

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

SECOND QUARTER 2014

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2014
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$27,621	
TOTAL		10	\$27,621	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$10,346
HMO	0
LIFE & AD & D	32
DISABILITY	0
DENTAL	1,397
OPTICAL	146
DRUG	4,782
RETIREEES	9,198
MEDICAL ADM.	389
MENTAL HEALTH MANAGER	81
PPO	337
UM/DM	410
SUB TOTAL	\$27,118

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$344
ADMINISTRATION HIPAA	9
MISCELLANEOUS	205
SUB TOTAL	\$558

TOTAL EXPENSES	\$27,676
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SURPLUS (DEFICIT)	(\$55)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	923
SURPLUS (DEFICIT)	(\$2)

SECOND QUARTER 2014
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
DELMARVA	\$1,208.68	1	\$3,627	
SAFEWAY VALLEY FT	1,208.68	3	10,878	
SAFEWAY VALLEY PT	1,208.68	2	7,251	
SHOPPERS FOOD 400 FT	1,208.68	490	1,775,552	
SHOPPERS FOOD 400 PT	1,208.68	196	711,912	
UFCW LOCAL 400 TEMP FT	1,208.68	4	14,505	
HMO COPAYS			7,405	
TOTAL		696	\$2,531,130	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$916,343
HMO	21,628
LIFE & AD & D	6,045
DISABILITY	107,113
DENTAL	97,018
OPTICAL	9,432
DRUG	680,756
RETIREEES	640,189
MEDICAL ADM.	26,036
MENTAL HEALTH MANAGER	43,433
PPO	21,828
UM/DM	27,194
SUB TOTAL	\$2,597,015

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$24,002
ADMINISTRATION HIPAA	581
MISCELLANEOUS	14,284
SUB TOTAL	\$38,867

TOTAL EXPENSES	\$2,635,882
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SURPLUS (DEFICIT)	(\$104,752)
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AVERAGE INCOME	\$1,212
AVERAGE EXPENSE	1,262
SURPLUS (DEFICIT)	(\$50)

SECOND QUARTER 2014
PLAN K2 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
UFCW 400 TEMP FT		0	0	
COBRA		5	6,185	
TOTAL		5	\$6,185	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$170,208
LIFE & AD & D	0
DISABILITY	19,421
DENTAL	615
OPTICAL	81
RETIREES	205,564
MEDICAL ADM.	201
MENTAL HEALTH MANAGER	32,275
EAP	12
PPO	538
UM/DM	154
SUB TOTAL	\$429,069

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$430
ADMINISTRATION HIPAA	10
MISCELLANEOUS ²	102
SUB TOTAL	\$542

TOTAL EXPENSES	\$429,611
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SURPLUS (DEFICIT)	(\$423,426)
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AVERAGE INCOME	\$412
AVERAGE EXPENSE	28,641
SURPLUS (DEFICIT)	(\$28,229)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND QUARTER 2014
PLAN K2 PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		8	5,640	
TOTAL		8	\$5,640	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,768
LIFE & AD & D	0
DISABILITY	1,730
DENTAL	556
OPTICAL	112
RETIREEES	335,393
MEDICAL ADM.	313
MENTAL HEALTH MANAGER	44,705
EAP	15
PPO	665
UM/DM	144
SUB TOTAL	\$390,401

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$326
ADMINISTRATION HIPAA	8
MISCELLANEOUS ²	164
SUB TOTAL	\$498

TOTAL EXPENSES	\$390,899
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SURPLUS (DEFICIT)	(\$385,259)
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AVERAGE INCOME	\$236
AVERAGE EXPENSE	16,287
SURPLUS (DEFICIT)	(\$16,052)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND 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	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
RETIRES	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
EAP	0
PPO	4,078
UM/DM	0
SUB TOTAL	\$4,078

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

TOTAL EXPENSES	\$4,078
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SURPLUS (DEFICIT)	(\$4,078)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	1,359
SURPLUS (DEFICIT)	(\$1,359)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

