UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

BOARD OF TRUSTEES MEETING

AUGUST 14, 2014

United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund

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AGENDA

August 14, 2014

I. CALL TO ORDER

II. MINUTES (pg. 1 – 18)
  A. REGULAR MEETING – DECEMBER 12, 2013
  B. REGULAR MEETING – MARCH 21, 2014
  C. APPEALS COMMITTEE MEETING – APRIL 24, 2014
  D. APPEALS COMMITTEE MEETING – JUNE 18, 2014

III. FINANCIAL REPORT
  A. PNC BANK

IV. CONSULTANT'S REPORT (pg. 19 – 22)
  A. MOB PROJECTIONS

V. ATTORNEY'S REPORT
  A. REGULAR
  B. SUBROGATION
  C. DELINQUENCY REPORT

VI. ADMINISTRATIVE MANAGER'S REPORT – 1Q14 (pg. 23-51)

VII. INVOICES (pg. 52 – 55)
  A. PPACA PROGRESS BILLING – 1Q14

VIII. OTHER FUND BUSINESS (pg. 56 – 60)
  A. VOYA FINANCIAL (ING) LIFE INSURANCE RENEWAL
  B. SUPERVALU CREDIT REQUEST
  C. KROGER – PRE-MEDICARE RETIREE BENEFITS
  D. MISCELLANEOUS CORRESPONDENCE

IX. ANNUAL REPORTS
  A. DENTAL PROVIDER (GROUP DENTAL SERVICE)
    1. FEE REQUEST
  B. DENTAL PROVIDER (AETNA DENTAL – RICHMOND-TIDEWATER)
  C. ASO PROVIDER (ANTHEM – RICHMOND-TIDEWATER)
  D. MENTAL HEALTH PROVIDER (VALUEOPTIONS)
  E. PRESCRIPTION DRUG PROVIDER (CATAMARAN)

X. NEXT MEETING DATE AND LOCATION (NOVEMBER 13, 2014, THE HOTEL)

XI. ADJOURNMENT

MINUTES

United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND DECEMBER 12, 2013 HANOVER, MARYLAND

The following Trustees were present:

UNION TRUSTEES
M. Federici - Chairman
M. Eubank
M. Harris
T. Hipkins

EMPLOYER TRUSTEES
S. Loeffler – Secretary
M. Christle
D. Gwin
M. Mortensen

Also present were:

H. Bazemore – Anthem
H. Burton – Morgan, Lewis & Bockius, LLP
J. Chorpenning – UFCW Local 27
M. Herwig – PNC Bank
W. Jensen – Associated Administrators, LLC
H. Manley – UFCW Local 27
G. Murphy – UFCW Local 27
L. Rosenberg – Anthem
J. Sears – Associated Administrators, LLC
B. Slevin – Slevin & Hart, P.C
J. Slivosky – UFCW Local 400
C. Wiszynski – UFCW Local 400

I. CALL TO ORDER

A quorum being present, the meeting was called to order.

II. APPOINTMENT OF NEW TRUSTEE

Mr. Sears noted that Mike Christle of Kroger was named an Employer Trustee effective September 27, 2013, replacing George Anderson.

III. MINUTES

The Trustees reviewed the minutes of the regular meeting of September 19, 2013 and the appeals committee meeting of September 17, 2013, which were pre-circulated.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the minutes of the regular meeting of September 19, 2013 and the appeals committee meeting of September 17, 2013 were approved as presented.**

IV. FINANCIAL REPORT

The Trustees welcomed Mr. Michael Herwig of PNC Bank to the meeting.

Mr. Herwig distributed the PNC Summary of Activity report for the period January 1, 2013 to October 31, 2013. Such report indicated a beginning market value of $15,593,818, receipts of $35,752,400, disbursements of $37,503,951, and earnings of $219,312, producing an ending market value of $14,061,579 as of October 31, 2013. Mr. Sears noted that this represented approximately 3.31 months of reserves.

The Trustees thanked Mr. Herwig for his report and he was excused from the meeting.

