

***UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2019***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
THIRD QUARTER 2019
CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
LOCAL 400			
GIANT	\$21.12	2,268	\$143,722
GIANT	11.87	8	285
GIANT ¹	11.12	270	8,997
LOCAL 400 STAFF	21.12	0	0
SAFEWAY	21.12	1,577	99,940
SAFEWAY ¹	11.12	147	4,915
SUBTOTAL		4,270	\$257,859

LOCAL 27			
GIANT	\$21.12	864	\$54,764
GIANT ¹	11.12	101	3,358
METRO/BASICS	21.12	219	13,876
METRO/BASICS ²	10.56	5	169
SAFEWAY	21.12	532	33,728
SAFEWAY ¹	11.12	53	1,768
SAFEWAY DELAWARE	21.12	44	2,767
SAFEWAY DELAWARE ¹	11.12	5	168
SUBTOTAL		1,823	\$110,598

TOTAL		6,093	\$368,457
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AVERAGE MONTHLY CONTRIBUTION \$20.16

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME
THIRD QUARTER 2019
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$341,764		\$18.697		92.03%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$27,974		\$1.530		7.532%
PNC	25		0.001		0.007%
PRINTING	1,610		0.088		0.434%
TELEPHONE	5		0.000		0.001%
SUBTOTAL	\$29,614		\$1.619		7.97%
TOTAL	\$371,378		\$20.316		100.00%

FULL TIME 2019 QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIB	\$371,330	\$370,134	\$368,457	\$0	\$1,109,921
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$0	\$1,109,921
EXPENSES					
PROVIDER	\$345,275	\$344,919	\$341,764	\$0	\$1,031,958
OPERATING	28,381	29,290	29,614	0	87,285
TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$0	\$1,119,243
TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$0	\$1,109,921
TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$0	\$1,119,243
SURPLUS (DEFICIT)	(\$2,326)	(\$4,075)	(\$2,921)	\$0	(\$9,322)
AVERAGE INCOME	\$20.30	\$20.23	\$20.16	\$0.00	\$20.23
AVERAGE EXPENSES	\$20.43	\$20.46	\$20.32	\$0.00	\$20.40
SURPLUS (DEFICIT)	(\$0.13)	(\$0.23)	(\$0.16)	\$0.00	(\$0.17)
TOTAL PARTICIPANTS	6,097	6,098	6,093	0	6,096

FULL TIME 2018 QUARTERLY RECAPS
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FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
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EXPENSES

PROVIDER	\$357,551	\$356,266	\$349,049	\$348,821	\$1,411,687
OPERATING	28,648	28,645	28,093	28,568	113,954

TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$377,389	\$1,525,641
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TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$377,389	\$1,525,641

SURPLUS (DEFICIT)	(\$2,314)	(\$3,521)	(\$1,023)	\$731	(\$6,127)
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AVERAGE INCOME	\$20.59	\$20.50	\$20.45	\$20.40	\$20.49
AVERAGE EXPENSES	\$20.71	\$20.69	\$20.50	\$20.36	\$20.57

SURPLUS (DEFICIT)	(\$0.12)	(\$0.19)	(\$0.05)	\$0.04	(\$0.08)
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TOTAL PARTICIPANTS	6,215	6,200	6,131	6,179	6,181
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PART TIME
THIRD QUARTER 2019
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,342	\$148,368
GIANT	11.87	3	119
GIANT ¹	11.12	1,676	55,923
SAFEWAY	21.12	1,024	64,881
SAFEWAY ¹	11.12	1,199	40,009
SUBTOTAL		6,244	\$309,300

LOCAL 27			
GIANT	\$21.12	1,032	\$65,388
GIANT ¹	11.12	577	19,248
METRO/BASICS	21.12	310	19,621
METRO/BASICS ²	10.56	104	3,295
SAFEWAY	21.12	340	21,542
SAFEWAY ¹	11.12	414	13,810
SAFEWAY DELAWARE	21.12	49	3,084
SAFEWAY DELAWARE ¹	11.12	34	1,134
SUBTOTAL		2,860	\$147,122

TOTAL		9,104	\$456,422
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AVERAGE MONTHLY CONTRIBUTION \$16.71

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
THIRD QUARTER 2019
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$423,666		\$15.512		90.54%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$41,781		\$1.530		8.929%
PNC	38		0.001		0.008%
PRINTING	2,414		0.088		0.516%
TELEPHONE	8		0.000		0.002%
SUBTOTAL	\$44,241		\$1.619		9.46%
TOTAL	\$467,907		\$17.131		100.00%

