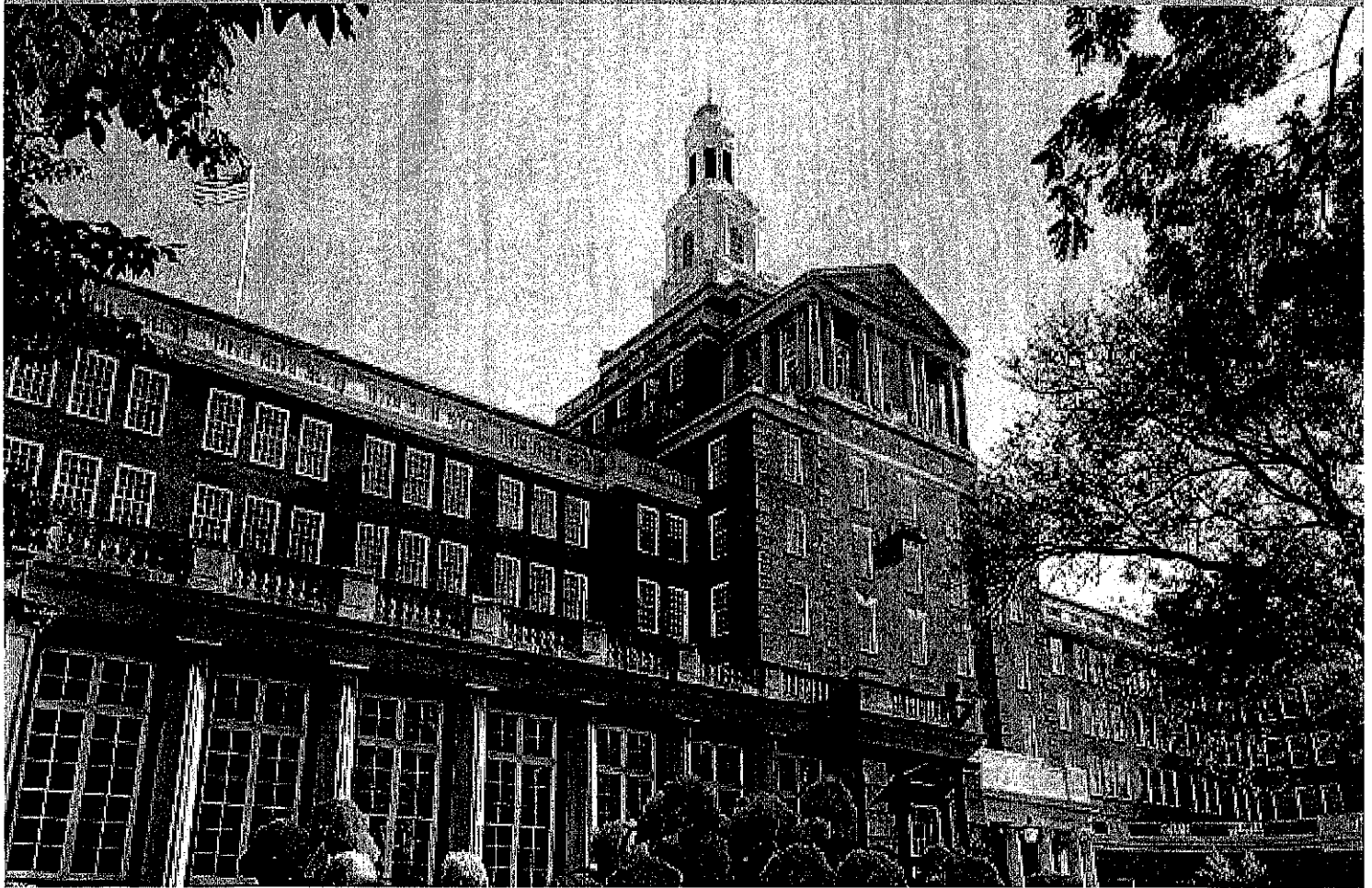


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Trustees of UFCW Unions and Participating Employers Health and Welfare Fund

Annual Accounting Package:
January 1, 2013 through December 31, 2013

Customer Number - 883965



151 Farmington Avenue
Hartford, CT 06156

February 27, 2014

Dorotha Casner
Financial Accounting Customer Team
Public & Labor Sector

Mr. William Jensen
Trustees of UFCW Unions and Participating
Employers Health and Welfare Fund
4301 Garden City Drive
Landover, MD 20785

Dear Mr. Jensen,

Subject: 2013 Annual Accounting Results - Customer Number - 883965

Thank you for allowing Aetna¹ to provide health care products and services to Trustees of UFCW Unions and Participating Employers Health and Welfare Fund over the past year. As the plan year has come to a close, we are pleased to present your January 1, 2013 through December 31, 2013 annual accounting results. Provided below is a summary of balances. The attached accounting package will provide you further details explaining received payments, paid and/or incurred claims, associated expenses and the resulting year end balance.

Accounting Balances Summary

- Self Insured balance due Aetna is \$0

ERISA Data – Schedule A and/or C Information

Information intended for your use in completing Schedule A and/or C of Form 5500, as applicable, has been or will be sent to you prior to the filing deadline as required by the Department of Labor (DOL). The information includes both direct and indirect compensation received per DOL regulations governing annual reporting by ERISA retirement and welfare plans. Should you need additional information for filing Form 5500, please contact your account team for assistance.

Please contact Dawn Fairhurst or Carlton Ingram, your Aetna Account Team, if you need any further information or explanation on the contents of this package.

Your business is very important to us. As a team, we are committed to providing the best products and services and working with you to help manage your benefits plan needs. We will continue to strive to provide the kind of service that confirms your choice to do business with Aetna.

Sincerely,

Dorotha Casner
Senior Underwriting Analyst

C: Dawn Fairhurst, Aetna Account Executive
Carlton Ingram, Aetna Account Manager
Jermaine Kane, Aetna Underwriting Consultant

¹ Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company. Health benefit and health insurance plans contain limitations and exclusions. Policy form numbers include GR-29, GR-700-W, GR-88435.

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January 1, 2013 through December 31, 2013

Customer Number - 883965

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ASC Reconciliation Summary

Trustees of UFCW Unions and Participating Employers Health and Welfare Fund
January 1, 2013 through December 31, 2013

Customer Number - 883965

- The Service Fees & Wire Transfers reflect the due and paid/credited amounts of ASC service fees and wire transfers.
- The Additional Charges/Credits show the non-guaranteed service charges which were not included in the guaranteed fee.

	Due	Paid/Credited	Difference
<u>Service Fees & Wire Transfers</u>			
Guaranteed Fees	\$ 51,612	\$ 51,612	\$ -
Claim Wire Transfers	340,455	340,455	-
<i>Service Fees & Wire Transfers Subtotal</i>	\$ 392,067	\$ 392,067	\$ -
<u>Additional Charges / Credits</u>			
Non-Guaranteed Service Charges	\$ -	\$ -	\$ -
<i>Additional Charges / Credits Subtotal</i>	\$ -	\$ -	\$ -
<i>Total</i>	\$ 392,067	\$ 392,067	\$ -
		<i>Amount Due Aetna</i>	\$ -

ASC Service Fee Derivation

Trustees of UFCW Unions and Participating Employers Health and Welfare Fund
January 1, 2013 through December 31, 2013

Customer Number - 883965

- This exhibit develops your total ASC Service Fees based on the actual number of covered subscribers and the guaranteed service fee factors for this accounting period.

PPO Dental			
<u>Month</u>	<u>Subscribers</u>	<u>Rate</u>	<u>Total Fees</u>
Jan. '13	1,067	\$ 4.03	\$ 4,300.01
Feb. '13	1,037	4.03	4,179.11
Mar. '13	1,057	4.03	4,259.71
Apr. '13	1,088	4.03	4,384.64
May. '13	1,094	4.03	4,408.82
Jun. '13	1,103	4.03	4,445.09
Jul. '13	1,101	4.03	4,437.03
Aug. '13	1,091	4.03	4,396.73
Sep. '13	1,098	4.03	4,424.94
Oct. '13	1,012	4.03	4,078.36
Nov. '13	1,047	4.03	4,219.41
Dec. '13	1,012	4.03	4,078.36
Total	12,807		\$ 51,612.21

Total ASC Guaranteed Fees	\$ 51,612.21
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Non-Guaranteed Service Charges

Trustees of UFCW Unions and Participating Employers Health and Welfare Fund
January 1, 2013 through December 31, 2013

Customer Number - 883965

- This exhibit shows charges that represent selected services and additional costs associated with your benefit program for this accounting period, which were not included in your guaranteed service fees.