V. ATTORNEY'S REPORT

A. Affordable Care Act ("ACA") Compliance

Mr. Slevin discussed compliance with the ACA.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to eliminate dollar maximums on essential health benefits, eliminate pre-existing condition limitations, and include the deductible in out-of-pocket maximums effective January 1, 2014 in accordance with ACA rules.**

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to apply the eligibility rule as the earlier of the date called for by the CBA or the ACA.**

B. <u>Defense of Marriage Act ("DOMA")</u>

Mr. Slevin discussed DOMA.

C. <u>ACA – Summary of Benefit Coverages</u>

Mr. Slevin reported on the Summary of Benefit Coverages ("SBCs").

D. <u>Employer Delinquency – Perkins Management</u>

Mr. Slevin discussed the delinquency of Perkins Management.

E. <u>Consultant Agreement - Segal</u>

Mr. Slevin discussed the consultant agreement with Segal.

F. <u>HIPAA Privacy and Security Policy</u>

Mr. Slevin discussed the privacy policy.

G. <u>Changes to COBRA Form</u>

Mr. Slevin discussed the Fund's COBRA form.

H. <u>Afram Litigation</u>

Mr. Slevin discussed the lawsuit brought against the Fund by a medical provider.

I. <u>Kroger Prescription Plan PHI Disclosure</u>

Mr. Slevin discussed Kroger Prescription Plan's PHI disclosure.

J. <u>Consultant – Request for Proposal ("RFP")</u>

Mr. Slevin discussed the RFP for a consultant.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2013 Report

Mr. Sears presented the administrative manager's report for the third quarter 2013, which had been pre-circulated to the Trustees. Such report indicated total income of $12,111,811 for the quarter. Total expenses were $12,362,974, producing a deficit of $907,350 for the quarter. Mr. Sears noted that contributions and were made on behalf of 7,081 plan participants.

For the year through September 30, 2013, the report indicates total income was $37,199,075. Total expenses were $36,827,385, producing a deficit of $1,001,389 for the year. Contributions were made on an average of 7,127 plan participants.

VII. INVOICES

Mr. Sears presented a list of invoices dated December 12, 2013. He noted there were no additions, deletions or changes to the list and that all invoices represented proper Fund expenses.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the list of invoices dated December 12, 2013 was approved for payment.**

VIII. OTHER FUND BUSINESS

A. Medicare – 2014 Deductibles

Mr. Sears reviewed changes to Medicare's Part A and B deductibles for 2014.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to pay claims based on Medicare's Part A and B deductibles for 2014.**

B. Kaiser – 2014 Premiums

Mr. Sears reviewed the premiums for Kaiser's Medicare plans for 2014. He said Plan A would have a monthly premium of $217.55 and Plan C $314.18.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to approve Kaiser's Medicare premiums for 2014.**

C. Maintenance of Benefits ("MOB")

Mr. Jensen discussed MOB calculations. The Trustees decided to table the MOB conversation until a new Fund Consultant could be engaged in this discussion.

D. Aetna Dental Renewal – Kroger Richmond/Tidewater

Mr. Sears said the Aetna dental program for Richmond/Tidewater requested an increase in the ASO fee to $4.15 per participant per month effective January 1, 2014.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to approve Aetna's fee of $4.15 for the Kroger Richmond/Tidewater dental program for 2014.**

E. CareFirst PPO Rates

Mr. Sears said CareFirst had requested an increase in their monthly fees for access to their PPOs effective November 1, 2013. The increase called for a rate of $4.00 per participant per month for the NetLease program and $20.20 per participant per month for the FlexLink program.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to approve CareFirst rates of $4.00 per participant per month for NetLease and $20.20 per participant per month for FlexLink effective November 1, 2013.**

F. Credit Requests – SuperValu

Mr. Sears said two credit requests were made by SuperValu for overpayments of contributions. The Trustees noted that it is Fund policy to reject such requests in cases where coverage has been extended.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to reject SuperValu's credit requests.

Trustees Gwin and Mortensen abstained from the vote

G. Fund Consultant – Request for Proposal

Mr. Sears said that Requests for Proposals for a Fund Consultant were mailed to Segal, BHA Consulting, and Horizon Actuarial Services.

H. Kroger – Roanoke Retirees

The subcommittee designated to review reserve and plan design decisions for the retiree medical plan reported as follows.

For reserves, they elected to utilize the "fund" method of allocating reserves to the retiree program.

For benefits, Medicare retirees will have no changes to their benefits. Pre-Medicare retirees will lose Fund coverage effective March 1, 2014. A critical illness and accident policy will be provided to pre-Medicare retirees effective March 1, 2014 and benefits will be extended to their dependents on a voluntary contributory basis.

Trustee Loeffler discussed the ACA waiting period issue. The Board agreed that the waiting period would be the earlier of the date called for by the CBA, or the following ACA compliant rule: for full-timers the first of the month following 60 days, and for the variable employees, 13 months.

I. Subrogation

Mr. Sears said $453.21 was recovered by Slevin & Hart for subrogated claims for the third quarter 2013.

IX. VENDOR PRESENTATION

A. Anthem – Kroger Roanoke Medical Provider

The Trustees welcomed Mr. Herb Bazemore and Ms. Lauren Rosenberg of Anthem to the meeting.

Mr. Bazemore reviewed a report dated December 12, 2013 analyzing claims data for the period January 1, 2013 through September 30, 2013. Such report showed billed charges of $20,371,657, and a paid amount of $8,621,494. Anthem's provider savings was 45%. Administrative fees of $426,070 were paid by the Fund. In-network utilization was 99.4%. There were an average of 2,356 participants and 3,844 total members enrolled during the first nine months of 2013.

Ms. Rosenberg reviewed Anthem's "Enhanced Personal Health Care" program. Mr. Bazemore explained that the invoices received by the Fund will now be split to show the portion of the overall fee that is designated for this program.

The Trustees thanked Mr. Bazemore and Ms. Rosenberg for their report and they were excused from the meeting.

X. NEXT MEETING DATES AND LOCATIONS

The Trustees scheduled the following dates for the next meeting:

March 21, 2014 – Hanover, Maryland
August 14, 2014 – Annapolis, Maryland
November 13, 2014 – National Harbor, Maryland

XI. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,
Steve Loeffler - Secretary

NFW 12-27-13js(Rev: 04/22/14bs)

United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND MARCH 21, 2014 ANNAPOLIS, MARYLAND

The following Trustees were present:

UNION TRUSTEES	EMPLOYER TRUSTEES
M. Federici - Chairman	S. Loeffler – Secretary
M. Eubank	M. Christle
M. Harris	D. Gwin
T. Hipkins	M. Mortensen

Also present were:

C. Allebach – Group Vision Services
H. Bazemore – Anthem
J. Berry – Conifer Health Solutions
H. Burton – Morgan, Lewis & Bockius, LLP
J. Chorpenning – UFCW Local 27
B. Garstecki – Bond Beebe
M. Herwig – PNC Bank
W. Jensen – Associated Administrators, LLC
S. Krasnoff - CareFirst
H. Manley – UFCW Local 27
J. Pedone – CareFirst
L. Phillips – Kaiser Permanente
J. Sears – Associated Administrators, LLC
B. Slevin – Slevin & Hart, P.C
J. Slivosky – UFCW Local 400
C. Wiszynski – UFCW Local 400

I. CALL TO ORDER

A quorum being present, the meeting was called to order.

II. MINUTES

The Trustees reviewed the minutes of the appeals meetings of December 18, 2013 and February 13, 2014, which were pre-circulated.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the minutes of the appeals committee meetings of December 18, 2013 and February 13, 2014 were approved as presented.**

III. FINANCIAL REPORT

The Trustees welcomed Mr. Michael Herwig of PNC Bank to the meeting.

Mr. Herwig distributed the PNC Summary of Activity report for the period January 1, 2013 to December 31, 2013. Such report indicated a beginning market value of $15,593,818, receipts of $38,654,936, disbursements of $41,259,078, and earnings of $153,861, producing an ending market value of $13,143,537 as of December 31, 2013.

The Trustees thanked Mr. Herwig for his report and he was excused from the meeting.