PART TIME 2019 QUARTERLY RECAPS
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	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIB	\$471,768	\$468,608	\$456,422	\$0	\$1,396,798
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$0	\$1,396,798
EXPENSES					
PROVIDER	\$431,508	\$430,261	\$423,666	\$0	\$1,285,435
OPERATING	43,007	44,634	44,241	0	131,882
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$0	\$1,417,317
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$0	\$1,396,798
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$0	\$1,417,317
SURPLUS (DEFICIT)	(\$2,747)	(\$6,287)	(\$11,485)	\$0	(\$20,519)
AVERAGE INCOME	\$17.01	\$16.81	\$16.71	\$0.00	\$16.84
AVERAGE EXPENSES	\$17.11	\$17.03	\$17.13	\$0.00	\$17.09
SURPLUS (DEFICIT)	(\$0.10)	(\$0.22)	(\$0.42)	\$0.00	(\$0.25)
TOTAL PARTICIPANTS	9,243	9,295	9,104	0	9,214

PART TIME 2018 QUARTERLY RECAPS
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	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
EMPLOYER CONTRIB	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
EXPENSES					
PROVIDER	\$453,494	\$444,938	\$435,208	\$437,790	\$1,771,430
OPERATING	43,467	45,385	41,246	42,193	172,291
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$479,983	\$1,943,721
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$479,983	\$1,943,721
SURPLUS (DEFICIT)	\$7,618	\$8,967	\$9,179	(\$7,732)	\$18,032
AVERAGE INCOME	\$17.82	\$17.52	\$17.35	\$17.26	\$17.49
AVERAGE EXPENSES	\$17.55	\$17.21	\$17.02	\$17.54	\$17.33
SURPLUS (DEFICIT)	\$0.27	\$0.31	\$0.33	(\$0.28)	\$0.16
TOTAL PARTICIPANTS	9,439	9,499	9,330	9,121	9,347

COMBINED
2019
QUARTERLY RECAP

	<u>FIRST 2019</u>	<u>SECOND 2019</u>	<u>THIRD 2019</u>	<u>FOURTH 2019</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$843,098	\$838,742	\$824,879	\$0	\$2,506,719
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,910	1,461	3,108	0	7,479
TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$0	\$2,514,198
EXPENSES					
PROVIDER	\$776,783	\$775,180	\$765,430	\$0	\$2,317,393
OPERATING	71,388	73,924	\$73,855	\$0	219,167
TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$0	\$2,536,560
TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$0	\$2,514,198
TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$0	\$2,536,560
SURPLUS (DEFICIT)	(\$2,163)	(\$8,901)	(\$11,298)	\$0	(\$22,362)
TOTAL PARTICIPANTS	15,340	15,393	15,197	0	15,310
FUND RESERVE	\$448,847	\$449,313	\$439,859		

COMBINED
2018
QUARTERLY RECAP

	<u>FIRST 2018</u>	<u>SECOND 2018</u>	<u>THIRD 2018</u>	<u>FOURTH 2018</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$888,464	\$880,680	\$861,752	\$850,371	\$3,481,267
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,329	4,224	2,930	3,478	12,961
TOTAL INCOME	\$890,793	\$884,904	\$864,682	\$853,849	\$3,494,228
EXPENSES					
PROVIDER	\$811,045	\$801,204	\$784,257	\$786,611	\$3,183,117
OPERATING	72,115	74,030	\$69,339	\$70,761	286,245
TOTAL EXPENSES	\$883,160	\$875,234	\$853,596	\$857,372	\$3,469,362
TOTAL INCOME	\$890,793	\$884,904	\$864,682	\$853,849	\$3,494,228
TOTAL EXPENSES	\$883,160	\$875,234	\$853,596	\$857,372	\$3,469,362
SURPLUS (DEFICIT)	\$7,633	\$9,670	\$11,086	(\$3,523)	\$24,866
TOTAL PARTICIPANTS	15,654	15,699	15,461	15,300	15,529
FUND RESERVE	\$436,991	\$444,044	\$448,967	\$450,617	

UTILIZATION
THIRD QUARTER 2019

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	322	1,812.85	1,312.95	\$10,252
02	PROBATE	43	137.40	198.90	
03	WILL	281	654.65	657.85	
04	NEGLIGENCE	46	105.10	176.20	
05	REAL ESTATE	112	361.45	198.25	
06	CONSUMER	316	1,671.85	1,252.80	
07	CRIMINAL	63	481.20	79.25	
08	TRAFFIC	95	595.80	118.10	
09	LANDLORD/TENANT	64	198.00	112.85	
10	ADMINISTRATION	49	156.65	57.10	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	29	133.05	26.65	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,420	6,308.00	4,190.90	\$10,252
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ALL HOURS	10,498.90
ADJUSTED HOURS	8,403.45
PAYMENT	\$765,430
COST PER HOUR	\$91.09

THIRD QUARTER 2019
DELINQUENCIES

NONE