

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

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
FOURTH QUARTER 2019
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,253	\$142,729
GIANT	11.87	8	285
GIANT ¹	11.12	305	10,185
LOCAL 400 STAFF	21.12	1	63
SAFEWAY	21.12	1,559	98,799
SAFEWAY ¹	11.12	161	5,360
SUBTOTAL		4,287	\$257,421

LOCAL 27			
GIANT	\$21.12	862	\$54,638
GIANT ¹	11.12	108	3,592
METRO/BASICS	21.12	206	13,074
METRO/BASICS ²	10.56	5	159
SAFEWAY	21.12	519	32,884
SAFEWAY ¹	11.12	56	1,880
SAFEWAY DELAWARE	21.12	43	2,703
SAFEWAY DELAWARE ¹	11.12	5	168
SUBTOTAL		1,804	\$109,098

TOTAL		6,091	\$366,519
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AVERAGE MONTHLY CONTRIBUTION \$20.06

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME
FOURTH QUARTER 2019
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$338,801		\$18.541		92.20%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$27,965		\$1.530		7.610%
LEGAL	540		0.030		0.147%
PNC	27		0.001		0.007%
PRINTING	115		0.006		0.031%
TELEPHONE	10		0.001		0.003%
SUBTOTAL	\$28,657		\$1.568		7.80%
TOTAL	\$367,458		\$20.109		100.00%

FULL TIME
2019
QUARTERLY RECAPS

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
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EXPENSES

PROVIDER	\$345,275	\$344,919	\$341,764	\$338,801	\$1,370,759
OPERATING	28,381	29,290	29,614	28,657	115,942

TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$367,458	\$1,486,701
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TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$367,458	\$1,486,701

SURPLUS (DEFICIT)	(\$2,326)	(\$4,075)	(\$2,921)	(\$939)	(\$10,261)
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AVERAGE INCOME	\$20.30	\$20.23	\$20.16	\$20.06	\$20.19
AVERAGE EXPENSES	\$20.43	\$20.46	\$20.32	\$20.11	\$20.33

SURPLUS (DEFICIT)	(\$0.13)	(\$0.23)	(\$0.16)	(\$0.05)	(\$0.14)
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TOTAL PARTICIPANTS	6,097	6,098	6,093	6,091	6,095
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FULL TIME
2018
QUARTERLY RECAPS

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
FOURTH QUARTER 2019
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,259	\$143,130
GIANT	11.87	3	119
GIANT ¹	11.12	1,680	56,045
SAFEWAY	21.12	993	62,896
SAFEWAY ¹	11.12	1,159	38,665
SUBTOTAL		6,094	\$300,855

LOCAL 27			
GIANT	\$21.12	1,008	\$63,866
GIANT ¹	11.12	570	19,015
METRO/BASICS	21.12	305	19,325
METRO/BASICS ²	10.56	103	3,253
SAFEWAY	21.12	320	20,296
SAFEWAY ¹	11.12	385	12,832
SAFEWAY DELAWARE	21.12	51	3,210
SAFEWAY DELAWARE ¹	11.12	28	944
SUBTOTAL		2,770	\$142,741

TOTAL		8,864	\$443,596
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AVERAGE MONTHLY CONTRIBUTION \$16.68

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
FOURTH QUARTER 2019
EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$413,083		\$15.534		90.83%
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OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$40,685		\$1.530		8.946%
LEGAL	809		0.030		0.178%
PNC	40		0.002		0.009%
PRINTING	173		0.007		0.038%
TELEPHONE	14		0.001		0.003%

SUBTOTAL	\$41,721		\$1.570		9.17%
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TOTAL	\$454,804		\$17.104		100.00%
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PART TIME
2019
QUARTERLY RECAPS

	<u>FIRST 2019</u>	<u>SECOND 2019</u>	<u>THIRD 2019</u>	<u>FOURTH 2019</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
EXPENSES					
PROVIDER	\$431,508	\$430,261	\$423,666	\$413,083	\$1,698,518
OPERATING	43,007	44,634	44,241	41,721	173,603
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$454,804	\$1,872,121
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$454,804	\$1,872,121
SURPLUS (DEFICIT)	(\$2,747)	(\$6,287)	(\$11,485)	(\$11,208)	(\$31,727)
AVERAGE INCOME	\$17.01	\$16.81	\$16.71	\$16.68	\$16.80
AVERAGE EXPENSES	\$17.11	\$17.03	\$17.13	\$17.10	\$17.09
SURPLUS (DEFICIT)	(\$0.10)	(\$0.22)	(\$0.42)	(\$0.42)	(\$0.29)
TOTAL PARTICIPANTS	9,243	9,295	9,104	8,864	9,127

PART TIME 2018 QUARTERLY RECAPS
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	FIRST 2018	SECOND 2018	THIRD 2018	FOURTH 2018	TOTAL
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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
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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
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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
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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
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TOTAL PARTICIPANTS	9,439	9,499	9,330	9,121	9,347
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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	\$810,115	\$3,316,834
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,910	1,461	3,108	3,963	11,442
TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$814,078	\$3,328,276
EXPENSES					
PROVIDER	\$776,783	\$775,180	\$765,430	\$751,884	\$3,069,277
OPERATING	71,388	73,924	\$73,855	\$70,378	289,545
TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$822,262	\$3,358,822
TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$814,078	\$3,328,276
TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$822,262	\$3,358,822
SURPLUS (DEFICIT)	(\$2,163)	(\$8,901)	(\$11,298)	(\$8,184)	(\$30,546)
TOTAL PARTICIPANTS	15,340	15,393	15,197	14,955	15,221
FUND RESERVE	\$448,847	\$449,313	\$439,859	\$590,472	

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
FOURTH QUARTER 2019

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	285	1,797.15	1,263.75	\$11,547
02	PROBATE	41	141.45	205.50	
03	WILL	274	656.75	632.20	
04	NEGLIGENCE	59	142.45	215.10	
05	REAL ESTATE	68	208.60	106.70	
06	CONSUMER	340	1,572.55	1,291.75	
07	CRIMINAL	62	452.60	76.60	
08	TRAFFIC	92	623.95	101.65	
09	LANDLORD/TENANT	59	202.80	111.10	
10	ADMINISTRATION	47	145.10	57.25	
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	138.60	28.60	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,356	6,082.00	4,090.20	\$11,547
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ALL HOURS	10,172.20
ADJUSTED HOURS	8,127.10
PAYMENT	\$751,884
COST PER HOUR	\$92.52

FOURTH QUARTER 2019
DELINQUENCIES

NONE