

***UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2018***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
THIRD QUARTER 2018
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,343	\$148,474
GIANT	11.87	8	285
GIANT ¹	11.12	175	5,827
LOCAL 400 STAFF	21.12	3	211
SAFEWAY	21.12	1,630	103,276
SAFEWAY ¹	11.12	109	3,648
SUBTOTAL		4,268	\$261,721

LOCAL 27			
GIANT	\$21.12	878	\$55,650
GIANT ¹	11.12	72	2,402
METRO/BASICS	21.12	249	15,756
METRO/BASICS ²	10.56	3	106
SAFEWAY	21.12	554	35,123
SAFEWAY ¹	11.12	7	223
SAFEWAY DELAWARE	21.12	59	3,759
SAFEWAY DELAWARE ¹	11.12	41	1,379
SUBTOTAL		1,863	\$114,398

TOTAL	6,131	\$376,119
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AVERAGE MONTHLY CONTRIBUTION \$20.45

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME
THIRD QUARTER 2018
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$349,049		\$18.977		92.55%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$27,414		\$1.490		7.269%
LEGAL	601		0.033		0.159%
PNC	28		0.002		0.007%
POSTAGE	8		0.000		0.002%
PRINTING	34		0.002		0.009%
TELEPHONE	8		0.000		0.002%
SUBTOTAL	\$28,093		\$1.527		7.45%
TOTAL	\$377,142		\$20.504		100.00%

FULL TIME
2018
QUARTERLY RECAPS

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$383,885	\$381,390	\$376,119		\$1,141,394
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0

TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$0	\$1,141,394
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EXPENSES

PROVIDER	\$357,551	\$356,266	\$349,049		\$1,062,866
OPERATING	28,648	28,645	28,093		85,386

TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$0	\$1,148,252
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TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$0	\$1,141,394
TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$0	\$1,148,252

SURPLUS (DEFICIT)	(\$2,314)	(\$3,521)	(\$1,023)	\$0	(\$6,858)
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AVERAGE INCOME	\$20.59	\$20.50	\$20.45		\$20.51
AVERAGE EXPENSES	\$20.71	\$20.69	\$20.50		\$20.63

SURPLUS (DEFICIT)	(\$0.12)	(\$0.19)	(\$0.05)	\$0.00	(\$0.12)
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TOTAL PARTICIPANTS	6,215	6,200	6,131		6,182
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FULL TIME
2017
QUARTERLY RECAPS

FIRST 2017 SECOND 2017 THIRD 2017 FOURTH 2017 TOTAL

EMPLOYER CONTRIB	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
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EXPENSES

PROVIDER	\$368,316	\$365,678	\$364,816	\$361,318	\$1,460,128
OPERATING	27,322	29,943	27,789	27,809	112,863

TOTAL EXPENSES	\$395,638	\$395,621	\$392,605	\$389,127	\$1,572,991
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TOTAL INCOME	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
TOTAL EXPENSES	\$395,638	\$395,621	\$392,605	\$389,127	\$1,572,991

SURPLUS (DEFICIT)	\$3,481	(\$4,086)	(\$3,655)	(\$2,644)	(\$6,904)
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AVERAGE INCOME	\$21.17	\$20.80	\$20.73	\$20.66	\$20.84
AVERAGE EXPENSES	\$20.98	\$21.01	\$20.93	\$20.80	\$20.93

SURPLUS (DEFICIT)	\$0.19	(\$0.21)	(\$0.20)	(\$0.14)	(\$0.09)
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TOTAL PARTICIPANTS	6,285	6,276	6,254	6,237	6,263
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PART TIME
THIRD QUARTER 2018
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,632	\$166,742
GIANT	11.87	5	177
GIANT ¹	11.12	1,453	48,461
SAFEWAY	21.12	1,215	77,004
SAFEWAY ¹	11.12	1,047	34,928
SUBTOTAL		6,352	\$327,312

LOCAL 27			
GIANT	\$21.12	1,150	\$72,843
GIANT ¹	11.12	485	16,180
METRO/BASICS	21.12	362	22,915
METRO/BASICS ²	10.56	102	3,242
SAFEWAY	21.12	396	25,090
SAFEWAY ¹	11.12	372	12,409
SAFEWAY DELAWARE	21.12	65	4,119
SAFEWAY DELAWARE ¹	11.12	46	1,523
SUBTOTAL		2,978	\$158,321

TOTAL		9,330	\$485,633
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AVERAGE MONTHLY CONTRIBUTION \$17.35

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
THIRD QUARTER 2018
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$435,208		\$15.549		91.34%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$40,228		\$1.437		8.443%
LEGAL	902		0.032		0.189%
PNC	43		0.002		0.009%
POSTAGE	11		0.000		0.002%
PRINTING	51		0.002		0.011%
TELEPHONE	11		0.000		0.002%
SUBTOTAL	\$41,246		\$1.473		8.66%
TOTAL	\$476,454		\$17.022		100.00%

