				COMBINED
MEDICAL	\$175,073	\$11,576	\$38,110	\$224,759
DENTAL	28,908	0	0	28,908
OPTICAL	4,298	0	0	4,298
DRUG	27,676	12,099	673	40,448
MEDICAL ADM.	4,390	336	1,160	5,886
MENTAL HEALTH MANAGER	748	60	193	1,001
PPO	20	0	20	40
UM/DM	126	95	30	251
TOTAL EXPENSES	\$241,239	\$24,166	\$40,186	\$305,591

SURPLUS (DEFICIT)	(\$228,479)	(\$14,286)	(\$39,826)	(\$282,591)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	378	98	6,698	343
SURPLUS (DEFICIT)	(\$358)	(\$58)	(\$6,638)	(\$317)

SECOND QUARTER 2019 SUPERVALU RETIREES
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INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	62	26	0	88
TOTAL INCOME	\$3,760	\$3,080	\$0	\$6,840

BENEFIT EXPENSES				COMBINED
MEDICAL	\$32,665	\$36,769	\$0	\$69,434
DENTAL	7,931	0	0	7,931
OPTICAL	1,182	0	0	1,182
DRUG	3,373	432	0	3,805
MEDICAL ADM.	461	280	0	741
MENTAL HEALTH MANAGER	85	48	0	133
PPO	20	0	0	20
UM/DM	0	31	0	31
TOTAL EXPENSES	\$45,717	\$37,560	\$0	\$83,277

SURPLUS (DEFICIT)	(\$41,957)	(\$34,480)	\$0	(\$76,437)
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AVERAGE INCOME	\$20	\$39	\$0	\$26
AVERAGE EXPENSE	246	482	0	315
SURPLUS (DEFICIT)	(\$226)	(\$443)	\$0	(\$289)

SECOND QUARTER 2019

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
18,335	\$235	\$740,969	\$741,204

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACTUARY & CONSULTING	\$24,673
CONFERENCE EXP	184
EDUCATION FEES	1,500
INSURANCE & BONDING	26,234
INVESTMENT MANAGEMENT	1,992
LEGAL	36,706
MED/SURG/UCR UPDATE	3,556
MEETING EXPENSE	2,586
POSTAGE	2,541
PRINTING	4,201
TELEPHONE	365
TOTAL	\$104,538

**2019
QUARTERLY RECAP**

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS RECEIVED	\$4,313,324	\$5,558,858	\$0	\$0	\$9,872,182
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	49,570	48,765	0	0	98,335
INTEREST & DIVIDENDS	64,871	59,540	0	0	124,411
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$4,427,765	\$5,667,163	\$0	\$0	\$10,094,928
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EXPENSES					
MEDICAL	\$2,338,703	\$3,509,466	\$0	\$0	\$5,848,169
LIFE & AD & D	17,873	17,758	0	0	35,631
DISABILITY	175,668	201,581	0	0	377,249
DENTAL	186,976	183,176	0	0	370,152
OPTICAL	18,141	17,815	0	0	35,956
DRUG	766,146	657,902	0	0	1,424,048
RETIREES	641,181	475,320	0	0	1,116,501
MEDICAL ADM.	72,472	70,893	0	0	143,365
MENTAL HEALTH MANAGER	143,201	77,789	0	0	220,990
EAP	2,064	2,030	0	0	4,094
PPO	31,322	33,663	0	0	64,985
UM/DM	53,656	53,008	0	0	106,664
SUBTOTAL	\$4,447,403	\$5,300,401	\$0	\$0	\$9,747,804

OPERATING EXPENSE					
ADMINISTRATION	\$94,238	\$91,977	\$0	\$0	\$186,215
ADMINISTRATION HIPAA	2,311	2,255	0	0	4,566
MISCELLANEOUS	67,763	104,538	0	0	172,301
SUBTOTAL	\$164,312	\$198,770	\$0	\$0	\$363,082

TOTAL EXPENSES	\$4,611,715	\$5,499,171	\$0	\$0	\$10,110,886
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SURPLUS (DEFICIT)	(\$183,950)	\$167,992	\$0	\$0	(\$15,958)
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TOTAL PARTICIPANTS	2,304	2,291	0	0	2,298
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FUND BALANCE	\$10,660,932	\$11,105,141	\$0	\$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
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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
SECOND 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
SECOND QUARTER 2019**

FIRST QUARTER 2019
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE