

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FIRST QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2014
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	11	\$30,384	
TOTAL		11	\$30,384	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$3,555
HMO	0
LIFE & AD & D	32
DISABILITY	0
DENTAL	1,428
OPTICAL	155
DRUG	6,034
RETIREEES	9,711
MEDICAL ADM.	410
MENTAL HEALTH MANAGER	84
PPO	310
UM/DM	335
SUB TOTAL	\$22,054

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$384
ADMINISTRATION HIPAA	9
MISCELLANEOUS	269
SUB TOTAL	\$662

TOTAL EXPENSES	\$22,716
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SURPLUS (DEFICIT)	\$7,668
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	688
SURPLUS (DEFICIT)	\$233

FIRST QUARTER 2014
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	\$1,208.68	2	\$7,251	
SAFEWAY VALLEY FT	1,208.68	3	9,669	
SAFEWAY VALLEY PT	1,208.68	2	7,251	
SHOPPERS FOOD 400 FT	1,208.68	492	1,784,012	
SHOPPERS FOOD 400 PT	1,208.68	197	715,538	
UFCW LOCAL 400 TEMP FT	1,208.68	0	0	
HMO COPAYS			8,068	
TOTAL		696	\$2,531,789	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,063,401
HMO	20,913
LIFE & AD & D	6,141
DISABILITY	122,605
DENTAL	97,867
OPTICAL	9,921
DRUG	472,161
RETIREES	614,393
MEDICAL ADM.	26,091
MENTAL HEALTH MANAGER	10,652
PPO	19,687
UM/DM	22,527
SUB TOTAL	\$2,486,359

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,275
ADMINISTRATION HIPAA	585
MISCELLANEOUS	16,997
SUB TOTAL	\$41,857

TOTAL EXPENSES	\$2,528,216
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SURPLUS (DEFICIT)	\$3,573
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AVERAGE INCOME	\$1,213
AVERAGE EXPENSE	1,211
SURPLUS (DEFICIT)	\$2

FIRST QUARTER 2014
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
UFCW 400 TEMP FT		0	0	
COBRA		7	8,915	
TOTAL		7	\$8,915	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$927,335
LIFE & AD & D	11,580
DISABILITY	80,407
DENTAL	563
OPTICAL	11,015
RETIREEES	139,899
MEDICAL ADM.	249
MENTAL HEALTH MANAGER	30,203
EAP	10
PPO	559
UM/DM	173
SUB TOTAL	\$1,201,993

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$719
ADMINISTRATION HIPAA	18
MISCELLANEOUS ²	171
SUB TOTAL	\$908

TOTAL EXPENSES	\$1,202,901
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SURPLUS (DEFICIT)	(\$1,193,986)
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AVERAGE INCOME	\$425
AVERAGE EXPENSE	57,281
SURPLUS (DEFICIT)	(\$56,856)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		10	6,768	
TOTAL		10	\$6,768	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$94,788
LIFE & AD & D	587
DISABILITY	2,268
DENTAL	530
OPTICAL	1,360
RETIREEES	201,319
MEDICAL ADM.	323
MENTAL HEALTH MANAGER	5,141
EAP	15
PPO	684
UM/DM	231
SUB TOTAL	\$307,246

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$348
ADMINISTRATION HIPAA	9
MISCELLANEOUS ²	244
SUB TOTAL	\$601

TOTAL EXPENSES	\$307,847
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SURPLUS (DEFICIT)	(\$301,079)
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AVERAGE INCOME	\$226
AVERAGE EXPENSE	10,262
SURPLUS (DEFICIT)	(\$10,036)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN K2 PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$4,258
LIFE & AD & D	12
DISABILITY	0
DENTAL	0
OPTICAL	28
RETIREES	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	11,042
EAP	0
PPO	1,446
UM/DM	0
SUB TOTAL	\$16,786

