

**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

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A G E N D A

SEPTEMBER 16, 2019

(Approximately 11:00 a.m.)

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 - 6)**
 - A. REGULAR MEETING – APRIL 25, 2019**
 - B. APPEAL COMMITTEE MINUTES – JUNE 26, 2019**
- III. FINANCIAL REPORT (pg. 7)**
 - A. PNC REPORT**
- IV. CONSULTANT'S REPORT**
 - A. SEGAL COMPANY**
 - 1. RESERVES**
 - 2. PROJECTIONS**
 - 3. VISION RENEWAL**
 - B. CONFIDIO**
- V. ATTORNEY'S REPORT**
 - A. REGULAR**
 - B. SUBROGATION**
 - C. DELINQUENCY REPORT**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (1Q19 & 2Q19) (pg. 8 - 49)**
- VII. INVOICES (pg. 50 - 52)**
- VIII. OTHER FUND BUSINESS**
 - A. CAREFIRST PPO CONTRACT - RENEWAL STATUS**
 - B. FINAL KROGER RECONCILIATION**
 - C. MEDICARE ADVANTAGE RENEWAL**
 - D. TRANSFER DEPENDENT CHILD ENROLLMENT FOR PLANS Y20 & Y30 FROM FEBRUARY TO DECEMBER**
 - E. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION (DECEMBER 3, 2019 IN SPARKS, MD.)**
- X. ADJOURNMENT**

MINUTES

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
APRIL 25, 2019
LANDOVER, MARYLAND**

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
Y. Anwar
T. Hipkins

EMPLOYER TRUSTEES

D. Gwin – Secretary
J. Born

Also present were:

H. Burton – Morgan, Lewis, & Bockius, LLC
D. Clutts – Associated Administrators, LLC
J. Chorpenning – Local 27
A. Hanson – Local 400
C. Heppner – The Segal Company
C. Hoffmann – Local 400
J. Ianniello – Associated Administrators, LLC
N. Jacobs – Local 400
W. Jensen – Associated Administrators, LLC.
S. Sanchez – Slevin & Hart, P.C.
B. Slevin – Slevin & Hart, P.C.
J. Timm – The Segal Company
L. Walsh – Associated Administrators, LLC
R. Wildt – Local 27
M. Wilson – Local 400

I. CALL TO ORDER

A quorum being present, Chairman Federici called the meeting to order.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on December 4, 2018, and the Appeals Committee meetings held on December 17, 2018, and March 28, 2019, which were previously circulated.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED that the minutes of the regular meeting held on December 4, 2018, and the Appeals Committee minutes of December 17, 2018, and March 28, 2019, are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period January 1, 2019 to March 31, 2019. Such report indicated a beginning market value of \$10,615,304, receipts of \$4,981,592, disbursements of \$4,999,848, and earnings of \$92,135, producing an ending market value of \$10,689,173 as of March 31, 2019.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm and Mr. Christopher Heppner of The Segal Company ("Segal") to the meeting.

Reserves

Mr. Heppner distributed and reviewed the Reserve Determination Report through March 31, 2019. He said that the reserves were above the four-month ceiling as outlined in the Shoppers Collective Bargaining Agreement. Mr. Heppner noted that credits of \$599,590 to the contribution payments to be made by UNFI/SuperValu in May and June 2019, and credits of \$280,278 per month for contribution payments to be made by UNFI/SuperValu in July through October 2019, would return the Fund to a fourth-month reserve level. Ms. Gwin requested that these adjustments be applied to UNFI/SuperValu's future contributions.

The Trustees discussed the Fund's reserve and the proposed credits in the context of UNFI/SuperValu's uncertain future participating in the Fund and requested additional information from Segal regarding the impact of a termination of participation by UNFI/SuperValu on the Fund's assets. After discussion, the issue regarding a contribution credit to UNFI/SuperValu was tabled.

The Trustees thanked the representatives of Segal for their report, and they were excused from the meeting.

B. Confidio

Pharmacy Benefits Manager Claims and Rebate Audit

Mr. Ianniello reported that Confidio's claims and rebate audit of the Fund's prescription benefit manager was proceeding as scheduled and was expected to be completed by the middle of July 2019.

V. ATTORNEY'S REPORT

A. Interpleader Subrogation Case

Mr. Slevin reported on an interpleader action relating to a subrogation matter.