SECOND QUARTER 2014
PLAN K20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		9	4,867	
TOTAL		9	\$4,867	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$20,876
LIFE & AD & D	0
DISABILITY	0
DENTAL	502
OPTICAL	104
MEDICAL ADM.	351
MENTAL HEALTH MANAGER	182
PPO	763
UM/DM	83
SUB TOTAL	\$22,861

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$339
ADMINISTRATION HIPAA	8
MISCELLANEOUS ²	185
SUB TOTAL	\$532

TOTAL EXPENSES	\$23,393
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SURPLUS (DEFICIT)	(\$18,526)
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AVERAGE INCOME	\$180
AVERAGE EXPENSE	866
SURPLUS (DEFICIT)	(\$686)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND QUARTER 2014
PLAN K20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		0	\$0	
COBRA		13	3,028	
TOTAL		13	\$3,028	\$0

BENEFIT EXPENSES	COST
MEDICAL	(\$3,592)
LIFE & AD & D	0
DISABILITY	463
DENTAL	570
OPTICAL	144
MEDICAL ADM.	490
MENTAL HEALTH MANAGER	141
PPO	1,033
UM/DM	267
SUB TOTAL	(\$484)

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$457
ADMINISTRATION HIPAA	12
MISCELLANEOUS ²	267
SUB TOTAL	\$736

TOTAL EXPENSES	\$252
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SURPLUS (DEFICIT)	\$2,776
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AVERAGE INCOME	\$78
AVERAGE EXPENSE	6
SURPLUS (DEFICIT)	\$72

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND QUARTER 2014
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		1,071	\$3,157,621	
COBRA		9	4,954	
TOTAL		1,080	\$3,162,575	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$13,333
AETNA DENTAL CLAIMS	87,449
ASO PROVIDER	2,661,435
DRUG	298,439
METLIFE	20,001
GVS OPTICAL	11,906
SUB TOTAL	\$3,092,563

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$37,426
MISCELLANEOUS	22,164
SUB TOTAL	\$59,590

TOTAL EXPENSES	\$3,152,153
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SURPLUS (DEFICIT)	\$10,422
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AVERAGE INCOME	\$976
AVERAGE EXPENSE	973
SURPLUS (DEFICIT)	\$3

SECOND QUARTER 2014
PLAN RNC 1

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		995	\$1,429,742	
COBRA		1	3,124	
TOTAL		996	\$1,432,866	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,541,094
LIFE & AD & D	13,587
DISABILITY	79,615
DENTAL	111,753
OPTICAL	13,410
DRUG	0
RETIREEES	0
MEDICAL ADM.	37,456
MENTAL HEALTH MANAGER	7,515
EAP	2,008
PPO	74,774
UM/DM	30,840
SUB TOTAL	\$1,912,052

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$35,103
ADMINISTRATION HIPAA	849
MISCELLANEOUS ²	20,441
SUB TOTAL	\$56,393

TOTAL EXPENSES	\$1,968,445
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SURPLUS (DEFICIT)	(\$535,579)
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AVERAGE INCOME	\$480
AVERAGE EXPENSE	659
SURPLUS (DEFICIT)	(\$179)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND QUARTER 2014
PLAN RANK 2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		632	\$915,035	
TOTAL		632	\$915,035	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$715,742
LIFE & AD & D	2,265
DISABILITY	24,476
DENTAL	42,402
OPTICAL	8,138
DRUG	0
RETIREEES	0
MEDICAL ADM.	23,812
MENTAL HEALTH MANAGER	4,786
PPO	46,644
UM/DM	19,615
SUB TOTAL	\$887,880

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$22,345
ADMINISTRATION HIPAA	540
MISCELLANEOUS ²	12,970
SUB TOTAL	\$35,855

TOTAL EXPENSES	\$923,735
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SURPLUS (DEFICIT)	(\$8,700)
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AVERAGE INCOME	\$483
AVERAGE EXPENSE	487
SURPLUS (DEFICIT)	(\$4)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

SECOND QUARTER 2014
PLAN RNK 3

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		356	\$514,707	
COBRA		1	563	
TOTAL		357	\$515,270	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$106,258
LIFE & AD & D	1,190
DISABILITY	3,540
DENTAL	20,654
OPTICAL	4,374
DRUG	0
RETIREEES	0
MEDICAL ADM.	13,421
MENTAL HEALTH MANAGER	2,719
PPO	25,814
UM/DM	11,143
SUB TOTAL	\$189,113

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,585
ADMINISTRATION HIPAA	305
MISCELLANEOUS ²	7,327
SUB TOTAL	\$20,217

TOTAL EXPENSES	\$209,330
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SURPLUS (DEFICIT)	\$305,940
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AVERAGE INCOME	\$481
AVERAGE EXPENSE	195
SURPLUS (DEFICIT)	\$286

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

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

**SECOND QUARTER 2014
PLANS**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFeway VALLEY FT	\$1.61	1	\$818	
SAFeway VALLEY PT	1.61	1	592	
TOTAL		2	\$1,410	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIRES	1,840
MEDICAL ADM.	37
PPO	4
UM/DM	38
SUB TOTAL	\$1,919

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$69
ADMINISTRATION HIPAA	3
MISCELLANEOUS	41
SUB TOTAL	\$113

TOTAL EXPENSES	\$2,032
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SURPLUS (DEFICIT)	(\$622)
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AVERAGE INCOME	\$235
AVERAGE EXPENSE	339
SURPLUS (DEFICIT)	(\$104)

SECOND QUARTER 2014
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$810.69	1	\$2,433	
METRO/BASICS ¹	810.69	281	684,223	
RETAIL BRAND ALLIANCE	810.69	16	38,913	
SHOPPERS 400	810.69	177	429,666	
COBRA		3	5,505	
HMO COPAYS			6,080	
TOTAL		478	\$1,166,820	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$511,507
HMO	21,272
LIFE & AD & D	4,472
DISABILITY	75,787
DENTAL	60,508
OPTICAL	5,771
DRUG	409,653
MEDICAL ADM.	15,531
MENTAL HEALTH MANAGER	13,068
EAP	819
PPO	13,041
UM/DM	15,574
SUB TOTAL	\$1,147,003

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,483
ADMINISTRATION HIPAA	398
MISCELLANEOUS	9,809
SUB TOTAL	\$26,690

TOTAL EXPENSES	\$1,173,693
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SURPLUS (DEFICIT)	(\$6,873)
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AVERAGE INCOME	\$814
AVERAGE EXPENSE	818
SURPLUS (DEFICIT)	(\$4)

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**SECOND QUARTER 2014
PLAN Y PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$431.22	0	\$0	
METRO/BASICS ¹	431.22	280	362,656	
RETAIL BRAND ALLIANCE	431.22	0	0	
SHOPPERS 400 ¹	431.22	631	816,299	
COBRA		6	8,905	
HMO COPAYS			100	
TOTAL		917	\$1,187,960	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$474,583
HMO	22,124
LIFE & AD & D	3,474
DISABILITY	67,241
DENTAL	54,262
OPTICAL	8,734
DRUG	185,842
MEDICAL ADM.	23,879
MENTAL HEALTH MANAGER	5,932
EAP	1,252
PPO	20,073
UM/DM	23,398
SUB TOTAL	\$890,794

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$31,623
ADMINISTRATION HIPAA	765
MISCELLANEOUS	18,819
SUB TOTAL	\$51,207

TOTAL EXPENSES	\$942,001
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SURPLUS (DEFICIT)	\$245,959
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AVERAGE INCOME	\$432
AVERAGE EXPENSE	342
SURPLUS (DEFICIT)	\$90