Charge	Amount
Late Payment	\$ 0
Late Wire	<u>39</u> waived
Total Non-Guaranteed Service Charges	\$ 0

ASC Late Payment Charges

Trustees of UFCW Unions and Participating Employers Health and Welfare Fund
January 1, 2013 through December 31, 2013

Customer Number - 883965

- This exhibit develops late ASC fee payment charges generated for this policy period.
- This charge is determined by applying a 12% annual interest rate to the billed amount, weighted to reflect the number of days unpaid beyond the 31 day grace period.
- The due dates below reflect the end of the grace period. The late payment charges are assessed on fees received after the due date.

Month	Due Date	Paid Date	Days Late	Paid Amount	Late Payment Charge
Jan. '13	Feb. 1, '13	Jan. 23, '13	N/A	\$ 4,300.01	N/A
Feb. '13	Mar. 4, '13	Feb. 19, '13	N/A	4,179.11	N/A
Mar. '13	Apr. 1, '13	Mar. 29, '13	N/A	4,259.71	N/A
Apr. '13	May. 2, '13	Apr. 17, '13	N/A	4,384.64	N/A
May. '13	Jun. 1, '13	May. 13, '13	N/A	4,408.82	N/A
Jun. '13	Jul. 2, '13	Jul. 2, '13	N/A	4,445.09	N/A
Jul. '13	Aug. 1, '13	Jul. 15, '13	N/A	4,437.03	N/A
Aug. '13	Sep. 1, '13	Aug. 23, '13	N/A	4,396.73	N/A
Sep. '13	Oct. 2, '13	Sep. 16, '13	N/A	4,424.94	N/A
Oct. '13	Nov. 1, '13	Oct. 21, '13	N/A	4,078.36	N/A
Nov. '13	Dec. 2, '13	Nov. 18, '13	N/A	4,219.41	N/A
Dec. '13	Jan. 1, '14	Dec. 20, '13	N/A	4,078.36	N/A
Total				\$ 51,612.21	\$ 0

ASC Late Wire Charges

Trustees of UFCW Unions and Participating Employers Health and Welfare Fund
January 1, 2013 through December 31, 2013

Customer Number - 883965

- This exhibit develops late wire charges generated for this policy period.
- These charges are determined by applying a 12% annual interest rate to the requested wire amount weighted to reflect the delayed receipt of transfer.

Wire Line	Due Date	Paid Date	Days Late	Amount Requested	Late Wire Charge
44494	Dec. 31, '12	Jan. 3, '13	3	\$ 3,684.49	\$ 4
44494	Jan. 28, '13	Jan. 29, '13	1	6,728.10	2
44494	Feb. 11, '13	Feb. 12, '13	1	7,914.74	3
44494	Mar. 1, '13	Mar. 4, '13	3	6,255.81	6
44494	Mar. 25, '13	Mar. 27, '13	2	5,119.20	3
44494	Apr. 1, '13	Apr. 3, '13	2	7,983.60	5
44494	Jun. 24, '13	Jun. 25, '13	1	7,297.25	2
44494	Jul. 8, '13	Jul. 9, '13	1	7,951.10	3
44494	Jul. 15, '13	Jul. 16, '13	1	6,364.50	2
44494	Jul. 22, '13	Jul. 23, '13	1	6,982.00	2
44494	Aug. 1, '13	Aug. 6, '13	5	3,248.40	5
44494	Sep. 9, '13	Sep. 10, '13	1	3,454.00	1
44494	Oct. 21, '13	Oct. 22, '13	1	3,733.20	1
				Total	\$ 39 waived