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS ²	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$16,786
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SURPLUS (DEFICIT)	(\$16,786)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	5,595
SURPLUS (DEFICIT)	(\$5,595)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		12	5,894	
TOTAL		12	\$5,894	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$157,647
LIFE & AD & D	1,537
DISABILITY	7,873
DENTAL	576
OPTICAL	4,864
MEDICAL ADM.	373
MENTAL HEALTH MANAGER	17,025
PPO	787
UM/DM	207
SUB TOTAL	\$190,889

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$452
ADMINISTRATION HIPAA	11
MISCELLANEOUS ²	293
SUB TOTAL	\$756

TOTAL EXPENSES	\$191,645
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SURPLUS (DEFICIT)	(\$185,751)
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AVERAGE INCOME	\$164
AVERAGE EXPENSE	5,323
SURPLUS (DEFICIT)	(\$5,159)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		15	3,783	
TOTAL		15	\$3,783	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$22,503
LIFE & AD & D	548
DISABILITY	259
DENTAL	460
OPTICAL	2,043
MEDICAL ADM.	510
MENTAL HEALTH MANAGER	471
PPO	1,067
UM/DM	277
SUB TOTAL	\$28,138

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$510
ADMINISTRATION HIPAA	12
MISCELLANEOUS ²	366
SUB TOTAL	\$888

TOTAL EXPENSES	\$29,026
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SURPLUS (DEFICIT)	(\$25,243)
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AVERAGE INCOME	\$84
AVERAGE EXPENSE	645
SURPLUS (DEFICIT)	(\$561)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,096	\$1,993,593	
COBRA		9	4,451	
TOTAL		1,105	\$1,998,044	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,254
AETNA DENTAL CLAIMS	76,355
ASO PROVIDER	1,488,385
DRUG	317,146
METLIFE	19,851
GVS OPTICAL	12,292
SUB TOTAL	\$1,927,283

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$38,025
MISCELLANEOUS	26,982
SUB TOTAL	\$65,007

TOTAL EXPENSES	\$1,992,290
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SURPLUS (DEFICIT)	\$5,754
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AVERAGE INCOME	\$603
AVERAGE EXPENSE	601
SURPLUS (DEFICIT)	\$2

FIRST QUARTER 2014
PLAN RNK 1

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		1,010	\$1,730,908	
TOTAL		1,010	\$1,730,908	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$829,044
LIFE & AD & D	4,452
DISABILITY	26,226
DENTAL	111,578
OPTICAL	4,665
DRUG	0
RETIREEES	0
MEDICAL ADM.	37,563
MENTAL HEALTH MANAGER	7,538
EAP	2,011
PPO	76,889
UM/DM	34,594
SUB TOTAL	\$1,134,560

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$35,118
ADMINISTRATION HIPAA	849
MISCELLANEOUS ²	24,662
SUB TOTAL	\$60,629

TOTAL EXPENSES	\$1,195,189
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SURPLUS (DEFICIT)	\$535,719
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AVERAGE INCOME	\$571
AVERAGE EXPENSE	394
SURPLUS (DEFICIT)	\$177

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN RNK 2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		629	\$1,086,060	
TOTAL		629	\$1,086,060	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$272,647
LIFE & AD & D	708
DISABILITY	11,293
DENTAL	40,329
OPTICAL	2,808
DRUG	0
RETIREEES	0
MEDICAL ADM.	23,207
MENTAL HEALTH MANAGER	4,585
PPO	47,914
UM/DM	20,913
SUB TOTAL	\$424,404

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$21,882
ADMINISTRATION HIPAA	529
MISCELLANEOUS ²	15,359
SUB TOTAL	\$37,770

TOTAL EXPENSES	\$462,174
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SURPLUS (DEFICIT)	\$623,886
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AVERAGE INCOME	\$576
AVERAGE EXPENSE	245
SURPLUS (DEFICIT)	\$331

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN RNK 3

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		348	\$576,969	
TOTAL		348	\$576,969	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$47,137
LIFE & AD & D	372
DISABILITY	6,860
DENTAL	18,898
OPTICAL	1,490
DRUG	0
RETIREES	0
MEDICAL ADM.	12,940
MENTAL HEALTH MANAGER	2,577
PPO	26,492
UM/DM	11,781
SUB TOTAL	\$128,547

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,099
ADMINISTRATION HIPAA	292
MISCELLANEOUS ²	8,497
SUB TOTAL	\$20,888

TOTAL EXPENSES	\$149,435
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SURPLUS (DEFICIT)	\$427,534
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AVERAGE INCOME	\$553
AVERAGE EXPENSE	143
SURPLUS (DEFICIT)	\$410

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 1ST QTR 2014, TO BE DETERMINED BY CONSULTANT

FIRST QUARTER 2014
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFeway VALLEY FT	\$1.61	1	\$797	
SAFeway VALLEY PT	1.61	1	454	
TOTAL		2	\$1,251	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	1,765
MEDICAL ADM.	25
PPO	1
UM/DM	10
SUB TOTAL	\$1,801

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$69
ADMINISTRATION HIPAA	3
MISCELLANEOUS	49
SUB TOTAL	\$121

TOTAL EXPENSES	\$1,922
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SURPLUS (DEFICIT)	(\$671)
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AVERAGE INCOME	\$209
AVERAGE EXPENSE	320
SURPLUS (DEFICIT)	(\$111)

FIRST QUARTER 2014
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$810.69	1	\$2,433	
METRO/BASICS	810.69	284	690,708	
RETAIL BRAND ALLIANCE	810.69	18	42,966	
SHOPPERS 400	810.69	175	426,422	
UNION COMMUNICATION	810.69	1	2,432	
COBRA		2	4,145	
HMO COPAYS			6,826	
TOTAL		481	\$1,175,932	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$427,612
HMO	31,654
LIFE & AD & D	4,480
DISABILITY	78,211
DENTAL	60,434
OPTICAL	6,035
DRUG	246,135
MEDICAL ADM.	15,239
MENTAL HEALTH MANAGER	11,666
EAP	816
PPO	11,437
UM/DM	12,367
SUB TOTAL	\$906,086

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,777
ADMINISTRATION HIPAA	406
MISCELLANEOUS	11,746
SUB TOTAL	\$28,929

TOTAL EXPENSES	\$935,015
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SURPLUS (DEFICIT)	\$240,917
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AVERAGE INCOME	\$815
AVERAGE EXPENSE	848
SURPLUS (DEFICIT)	\$167

FIRST QUARTER 2014
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$431.22	0	\$0	
METRO/BASICS ¹	431.22	278	359,638	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	632	817,595	
COBRA		5	7,917	
TOTAL		915	\$1,185,150	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$326,889
HMO	24,267
LIFE & AD & D	2,729
DISABILITY	46,034
DENTAL	52,904
OPTICAL	8,839
DRUG	186,342
MEDICAL ADM.	22,958
MENTAL HEALTH MANAGER	4,686
EAP	1,223
PPO	17,213
UM/DM	18,561
SUB TOTAL	\$712,645

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$31,914
ADMINISTRATION HIPAA	771
MISCELLANEOUS	22,342
SUB TOTAL	\$55,027

TOTAL EXPENSES	\$767,672
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SURPLUS (DEFICIT)	\$417,478
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AVERAGE INCOME	\$432
AVERAGE EXPENSE	280
SURPLUS (DEFICIT)	\$152

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2014
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$983.97	0	\$0	
METRO/BASICS ¹	983.97	89	261,735	
SHOPPERS 400 ¹	983.97	163	480,177	
HMO COPAYS			1,470	
TOTAL		252	\$743,382	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$223,625
HMO	847
LIFE & AD & D	2,022
DISABILITY	23,298
DENTAL	41,917
OPTICAL	3,460
DRUG	239,025
MEDICAL ADM.	9,074
MENTAL HEALTH MANAGER	14,038
EAP	488
PPO	6,860
UM/DM	7,425
SUB TOTAL	\$572,079