¹ INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

**SECOND QUARTER 2014
PLAN Y PART TIME FAMILY**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$983.97	0	\$0	
METRO/BASICS ¹	983.97	91	267,639	
SHOPPERS 400 ¹	983.97	164	485,097	
HMO COPAYS			1,470	
TOTAL		255	\$754,206	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$313,485
HMO	5,220
LIFE & AD & D	1,327
DISABILITY	10,793
DENTAL	42,088
OPTICAL	3,360
DRUG	287,783
MEDICAL ADM.	9,240
MENTAL HEALTH MANAGER	15,201
EAP	490
PPO	7,777
UM/DM	9,398
SUB TOTAL	\$706,162

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,793
ADMINISTRATION HIPAA	213
MISCELLANEOUS	5,233
SUB TOTAL	\$14,239

TOTAL EXPENSES	\$720,401
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SURPLUS (DEFICIT)	\$33,805
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AVERAGE INCOME	\$986
AVERAGE EXPENSE	942
SURPLUS (DEFICIT)	\$44

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2014
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$452.32	8	\$10,856	
SHOPPERS 400	452.32	8	11,309	
UFCW LOCAL 400 TEMP		1	1,356	
HMO COPAYS			321	
TOTAL		17	\$23,842	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,036
HMO	2,537
LIFE & AD & D	399
DISABILITY	0
DENTAL	2,744
OPTICAL	502
DRUG	4,465
MEDICAL ADM.	1,230
MENTAL HEALTH MANAGER	467
PPO	1,040
UM/DM	1,304
SUB TOTAL	\$22,724

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$587
ADMINISTRATION HIPAA	15
MISCELLANEOUS	349
SUB TOTAL	\$951

TOTAL EXPENSES	\$23,675
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SURPLUS (DEFICIT)	\$167
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AVERAGE INCOME	\$467
AVERAGE EXPENSE	464
SURPLUS (DEFICIT)	\$3

¹INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND QUARTER 2014
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS ¹	\$144.22	264	\$114,367	
SHOPPERS 400	144.22	424	183,304	
COBRA		2	454	
TOTAL		690	\$298,125	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$189,378
HMO	1,503
LIFE & AD & D	2,208
DISABILITY	4,633
DENTAL	21,468
OPTICAL	5,387
DRUG	64,467
MEDICAL ADM.	14,596
MENTAL HEALTH MANAGER	3,486
PPO	13,547
UM/DM	15,625
SUB TOTAL	\$336,298

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,794
ADMINISTRATION HIPAA	575
MISCELLANEOUS	14,161
SUB TOTAL	\$38,530

TOTAL EXPENSES	\$374,828
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SURPLUS (DEFICIT)	(\$76,703)
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AVERAGE INCOME	\$144
AVERAGE EXPENSE	181
SURPLUS (DEFICIT)	(\$37)

¹ INCLUDES ADJUSTMENTS FOR PRIOR MONTHS WITH PRIOR RATES

SECOND 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

SECOND QUARTER 2014
PLAN Z PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
PERKINS MANAGEMENT SERVICES ¹	\$559.09	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

¹CLOSED SEPTEMBER 30, 2013

SECOND 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

SECOND 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.	195	88	67	16	22	1	389
TOTAL INCOME	82,351	47,128	38,941	12,050	21,180	686	\$202,336

BENEFIT EXP							COMBINED
MEDICAL	\$158,285	\$71,431	\$54,656	\$13,258	\$17,858	\$812	\$316,300
DENTAL	14,898	6,665	5,051	1,212	1,666	75	29,567
DRUG ¹	26,934	92,373	9,300	17,145	3,039	1,050	149,841
OPTICAL	2,643	1,194	912	221	298	15	5,283
MEDICAL ADM.	7,407	3,314	2,510	603	828	37	14,699
MENTAL HEALTH MANAGER	1,480	661	503	120	165	9	2,938
PPO	0	5,643	0	1,047	0	64	6,754
UM/DM	0	7,181	0	1,333	0	82	8,596
SUBTOTAL	\$211,647	\$188,462	\$72,932	\$34,939	\$23,854	\$2,144	\$533,978

OPERATING EXP							
ADMINISTRATION	\$3,326	\$1,501	\$1,149	\$279	\$375	\$17	\$6,647
ADMINISTRATION HIPAA	165	75	57	14	18	3	332
SUBTOTAL	\$3,491	\$1,576	\$1,206	\$293	\$393	\$20	\$6,979

TOTAL EXPENSES	\$215,138	\$190,038	\$74,138	\$35,232	\$24,247	\$2,164	\$540,957
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SURPLUS (DEFICIT)	(\$132,787)	(\$142,910)	(\$35,197)	(\$23,182)	(\$3,067)	(\$1,478)	(\$338,621)
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AVERAGE INCOME	\$141	\$179	\$194	\$251	\$321	\$229	\$173
AVERAGE EXPENSE	368	720	369	734	367	721	464
SURPLUS (DEFICIT)	(\$227)	(\$541)	(\$175)	(\$483)	(\$46)	(\$492)	(\$291)

¹INCLUDES MARCH 2014 DRUG PREMIUM

**SECOND 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	3	15	1	14	419	452
TOTAL INCOME	\$0	\$4,027	\$9,807	\$692	\$16,262	\$0	\$30,788

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$703	\$9,331	\$0	\$4,107	\$307,982	\$322,123
DENTAL	0	270	1,650	150	1,087	39,607	42,764
OPTICAL	0	55	246	23	188	5,731	6,243
DRUG	0	6,699	18,064	5,209	7,847	218,085	255,904
MEDICAL ADM.	0	151	715	0	264	9,365	10,495
MENTAL HEALTH MANAGER	0	24	136	0	54	1,866	2,080
EAP	0	0	0	0	18	0	18
PPO	0	0	0	0	33	2,755	2,788
UM/DM	0	0	0	0	38	602	640
SUBTOTAL	\$0	\$7,902	\$30,142	\$5,382	\$13,636	\$585,993	\$643,055

OPERATING EXP							
ADMINISTRATION	\$0	\$68	\$307	\$28	\$233	\$7,148	\$7,784
ADMINISTRATION HIPAA	0	3	17	3	12	352	387
SUBTOTAL	\$0	\$71	\$324	\$31	\$245	\$7,500	\$8,171

TOTAL EXPENSES	\$0	\$7,973	\$30,466	\$5,413	\$13,881	\$593,493	\$651,226
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SURPLUS (DEFICIT)	\$0	(\$3,946)	(\$20,659)	(\$4,721)	\$2,381	(\$593,493)	(\$620,438)
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AVERAGE INCOME	\$0	\$447	\$218	\$231	\$387	\$0	\$23
AVERAGE EXPENSE	0	886	677	1,804	331	472	480
SURPLUS (DEFICIT)	\$0	(\$439)	(\$459)	(\$1,573)	\$56	(\$472)	(\$457)

SECOND QUARTER 2014

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
23,795	\$13,044	\$1,880,609	\$1,893,653

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$904
ACCURINT	11
BONDING & INSURANCE	17,813
COMPUFACTS	395
CONFERENCE	(2,205)
INVESTMENT MANAGEMENT	5,503
LEGAL	84,378
MED/SURG/UCR UPDATE	5,323
MEETING EXPENSE	1,290
POSTAGE	5,576
PRINTING	6,723
TELEPHONE	810
TOTAL	\$126,521

**2014
QUARTERLY RECAP**

	FIRST 2014	SECOND 2014	THIRD 2014	FOURTH 2014	TOTAL
CONTRIBUTIONS REC'D	\$11,376,241	\$12,036,580	\$0	\$0	\$23,412,821
CONTRIBUTIONS OUTSTANDING	8,385	0	0	0	8,385
RETIREE INCOME	246,708	233,124	0	0	479,832
INT. & DIVIDENDS	51,775	67,651	0	0	119,426
MISCELLANEOUS INCOME	0	475	0	0	475