IV. AUDITOR'S REPORT

The Trustees welcomed Mr. Brian Garstecki of Bond Beebe to the meeting.

1. 2012 Audited Financial Statements

Mr. Garstecki reviewed the audited financial statements for the year ending December 31, 2012. He said Bond Beebe gave an unqualified opinion, which is the highest level of opinion they can offer.

Mr. Garstecki said that net assets available for benefits decreased from $20,179,382 as of January 1, 2012 to $18,891,993 as of December 31, 2012. He reviewed the notes to the financial statements. He said the Form 5500 was filed on October 15, 2013.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to accept the Auditor's Report.

2. Engagement Letter – 2013 Audit

Mr. Garstecki provided an engagement letter for the audit for the plan year ending December 31, 2013, which had been reviewed by co-Counsel. The fee for the 2013 audit and filing of the Form 5500 would remain unchanged from 2012, with a cost not to exceed $46,500.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve the Bond Beebe engagement letter for the 2013 audit for a fee not to exceed $46,800.

Trustees Loeffler and Federici executed the agreement on behalf of the Board.

The Trustees thanked Mr. Garstecki for his report and he was excused from the meeting.

V. <u>FUND CONSULTANT – REQUEST FOR PROPOSALS</u>

Mr. Sears said that Requests for Proposals were received from The Segal Company and Horizon Actuarial Services. BHA had declined to bid. The proposals were forwarded to the Chairman and Secretary for review, who were authorized by the Board of Trustees to act on the selection of the consultant. The proposal from The Segal Company had been selected for consulting services to the Fund. The Segal Company annual retainer was $64,000 for 2014 and 2015.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED to approve The Segal Company as the Fund Consultant.

Fund co-Counsel was directed to negotiate an acceptable contract between the Fund and The Segal Company.

VI. ATTORNEY'S REPORT

A. Cost Sharing Agreement with the FELRA Funds

Mr. Slevin presented an updated cost-sharing agreement.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to sign the updated cost-sharing agreement with the FELRA Funds.**

B. ACA – Extension of Employer Penalty

Mr. Slevin discussed the extension of the effective date of the ACA employer penalty.

C. ACA – Waiting Periods

Mr. Slevin discussed the ACA's rules regarding waiting periods and the letter to participating employers.

D. Employer Delinquency – Perkins Management

Mr. Slevin discussed the delinquency of Perkins Management.

E. Summary of Material Modification – Forum and Statute of Limitation

Mr. Slevin presented a Summary of Material Modification regarding forum, statute of limitations, and same sex marriages.

F. Anthem – Richmond/Tidewater Contract

Mr. Slevin discussed the Anthem contract for the Richmond/Tidewater Program.

H. Afram Litigation

Mr. Slevin discussed the lawsuit brought against the Fund by a medical provider.

VII. ADMINISTRATIVE MANAGER'S REPORT

A. Fourth Quarter 2013 Report

Mr. Sears presented the administrative manager's report for the fourth quarter 2013, which had been pre-circulated to the Trustees. Such report indicated total income of $9,457,446 for the quarter. Total expenses were $12,603,035, producing a deficit of

$3,145,589 for the quarter. Mr. Sears noted that contributions and were made on behalf of 7,086 plan participants. Mr. Sears noted the Kroger had exercised a $1.5 million contribution holiday in the quarter.

For the year ending December 31, 2013, the report indicates total income was $46,656,521. Total expenses were $50,803,499, producing a deficit of $4,146,978 for the year. Contributions were made on an average of 7,117 plan participants.

VIII. <u>INVOICES</u>

Mr. Sears presented a list of invoices dated March 21, 2014. He noted there were no additions, deletions or changes to the list.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED that the list of invoices dated March 21, 2014 was approved for payment.**

IX. <u>OTHER FUND BUSINESS</u>

A. <u>Cheiron – Engagement Letter for 2014 FASB ASC 965 Report</u>

Mr. Sears reviewed Cheiron's engagement letter for the 2014 FASB ASC 965 report for the plan year ending December 31, 2013. Their proposal called for a fee of $18,300, a 3.1% increase over the 2012 service.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to accept Cheiron's proposal for the FASB ASC 965 reporting for the plan year ending December 31, 2013 for a fee of $18,300.**

B. <u>Kroger Prescription Plan – 4th Quarter 2013 Rebate</u>

Mr. Sears said a rebate of $1,228.81 was received from Kroger Prescription Plan for the fourth quarter 2013.