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,790
ADMINISTRATION HIPAA	213
MISCELLANEOUS	6,153
SUB TOTAL	\$15,156

TOTAL EXPENSES	\$587,235
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SURPLUS (DEFICIT)	\$156,147
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AVERAGE INCOME	\$983
AVERAGE EXPENSE	777
SURPLUS (DEFICIT)	\$206

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2014
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$452.32	9	\$12,665	
SHOPPERS 400	452.32	10	13,570	
HMO COPAYS			325	
TOTAL		19	\$26,560	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$7,725
HMO	406
LIFE & AD & D	416
DISABILITY	3,524
DENTAL	2,930
OPTICAL	543
DRUG	5,362
MEDICAL ADM.	1,355
MENTAL HEALTH MANAGER	3,954
PPO	1,025
UM/DM	1,109
SUB TOTAL	\$28,349

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$663
ADMINISTRATION HIPAA	15
MISCELLANEOUS	464
SUB TOTAL	\$1,142

TOTAL EXPENSES	\$29,491
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SURPLUS (DEFICIT)	(\$2,931)
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AVERAGE INCOME	\$466
AVERAGE EXPENSE	517
SURPLUS (DEFICIT)	(\$51)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2014
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$144.22	255	\$110,328	
SHOPPERS 400	144.22	354	153,306	
COBRA		3	818	
TOTAL		612	\$264,452	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$125,366
HMO	1,470
LIFE & AD & D	2,289
DISABILITY	4,015
DENTAL	22,516
OPTICAL	5,712
DRUG	52,576
MEDICAL ADM.	15,525
MENTAL HEALTH MANAGER	3,862
PPO	11,911
UM/DM	12,917
SUB TOTAL	\$258,159

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$21,346
ADMINISTRATION HIPAA	516
MISCELLANEOUS	14,945
SUB TOTAL	\$36,807

TOTAL EXPENSES	\$294,966
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SURPLUS (DEFICIT)	(\$30,514)
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AVERAGE INCOME	\$144
AVERAGE EXPENSE	161
SURPLUS (DEFICIT)	(\$17)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

FIRST QUARTER 2014
PLAN Z FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,569.95	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
HMO	0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$0
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SURPLUS (DEFICIT)	\$0
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	\$0
SURPLUS (DEFICIT)	\$0

FIRST QUARTER 2014
PLAN Z PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES ¹	\$559.09	5	\$0	\$8,385
TOTAL		5	\$0	\$8,385

BENEFIT EXPENSES	COST
MEDICAL	\$988
HMO	0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	2
UM/DM	0
SUB TOTAL	\$990

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$174
ADMINISTRATION HIPAA	3
MISCELLANEOUS	122
SUB TOTAL	\$299

TOTAL EXPENSES	\$1,289
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SURPLUS (DEFICIT)	\$7,096
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AVERAGE INCOME	\$559
AVERAGE EXPENSE	86
SURPLUS (DEFICIT)	\$473

¹ ESTIMATED CONTRIBUTIONS FOR JANUARY THROUGH MARCH 2014

FIRST QUARTER 2014
PLAN Z PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
	\$1,136.63	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
HMO	0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$0
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SURPLUS (DEFICIT)	\$0
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	0
SURPLUS (DEFICIT)	\$0

FIRST QUARTER 2014
K2 RETIREES

INCOME RATE	CO-PAY \$140.00	CO-PAY \$172.00	CO-PAY \$209.00	CO-PAY \$241.00	CO-PAY \$311.00	CO-PAY \$343.00	COMBINED
NO OF EMP.	194	89	69	18	23	2	395
TOTAL INCOME	89,886	44,204	45,538	11,982	20,526	1,029	\$213,165