PART TIME 2018 QUARTERLY RECAPS
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	<u>FIRST 2018</u>	<u>SECOND 2018</u>	<u>THIRD 2018</u>	<u>FOURTH 2018</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$504,579	\$499,290	\$485,633		\$1,489,502
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$0	\$1,489,502
EXPENSES					
PROVIDER	\$453,494	\$444,938	\$435,208		\$1,333,640
OPERATING	43,467	45,385	41,246		130,098
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$0	\$1,463,738
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$0	\$1,489,502
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$0	\$1,463,738
SURPLUS (DEFICIT)	\$7,618	\$8,967	\$9,179	\$0	\$25,764
AVERAGE INCOME	\$17.82	\$17.52	\$17.35		\$17.56
AVERAGE EXPENSES	\$17.55	\$17.21	\$17.02		\$17.26
SURPLUS (DEFICIT)	\$0.27	\$0.31	\$0.33	\$0.00	\$0.30
TOTAL PARTICIPANTS	9,439	9,499	9,330		9,423

PART TIME
2017
QUARTERLY RECAPS

	<u>FIRST 2017</u>	<u>SECOND 2017</u>	<u>THIRD 2017</u>	<u>FOURTH 2017</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
EXPENSES					
PROVIDER	\$486,622	\$474,769	\$467,822	\$458,749	\$1,887,962
OPERATING	41,460	45,851	42,230	41,618	171,159
TOTAL EXPENSES	\$528,082	\$520,620	\$510,052	\$500,367	\$2,059,121
TOTAL INCOME	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
TOTAL EXPENSES	\$528,082	\$520,620	\$510,052	\$500,367	\$2,059,121
SURPLUS (DEFICIT)	\$21,279	\$11,582	\$11,139	\$6,743	\$50,743
AVERAGE INCOME	\$19.20	\$18.49	\$18.28	\$18.11	\$18.52
AVERAGE EXPENSES	\$18.45	\$18.09	\$17.89	\$17.87	\$18.08
SURPLUS (DEFICIT)	\$0.75	\$0.40	\$0.39	\$0.24	\$0.44
TOTAL PARTICIPANTS	9,540	9,592	9,503	9,332	9,492

COMBINED
2018
QUARTERLY RECAP

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$888,464	\$880,680	\$861,752	\$0	\$2,630,896
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,329	4,224	2,930	0	9,483

TOTAL INCOME	\$890,793	\$884,904	\$864,682	\$0	\$2,640,379
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EXPENSES

PROVIDER	\$811,045	\$801,204	\$784,257	\$0	\$2,396,506
OPERATING	72,115	74,030	\$69,339	\$0	215,484

TOTAL EXPENSES	\$883,160	\$875,234	\$853,596	\$0	\$2,611,990
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TOTAL INCOME	\$890,793	\$884,904	\$864,682	\$0	\$2,640,379
TOTAL EXPENSES	\$883,160	\$875,234	\$853,596	\$0	\$2,611,990

SURPLUS (DEFICIT)	\$7,633	\$9,670	\$11,086	\$0	\$28,389
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TOTAL PARTICIPANTS	15,654	15,699	15,461	0	15,605
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FUND RESERVE	\$436,991	\$444,044	\$448,967		
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COMBINED 2017 QUARTERLY RECAP
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	<u>FIRST 2017</u>	<u>SECOND 2017</u>	<u>THIRD 2017</u>	<u>FOURTH 2017</u>	<u>TOTAL</u>
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EMPLOYER CONTRIB	\$948,480	\$923,737	\$910,141	\$893,593	\$3,675,951
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,623	4,811	2,552	3,054	13,040

TOTAL INCOME	\$951,103	\$928,548	\$912,693	\$896,647	\$3,688,991
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EXPENSES

PROVIDER	\$854,938	\$840,447	\$832,638	\$820,067	\$3,348,090
OPERATING	68,782	75,794	70,019	69,427	284,022

TOTAL EXPENSES	\$923,720	\$916,241	\$902,657	\$889,494	\$3,632,112
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TOTAL INCOME	\$951,103	\$928,548	\$912,693	\$896,647	\$3,688,991
TOTAL EXPENSES	\$923,720	\$916,241	\$902,657	\$889,494	\$3,632,112

SURPLUS (DEFICIT)	\$27,383	\$12,307	\$10,036	\$7,153	\$56,879
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TOTAL PARTICIPANTS	15,825	15,868	15,757	15,569	15,755
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FUND RESERVE	\$612,667	\$232,641	\$431,818	\$458,242	
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UTILIZATION THIRD QUARTER 2018

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	282	1,257.70	985.95	\$9,183
02	PROBATE	39	292.00	351.30	
03	WILL	281	506.70	510.75	
04	NEGLIGENCE	59	135.05	203.80	
05	REAL ESTATE	103	286.90	182.50	
06	CONSUMER	336	1,811.75	1,328.90	
07	CRIMINAL	68	523.90	78.50	
08	TRAFFIC	88	608.95	104.65	
09	LANDLORD/TENANT	70	220.45	115.65	
10	ADMINISTRATION	54	169.65	59.50	
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	30	136.65	28.55	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL

1,410	5,949.70	3,950.05	\$9,183
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ALL HOURS
ADJUSTED HOURS
PAYMENT
COST PER HOUR

9,899.75
7,924.73
\$784,257
\$98.96

THIRD QUARTER 2018
DELINQUENCIES

NONE