B. Confidio and Cheiron Contract Amendments

Mr. Slevin presented amendments to the Fund's contracts with Confidio and Cheiron. The Trustees executed the amendments.

C. Subrogation Report

Mr. Ianniello presented Slevin & Hart's subrogation report for the fourth quarter 2018. He noted that \$33,936.44 was collected, with \$6,787.29 payable to Slevin and Hart.

VI. ADMINISTRATIVE MANAGER'S REPORT

Fourth Quarter 2018 Report

Mr. Ianniello presented the Administrative Manager's report for the fourth quarter 2018, which had been pre-circulated. Such report indicated total income of \$5,216,703, and total expenses of \$5,720,950, producing a deficit of \$504,247. Mr. Ianniello noted that contributions were made on behalf of 2,378 Plan participants.

VII. INVOICES

The Trustees reviewed the list of invoices for the Active Plan and Retiree Plan dated April 25, 2019. It was noted that there were no additions, deletions or changes to the lists.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED that the invoices shown on the lists of the Active Plan and Retiree Plan dated April 25, 2019 are approved for payment.

VIII. OTHER FUND BUSINESS

A. 2019 COBRA Rates

Mr. Ianniello presented the 2019 COBRA rates effective June 1, 2019 for the benefit programs under the Active Plan which had been reviewed and approved by the Chairman and Secretary between Board Meetings.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to ratify the COBRA rates effective June 1, 2019 as approved by Chairman and Secretary.

B. Kroger Financial Reconciliation

Mr. Ianniello reported that a Retiree Drug Subsidy payment was recently received by the Fund for \$840.36 and noted that this amount should be added to the previously audited calculation of the overpayment due to Kroger, now totaling \$133,141.55. After discussion, the subject was tabled.

C. CareFirst Contract Renewal

Mr. Ianniello reported that CareFirst's contract renewal was still pending.

D. Fiduciary Liability Policy

The fiduciary liability insurance for the policy period March 30, 2019 to March 29, 2020 was renewed through Chubb. The individual Waiver of Recourse premium invoices were sent to the Trustees on March 14, 2019.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees selected the following meeting dates and meeting locations for 2019:

August 29, 2019 – 9:00 a.m. – Landover, Maryland

December 3, 2019 – 9:00 a.m. – Sparks, Maryland

X. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,
Donna Gwin – Secretary

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE
BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND ON JUNE 26, 2019
AND RESOLVED VIA EMAIL**

The following Trustees made determinations on the appeals:

UNION TRUSTEE

Y. Anwar

EMPLOYER TRUSTEE

D. Gwin

Also present was:

C. Brown – Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

Second Quarter 2019

Code	Issue	Decision
M19/119-3034	Late Filing	Denied
M19/125-5284	Late Filing	Denied
M19/124-5944	Late Filing	Denied
M19/120-6381	CRNA, Late Appeal	Denied
M19/126-6788	Routine Services	Denied
M19/123-0871	Laboratory Services	Denied
M19/128-6574	Excluded Services (Cologuard)	Denied
M19/121-3722	Experimental/Investigational (Avastin)	Approved
M19/127-8883a	Ambulance Services	Denied
M19/127-8883b	Ambulance Services	Denied
M19/127-8883c	Ambulance Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO AUGUST 31, 2019

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2019	\$ 8,752,963 \$	1,862,341 \$	10,615,304
RECEIPTS	\$ 14,540,646 \$	4,162 \$	14,544,808
DISBURSEMENTS	\$ (15,009,859) \$	- \$	(15,009,859)
INTER ACCOUNT TRANSFERS	\$ - \$	- \$	-
EARNINGS	\$ 123,055 \$	119,663 \$	242,718
ENDING MARKET VALUE 8/31/19	\$ 8,406,805 \$	1,986,166 \$	10,392,971

ADMINISTRATIVE MANAGER'S REPORT

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)

¹ Board 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
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.	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

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
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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
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SURPLUS (DEFICIT)	(\$183,950)	\$0	\$0	\$0	(\$183,950)
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TOTAL PARTICIPANTS	2,304	0	0	0	2,304
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FUND BALANCE	\$10,660,932	\$0	\$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
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
	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