C. <u>Payroll Audit - Kelco</u>

Mr. Sears said a payroll audit of Kelco for the period January 2010 through December 2012 found no discrepancies.

D. <u>Payroll Audit – Union Communications</u>

Mr. Sears said a payroll audit of Union Communications for the period January 2010 through December 2013 found no discrepancies.

E. <u>Miscellaneous Operating Expenses – Kroger Roanoke Plans</u>

Mr. Sears discussed the Fund's billing of the miscellaneous operating expenses to the Kroger Roanoke plans. These expenses include such fees as the Auditor and Counsel. He explained that since the Kroger plans utilize a pass-through arrangement for claims, similar to the Richmond Tidewater Plan, a rate to cover these expenses would need to be developed. The Trustees agreed that this topic would be referred to The Segal Company for review.

On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to have The Segal Company review the invoicing for miscellaneous Fund expenses for the Kroger Roanoke Plans, and authorize the Fund Chairman and Secretary to make decisions regarding this topic.**

IX. <u>VENDOR PRESENTATIONS</u>

A. <u>Anthem – Kroger Roanoke Preferred Provider Organization (PPO)</u>

The Trustees welcomed Mr. Herb Bazemore of Anthem PPO to the meeting.

Mr. Bazemore reviewed a report dated March 21, 2014 analyzing claims data for the period January 1, 2013 through December 31, 2013. Such report showed billed charges of $26,989,726, and a paid amount of $11,642,178. Anthem's provider savings was 43%. Administrative fees of $566,298 were paid by the Fund. In-network utilization was 99.4%. There were an average of 2,337 participants and 3,836 total members enrolled during 2013. Mr. Bazemore noted that the current fee of $20.09 per participant per month was in effect until February 29, 2016.

The Trustees thanked Mr. Bazemore for his report and he was excused from the meeting.

B. <u>CareFirst – Preferred Provider Organization</u>

The Trustees welcomed Mr. Joe Pedone and Mr. Steve Krasnoff of CareFirst to the meeting.

Mr. Krasnoff reviewed a report dated March 21, 2014. In 2013, there were a total of 43,351 claims for an average of 2,587 eligible employees, compared to 42,987 claims and 2,777 employees in 2012. The total billed in 2013 was $35,758,271, a 5.74% increase over the $33,817,678 billed in 2012. In 2013, the total CareFirst administrative charge paid by the Fund was $216,870, a 5.07% decrease from the $228,540 paid in 2012. The aggregate cost in 2014 was $6.99 per participant per month.

The Trustees thanked Mr. Pedone and Mr. Krasnoff for their report and they were excused from the meeting.

C. <u>Kaiser Permanente – HMO Provider</u>

The Trustees welcomed Mr. Leonard Phillips of Kaiser Permanente to the meeting.

Mr. Phillips reviewed a report detailing the Fund's demographics for the period July 1, 2012 through June 30, 2013. There was an average of 74 subscribers during that period and 152 total members. He said that his firm was currently reviewing the renewal rates for the upcoming open enrollment period.

The Trustees thanked Mr. Phillips for his report and he was excused from the meeting.

D. <u>Group Vision Services – Optical Provider</u>

The Trustees welcomed Mr. Craig Allebach of Group Vision Services to the meeting.

Mr. Allebach reviewed a report detailing the Fund's utilization for the period January 1, 2013 through December 31, 2013. In-network utilization was 98.3% during this period. A total of 1,722 eye exams were performed. He said the current rates would be in effect until December 31, 2014.

The Trustees thanked Mr. Allebach for his report and he was excused from the meeting.

E. Conifer Health Solutions – Utilization Management Provider

The Trustees welcomed Mr. Justin Berry of Conifer Health Solutions to the meeting.

Mr. Berry reviewed a report detailing the Fund's claims for the period January 1, 2013 through December 31, 2013. There was an average of 4,902 participants during that period and 8,557 total members. Total claims paid during the period were $24,455,650. Inpatient claims accounted for 38% of total claims, up 15% from last year. He said there were 474 claimants with over $10,000 in claims during the year and these claimants generated $17,975,993 in paid claims.

The Trustees thanked Mr. Berry for his report and he was excused from the meeting.

XI. NEXT MEETING DATES AND LOCATIONS

The Trustees scheduled the following dates for the next meeting:

August 14, 2014 – Hanover, Maryland
November 13, 2014 – National Harbor, Maryland

XII. ADJOURNMENT

There being no further business to come before the Trustees, the meeting was adjourned.

Respectfully submitted,
Steve Loeffler - Secretary

United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund

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APPEALS EMAILED AND RESOLVED
BY THE APPEALS SUBCOMMITTEE OF THE
BOARD OF TRUSTEES OF THE
UCFW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
ON APRIL 24, 2014

The following Trustees made determinations on the appeals:

UNION TRUSTEES
C. Wiszynski

EMPLOYER TRUSTEE
D. Gwin

Also present was:
C. Brown - Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

February/March 2014

Code	Issue	Decision
E14/126-0343	Retiree Fund Coverage	Denied
Rx14/133-4992	Brand Name	Approved
E14/150-0298	Late COBRA Election	Denied
E14/154-4269	Open Enrollment	Denied
M14/127-4513	Late Filing, Late Appeal	Denied
M14/131-5540	Late Response, Late Appeal	Denied
M14/139-8172	Late Response, Late Appeal	Denied
M14/141-1291	Routine Services	Approved
M14/124-5838	Routine Services	Approved
M14/140-3912	Routine Services	Approved
M14/138-0802	Ambulance Services	Approved
M14/128-9080	Ambulance Services	Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

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APPEALS EMAILED AND RESOLVED BY THE APPEALS SUBCOMMITTEE OF THE BOARD OF TRUSTEES OF THE UCFW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND ON JUNE 18, 2014

The following Trustees made determinations on the appeals:

UNION TRUSTEES
C. Wiszynski

EMPLOYER TRUSTEE
D. Gwin

Also present was:
C. Brown - Associated Administrators, LLC

I. APPEALS

The following appeals were reviewed by the Trustees:

April/May 2014

Code	Issue	Decision
A14/117-3041	Not Eligible	Denied
A14/113-6043	Work-Related	Denied
A14/109-9462	No Office Visit	Denied
E14/168-0248	Open Enrollment	Denied
E14/179-7358	Open Enrollment	Denied
E14/159-9653	Open Enrollment, Dependent Coverage	Denied
E14/163-8211	Open Enrollment, Dependent Coverage	Denied
E14/161-8813	Open Enrollment, Dependent Coverage	Denied
M14/149-9253	Late Filing	Denied
M14/142-1206	Late Filing	Denied
M14/171-0936	Late Filing	Denied
M14/174-0936	Late Filing	Denied
M14/155-0462	Late Filing	Denied
M14/183-5871a	Late Response	Denied

M14/183-5871b	Late Response, Late Appeal	Denied
M14/178-6783	Routine Services	Denied
M14/148-3361	Routine Services	Denied
M14/182-1087	Routine Services	Approved
M14/185-4992	Excluded Services	Denied
M14/175-9905b	CRNA, Late Appeal	Denied
M14/166-8609	Ambulance Services	Denied
M14/167-3446	Ambulance Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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CONSULTANT'S REPORT

Segal Consulting

101 North Wacker Drive Suite 500 Chicago, IL 60606-1724
T 312.984.8500 www.segalco.com

MEMORANDUM

To: Bill Jensen

From: Mitch Bramstaedt
Josh Timm

Date: June 2, 2014

Re: **United Food and Commercial Workers (UFCW) and Participating Employers Health and Welfare Fund – Proposed Shoppers MOB Rates Effective August 1, 2014**

As requested, we have calculated the Shoppers Plans' Maintenance of Benefit (MOB) contribution rates for the 12-month period beginning August 1, 2014.