TOTAL INCOME	\$11,683,109	\$12,337,830	\$0	\$0	\$24,020,939
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EXPENSES					
MEDICAL	\$5,973,138	\$7,592,230	\$0	\$0	\$13,565,368
LIFE & AD & D	57,754	54,999	0	0	112,753
DISABILITY	412,872	394,812	0	0	807,684
DENTAL	542,538	557,317	0	0	1,099,855
OPTICAL	75,230	71,600	0	0	146,830
DRUG	1,524,781	1,936,187	0	0	3,460,968
RETIREES	967,087	1,192,184	0	0	2,159,271
MEDICAL ADM.	165,841	166,980	0	0	332,821
MENTAL HEALTH MANAGER	127,524	173,991	0	0	301,515
EAP	4,563	4,596	0	0	9,159
PPO	353,614	356,484	0	0	710,098
UM/DM	143,427	155,187	0	0	298,614
SUBTOTAL	\$10,348,369	\$12,656,567	\$0	\$0	\$23,004,936

OPERATING EXPENSE					
ADMINISTRATION	\$213,545	\$214,706	\$0	\$0	\$428,251
ADMINISTRATION HIPAA	4,241	4,291	0	0	8,532
MISCELLANEOUS	149,661	126,521	0	0	276,182
SUBTOTAL	\$367,447	\$345,518	\$0	\$0	\$712,965

TOTAL EXPENSES	\$10,715,816	\$13,002,085	\$0	\$0	\$23,717,901
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SURPLUS (DEFICIT)	\$967,293	(\$684,255)	\$0	\$0	\$303,038
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TOTAL PARTICIPANTS	6,129	6,165	0	0	6,147
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FUND BALANCE	\$14,174,072	\$13,067,374	\$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
SECOND 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 ¹	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 ¹	SHOPPERS FOOD	JSS-2	\$1,208.68
07-12-14 ¹	SHOPPERS FOOD 27	Y	\$810.69
		Y	\$431.22
		Y	\$983.97
		Y20	\$452.32
		Y20	\$144.22
07-12-14 ¹	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
SECOND QUARTER 2014**

SECOND 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	\$158.82	\$2,954.27	X
PERKINS MANAGEMENT SERVICES	AUGUST 2013	\$2,795.45	\$146.36	\$2,941.81	X
PERKINS MANAGEMENT SERVICES	SEPTEMBER 2013	\$2,795.45	\$134.30	\$2,929.75	X
PERKINS MANAGEMENT SERVICES	OCTOBER 2013	\$2,795.45	\$121.83	\$2,917.28	X
PERKINS MANAGEMENT SERVICES	NOVEMBER 2013	\$2,795.45	\$109.77	\$2,905.22	X
PERKINS MANAGEMENT SERVICES	DECEMBER 2013	\$2,795.45	\$97.30	\$2,892.75	X
PERKINS MANAGEMENT SERVICES	JANUARY 2014	\$2,795.45	\$84.84	\$2,880.29	X
PERKINS MANAGEMENT SERVICES	FEBRUARY 2014	\$2,795.45	\$73.58	\$2,869.03	X
PERKINS MANAGEMENT SERVICES	MARCH 2014	\$2,795.45	\$61.12	\$2,856.57	X
TOTALS		\$25,159.05	\$1,007.58	\$26,166.63	

CURRENT QUARTER

EMPLOYER	DELING. MO.	DATE PAID	1ST LETTER	2ND LETTER	LEGAL
PERKINS MANAGEMENT SERVICES	APRIL 2014		X	X	X
PERKINS MANAGEMENT SERVICES	MAY 2014		X	X	X
PERKINS MANAGEMENT SERVICES	JUNE 2014		X	X	X

LATE PAYERS
PERKINS MANAGEMENT SERVICES

PERKINS MANAGEMENT SERVICES CLOSED SEPTEMBER 30, 2013