BENEFIT EXP							COMBINED
MEDICAL	\$88,232	\$40,257	\$31,327	\$8,021	\$10,443	\$756	\$179,035
DENTAL	14,746	6,691	5,202	1,313	1,717	101	29,770
DRUG	6,728	67,176	2,389	13,385	796	1,263	91,737
OPTICAL	2,706	1,235	962	246	320	23	5,492
MEDICAL ADM.	7,259	3,294	2,561	646	845	50	14,655
MENTAL HEALTH MANAGER	1,469	667	519	131	172	11	2,969
PPO	0	452	0	90	0	8	550
UM/DM	0	8,225	0	1,639	0	155	10,019
SUBTOTAL	\$121,140	\$127,997	\$42,960	\$25,471	\$14,293	\$2,367	\$334,227

OPERATING EXP							
ADMINISTRATION	\$3,283	\$1,498	\$1,166	\$298	\$387	\$28	\$6,660
ADMINISTRATION HIPAA	163	74	57	15	19	3	331
SUBTOTAL	\$3,446	\$1,572	\$1,223	\$313	\$406	\$31	\$6,991

TOTAL EXPENSES	\$124,586	\$129,569	\$44,183	\$25,784	\$14,699	\$2,398	\$341,218
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SURPLUS (DEFICIT)	(\$34,700)	(\$85,365)	\$1,355	(\$13,802)	\$5,827	(\$1,369)	(\$128,053)
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AVERAGE INCOME	\$154	\$166	\$220	\$222	\$297	\$172	\$180
AVERAGE EXPENSE	214	485	213	477	213	400	288
SURPLUS (DEFICIT)	(\$60)	(\$319)	\$7	(\$255)	\$84	(\$228)	(\$108)

FIRST QUARTER 2014 RETIREES

INCOME RATE	CO-PAY \$377.19	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY PLAN T	CO-PAY NONE	COMBINED
NO OF EMP.	0	4	18	2	14	421	459
TOTAL INCOME	\$0	\$5,492	\$10,751	\$1,038	\$16,262	\$0	\$33,543

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$1,971	\$4,112	\$0	\$2,686	\$362,489	\$371,258
DENTAL	0	360	1,801	180	1,193	39,702	43,236
OPTICAL	0	70	281	28	201	5,918	6,498
DRUG	0	4,629	9,703	4,093	7,735	154,847	181,007
MEDICAL ADM.	0	186	733	0	286	9,310	10,515
MENTAL HEALTH MANAGER	0	30	150	0	60	1,882	2,122
EAP	0	0	0	0	21	0	21
PPO	0	0	0	0	28	2,474	2,502
UM/DM	0	0	0	0	30	477	507
SUBTOTAL	\$0	\$7,246	\$16,780	\$4,301	\$12,240	\$577,099	\$617,666

OPERATING EXP							
ADMINISTRATION	\$0	\$84	\$339	\$33	\$241	\$7,117	\$7,814
ADMINISTRATION HIPAA	0	3	18	3	12	353	389
SUBTOTAL	\$0	\$87	\$357	\$36	\$253	\$7,470	\$8,203

TOTAL EXPENSES	\$0	\$7,333	\$17,137	\$4,337	\$12,493	\$584,569	\$625,869
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SURPLUS (DEFICIT)	\$0	(\$1,841)	(\$6,386)	(\$3,299)	\$3,769	(\$584,569)	(\$592,326)
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AVERAGE INCOME	\$0	\$458	\$199	\$173	\$387	\$0	\$24
AVERAGE EXPENSE	0	611	317	723	297	463	455
SURPLUS (DEFICIT)	\$0	(\$153)	(\$118)	(\$550)	\$90	(\$463)	(\$431)

FIRST QUARTER 2014

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
23,018	\$13,415	\$1,375,226	\$1,388,641

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	2,714
ACCURINT	8
BONDING & INSURANCE	2,681
COMPUFACTS	275
HEALTH CARE REFORM FEES	4,321
INVESTMENT MANAGEMENT	6,033
LEGAL	106,758
MEETING EXPENSE	3,116
PCORI FEES	(1,736)
POSTAGE	17,897
PRINTING	7,407
TELEPHONE	187
TOTAL	\$149,661