The MOB contribution rates were developed based on calendar year 2013 eligibility and expense experience presented in the Associated Administrators' Administrative Manager's Reports. The average number of participants and the aggregate expenses split by the various benefits and plans are displayed on the attached Exhibit I. Please note that the Fund complied with the Mental Health Parity and Addiction Equity Act effective January 1, 2013, and therefore the associated cost was included in the calendar year 2013 experience.

The attached Exhibit II shows the August 1, 2014 per capita benefit costs, which were developed by adjusting the realized calendar year 2013 costs to August 1, 2014 by the annual trend factors shown.

The developed MOB contribution rates include fees associated with the Affordable Care Act (ACA), specifically the Comparative Effectiveness Research Fee and the Transitional Reinsurance Fee. The medical costs developed for the MOB rates also include the cost of eliminating the various Plans' overall annual maximum, as was required to comply with ACA effective January 1, 2014. The rates do not include any offset for income, such as dependent salary deductions. Please note that the total number of participants shown for each Plan may include a small number of non-Shoppers participants.

Please let us know if you have any questions.

/baa

cc: Mr. Christopher Heppner

Attachments (8011980)

5432912v1/13783.005

The projections in this report are estimates of future costs and are based on information available to Segal Consulting at the time the projections were made. Segal Consulting has not audited the information provided. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, health trend rates and claims volatility. The accuracy and reliability of health projections decrease as the projection period increases. Unless otherwise noted, these projections do not include any cost or savings impact resulting from the new health care reform legislation or other recently passed state or federal regulations.

Projection of retiree costs takes into account only the dollar value of providing benefits for current retirees during the period referred to in the projection. It does not reflect the present value of any future retiree benefits for active, disabled or terminated employees during a period other than that which is referred to in the projection, nor does it reflect any anticipated increase in the number of those eligible for retiree benefits, or any changes that may occur in the nature of benefits over time.

Exhibit I

United Food and Commercial Workers (UFCW) and Participating Employers Health and Welfare Fund

Aggregate Expenses by Plan for the Period January 1, 2013 through December 31, 2013

Plan:	JSS-2	Y FT	Y PT IND	Y PT FAMILY	Y20 FT	Y20 PT	Total
Benefit							
Medical	$5,104,091	$2,383,373	$1,490,022	$1,639,599	$134,917	$814,654	$11,566,656
HMO	92,569	147,826	88,907	42,121	31,547	101	403,071
Life and AD&D	25,173	17,884	12,890	5,186	2,290	10,541	73,964
Disability	512,391	327,006	162,126	58,546	8,340	49,299	1,117,708
Dental	402,825	240,585	200,978	164,874	16,738	101,237	1,127,237
Optical	40,202	23,484	33,326	13,297	2,984	25,711	139,004
Drug	1,945,214	1,016,717	741,390	801,143	32,577	229,626	4,766,667
Medical Administration	105,472	60,034	86,456	35,284	6,265	69,131	362,642
Mental Health Manager	61,755	37,217	42,936	38,667	8,481	32,205	221,261
PPO	80,776	45,744	65,407	27,010	4,976	54,476	278,389
UM/DM	89,512	50,353	71,475	30,006	5,594	60,359	307,299
A[illegible]istration Fee	99,781	66,575	120,669	34,472	4,556	88,384	414,437
A[illegible]istration HIPAA	2,414	1,606	2,912	832	108	2,133	10,005
Miscellaneous	97,431	65,779	120,603	34,055	3,946	85,074	406,888
EAP	0	3,256	4,640	1,928	0	0	9,824
Retiree Subsidy	2,810,008	0	0	0	0	0	2,810,008
Total Expense	**$11,469,614**	**$4,487,439**	**$3,244,737**	**$2,927,020**	**$263,319**	**$1,622,931**	**$24,015,060**
Average Monthly Participants*	717	478	866	248	33	635	2,976