Work Snapshot 2019 Non-Food

<i>Function</i>	<i>1st Quarter</i>	<i>2nd Quarter</i>	<i>3rd Quarter</i>	<i>4th Quarter</i>	<i>YTD</i>
<i>Accident & Sickness Claims</i>	65				
<i>Appeals</i>	19				
<i>Participant Services Calls</i>	3,057				
<i>COBRA Notices Mailed</i>	68				
<i>Pension Apps Received</i>	62				
<i>Pension Estimates Received</i>	89				
<i>Medical Claims Processed</i>	11,919				
<i>Communications Mailings Sent to Participants</i>	12,563				

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
RETIREES	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

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
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

Work Snapshot 2019 Non-Food					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	65	66			
<i>Appeals</i>	19	15			
<i>Participant Services Calls</i>	3,057	2,876			
<i>COBRA Notices Mailed</i>	68	39			
<i>Pension Apps Received</i>	62	73			
<i>Pension Estimates Received</i>	89	212			
<i>Medical Claims Processed</i>	11,919	12,411			
<i>Communications Mailings Sent to Participants</i>	12,563	22,962			

SPECIAL PROJECTS 2Q:

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

SEPTEMBER 16, 2019

1. **ASSOCIATED ADMINISTRATORS, LLC**

04/25/19	Meeting Expenses - Regular Meeting	\$	326.13
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2. **CHEIRON**

04/19/19	Retainer Services – March 2019	\$	835.00
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05/09/19	Retainer Services - April 2019	\$	835.00
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06/11/19	Retainer Services – May 2019	\$	835.00
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07/15/19	Retainer Services – June 2019	\$	835.00
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08/13/19	Retainer Services – July 2019	\$	835.00
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3. **CONFIDIO**

05/23/19	Consulting Services rendered – April 2019	\$	900.00
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4. **MORGAN, LEWIS & BOCKIUS**

05/31/19	For Professional Services rendered for the period ended February 28, 2019	\$	806.00
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05/31/19	For Professional Services rendered for the period ended March 31, 2019	\$	186.00
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05/31/19	For Professional Services rendered for the period ended April 30, 2019	\$	5,270.00
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06/25/19	For Professional Services rendered for the period ended May 31, 2019	\$	913.00
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08/23/19	For Professional Services rendered for the period ended July 31, 2019	\$	310.00
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5 SEGAL CONSULTING

03/21/19	For retainer services rendered for the period April 1, 2019 – April 30, 2019	\$	5,333.33
04/29/19	For retainer services rendered for the period May 1, 2019 through May 31, 2019	\$	5,333.33
05/29/19	For retainer services rendered for the period June 1, 2019 through June 30, 2019	\$	5,333.33
07/24/19	For retainer services rendered for the period July 1, 2019 through July 31, 2019	\$	5,333.33
07/24/19	For retainer services rendered for the period August 1, 2019 through August 31, 2019	\$	5,333.33

6. SEGALL BRYANT AND HAMILL

04/11/19	Investment Management Fee – for the period January 1, 2019 – March 31, 2019	\$	946.98
07/18/19	Investment Management Fee – for the period April 1, 2019 – June 30, 2019	\$	969.15

7. SLEVIN & HART, P.C.

05/30/19	For Professional services rendered through April 30, 2019	\$	13,410.88
06/20/19	For Professional services rendered through May 31, 2019	\$	3,254.10
06/24/19	For Subrogation services rendered for the First Quarter 2019	\$	3,720.40
08/22/19	For Professional services rendered through July 31, 2019	\$	2,576.58

8. SUPERVALU

05/21/19	J. Born - Reimbursement of expenses incurred for attendance at the April 25, 2019 Board of Trustees Meeting	\$	204.15
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9. TRUSTEE EXPENSE REIMBURSEMENTS

05/10/19	D. Gwin - Reimbursement of expenses incurred at the April 25, 2019 meeting of the Board of Trustees	\$	183.57
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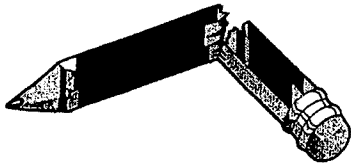
UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

SEPTEMBER 16, 2019

1. WOODARD INSURANCE AGENCY, LLC

04/29/19	Ongoing healthcare customer service and orphan enrollment for First Quarter 2019	\$	1,500.00
07/08/19	Ongoing healthcare customer service and orphan enrollment for Second Quarter 2019	\$	1,446.00



MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears slightly aged or off-white. There is no handwriting or other markings on the page.