2014
QUARTERLY RECAP

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS REC'D	\$11,376,241	\$0	\$0	\$0	\$11,376,241
CONTRIBUTIONS OUTSTANDING	8,385	0	0	0	8,385
RETIREE INCOME	33,543	0	0	0	33,543
INT. & DIVIDENDS	51,775	0	0	0	51,775
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$11,469,944	\$0	\$0	\$0	\$11,469,944
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EXPENSES					
MEDICAL	\$5,973,138	\$0	\$0	\$0	\$5,973,138
LIFE & AD & D	57,754	0	0	0	57,754
DISABILITY	412,872	0	0	0	412,872
DENTAL	542,538	0	0	0	542,538
OPTICAL	75,230	0	0	0	75,230
DRUG	1,524,781	0	0	0	1,524,781
RETIREES	967,087	0	0	0	967,087
MEDICAL ADM.	165,841	0	0	0	165,841
MENTAL HEALTH MANAGER	127,524	0	0	0	127,524
EAP	4,563	0	0	0	4,563
PPO	353,614	0	0	0	353,614
UM/DM	143,427	0	0	0	143,427
SUBTOTAL	\$10,348,369	\$0	\$0	\$0	\$10,348,369

OPERATING EXPENSE					
ADMINISTRATION	\$213,545	\$0	\$0	\$0	\$213,545
ADMINISTRATION HIPAA	4,241	0	0	0	4,241
MISCELLANEOUS	149,661	0	0	0	149,661
SUBTOTAL	\$367,447	\$0	\$0	\$0	\$367,447

TOTAL EXPENSES	\$10,715,816	\$0	\$0	\$0	\$10,715,816
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SURPLUS (DEFICIT)	\$754,128	\$0	\$0	\$0	\$754,128
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TOTAL PARTICIPANTS	6,129	0	0	0	6,129
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FUND BALANCE	\$14,174,072	\$0	\$0	\$0	
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**2013
QUARTERLY RECAP**

	FIRST 2013	SECOND 2013	THIRD 2013	FOURTH 2013	TOTAL
CONTRIBUTIONS REC'D	\$12,114,017	\$12,268,031	\$11,750,311	\$9,082,666	\$45,215,025
CONTRIBUTIONS OUTSTANDING	0	0	8,385	8,385	16,770
RETIREE INCOME	238,928	237,391	243,475	240,932	960,726
INT. & DIVIDENDS	124,316	104,141	109,640	125,463	463,560
MISCELLANEOUS INCOME	439	1	0	0	440

TOTAL INCOME	\$12,477,700	\$12,609,564	\$12,111,811	\$9,457,446	\$46,656,521
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EXPENSES					
MEDICAL	\$8,028,227	\$8,024,020	\$7,603,614	\$7,407,887	\$31,063,748
LIFE & AD & D	59,556	57,030	58,037	60,631	235,254
DISABILITY	394,739	421,352	407,666	400,982	1,624,739
DENTAL	588,605	603,123	588,387	578,770	2,358,885
OPTICAL	77,597	77,090	75,692	74,920	305,299
DRUG ¹	1,350,010	1,550,774	1,484,448	1,455,681	5,840,913
RETIREES	842,410	922,008	1,198,252	1,182,055	4,144,725
MEDICAL ADM.	171,946	171,681	173,871	172,727	690,225
MENTAL HEALTH MANAGER	82,172	49,456	266,326	148,498	546,452
EAP	5,089	5,149	5,194	5,244	20,676
PPO	313,863	373,504	362,871	354,681	1,404,919
UM/DM	153,644	141,366	138,616	152,822	586,448
SUBTOTAL	\$12,067,858	\$12,396,553	\$12,362,974	\$11,994,898	\$48,822,283

OPERATING EXPENSE					
ADMINISTRATION	\$246,068	\$246,562	\$247,891	\$246,512	\$987,033
ADMINISTRATION HIPAA	5,028	5,037	5,096	5,078	20,239
MISCELLANEOUS	103,617	110,580	403,200	356,547	973,944
SUBTOTAL	\$354,713	\$362,179	\$656,187	\$608,137	\$1,981,216

TOTAL EXPENSES	\$12,422,571	\$12,758,732	\$13,019,161	\$12,603,035	\$50,803,499
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SURPLUS (DEFICIT)	\$55,129	(\$149,168)	(\$907,350)	(\$3,145,589)	(\$4,146,978)
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TOTAL PARTICIPANTS	7,184	7,117	7,081	7,086	7,117
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FUND BALANCE	\$15,694,612	\$15,436,866	\$14,413,705	\$13,143,537	
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¹VENDOR UNABLE TO PROVIDE INVOICES FOR PAYMENT UNTIL 2014 DUE TO COMPUTER PLATFORM CHANGE.

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2014

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-17	ACE SUSHI	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
09-30-15	PERKINS MGMT	Z	\$1,569.95
		Z	\$559.09
		Z	\$1,136.63
06-30-13 ¹	DELMARVA UFCW	JSS-2	\$1,208.68
02-19-13 ¹	KELCO F.C.U.	JS	\$920.73
04-2-16 ²	KROGER	RNK 1	
		RNK 2	
		RNK 3	
07-12-14	METRO/BASICS	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
03-31-13 ¹	RETAIL BRAND ALLIANCE	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
10-29-17	SAFEWAY VALLEY	JSS-2	\$1,208.68
		S	\$1.61
07-12-14	SHOPPERS FOOD	JSS-2	\$1,208.68
07-12-14	SHOPPERS FOOD 27	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
07-12-14	SHOPPERS FOOD 400	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
01-03-15	UNION COMMUNICATION SVCS	Y	\$810.69
	UFCW LOCAL 400 TEMP	JSS2	\$1,208.68
		K2	\$647.75
		K20	\$327.51
		Y	\$810.69

¹ON EXTENSION PER LOCAL 27 AND LOCAL 400

²PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FIRST QUARTER 2014**

**FIRST QUARTER 2014
DELINQUENCY REPORT**

PRIOR QUARTERS

EMPLOYER	PERIOD	ESTIMATED CONTRIBUTION DUE	INTEREST DUE	TOTAL DUE	REFERRED TO LEGAL
PERKINS MANAGEMENT SERVICES	MARCH 2013	\$0.00	\$16.04	\$16.04	X
PERKINS MANAGEMENT SERVICES	APRIL 2013	\$0.00	\$3.62	\$3.62	X
PERKINS MANAGEMENT SERVICES	JULY 2013	\$2,795.45	\$109.75	\$2,905.20	X
PERKINS MANAGEMENT SERVICES	AUGUST 2013	\$2,795.45	\$97.28	\$2,892.73	X
PERKINS MANAGEMENT SERVICES	SEPTEMBER 2013	\$2,795.45	\$85.22	\$2,880.67	X
PERKINS MANAGEMENT SERVICES	OCTOBER 2013	\$2,795.45	\$72.76	\$2,868.21	X
PERKINS MANAGEMENT SERVICES	NOVEMBER 2013	\$2,795.45	\$60.70	\$2,856.15	X
PERKINS MANAGEMENT SERVICES	DECEMBER 2013	\$2,795.45	\$48.24	\$2,843.69	X

TOTALS		\$16,772.70	\$493.61	\$17,266.31	
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CURRENT QUARTER

EMPLOYER	DELINQ. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	JANUARY 2014		X	X	X
PERKINS MANAGEMENT SERVICES	FEBRUARY 2014		X	X	X
PERKINS MANAGEMENT SERVICES	MARCH 2014		X	X	X

LATE PAYERS

PERKINS MANAGEMENT SERVICES