**Average Participants may include non-Shoppers participants.*

Exhibit II

United Food and Commercial Workers (UFCW) and Participating Employers Health and Welfare Fund

Projected Rate for the Period August 1, 2014 through July 31, 2015 Based Solely on 2013 Experience

Plan:	JSS-2	Y FT	Y PT IND	Y PT FAMILY	Y20 FT	Y20 PT	Annual Trend
Benefit							
Medical	$683.10	$473.68	$163.41	$629.33	$461.39	$143.74	8.0%
HMO	$12.39	$29.38	$9.75	$16.17	$107.88	$0.02	8.0%
Life and AD&D	$3.07	$3.27	$1.30	$1.83	$6.12	$1.45	5.0% *
Disability	$59.59	$57.01	$15.60	$19.71	$21.22	$6.47	0.0%
Dental	$49.85	$44.63	$20.57	$59.07	$45.32	$14.14	4.0%
Optical	$4.90	$4.29	$3.36	$4.69	$7.96	$3.54	3.0%
Drug	$248.11	$194.38	$78.21	$295.82	$90.90	$33.06	6.0%
Medical Administration	$12.85	$10.97	$8.72	$12.45	$16.71	$9.51	3.0%
Mental Health Manager	$7.53	$6.80	$4.33	$13.64	$22.61	$4.43	3.0%
PPO	$9.84	$8.36	$6.59	$9.53	$13.27	$7.49	3.0%
UM/DM	$10.91	$9.20	$7.21	$10.59	$14.92	$8.30	3.0%
Administration Fee	$12.16	$12.16	$12.16	$12.16	$12.15	$12.16	3.0%
Administration HIPAA	$0.29	$0.29	$0.29	$0.29	$0.29	$0.29	3.0%
Miscellaneous	$11.87	$12.02	$12.16	$12.02	$10.52	$11.70	3.0%
EAP	$0.00	$0.59	$0.47	$0.68	$0.00	$0.00	3.0%
ACA PCORI Fee	$0.47	$0.47	$0.17	$0.57	$0.47	$0.17	N/A
ACA Transitional Fee	$11.92	$11.92	$4.33	$14.45	$11.92	$4.33	N/A
Retiree Subsidy	$366.54	$0.00	$0.00	$0.00	$0.00	$0.00	7.0%
Total Projected Expense	**$1,505.41**	**$879.42**	**$348.63**	**$1,113.00**	**$843.65**	**$260.82**	
Current Rate	$1,208.68	$810.69	$431.22	$983.97	$452.32	$144.22	
Percent Change	24.6%	8.5%	-19.2%	13.1%	86.5%	80.9%	

**Trend for this benefit was a one-time increase.*

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREES		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

SURPLUS (DEFICIT)		$7,668

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

SURPLUS (DEFICIT)		$3,573

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
RETIREES		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**

SURPLUS (DEFICIT)		**($1,193,986)**

AVERAGE INCOME		$425
AVERAGE EXPENSE		57,281
SURPLUS (DEFICIT)		**($56,856)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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
RETIREES		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**

SURPLUS (DEFICIT)		**($301,079)**

AVERAGE INCOME		$226
AVERAGE EXPENSE		10,262
SURPLUS (DEFICIT)		**($10,036)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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**

SURPLUS (DEFICIT)		**($16,786)**

AVERAGE INCOME		$0
AVERAGE EXPENSE		5,595
SURPLUS (DEFICIT)		**($5,595)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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**

SURPLUS (DEFICIT)		**($185,751)**

AVERAGE INCOME		$164
AVERAGE EXPENSE		5,323
SURPLUS (DEFICIT)		**($5,159)**

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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

SURPLUS (DEFICIT)		($25,243)

AVERAGE INCOME		$84
AVERAGE EXPENSE		645
SURPLUS (DEFICIT)		($561)

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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**
SURPLUS (DEFICIT)		**$5,754**

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
RETIREES		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

SURPLUS (DEFICIT)		$535,719

AVERAGE INCOME		$571
AVERAGE EXPENSE		394
SURPLUS (DEFICIT)		$177

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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
RETIREES		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

SURPLUS (DEFICIT)		$623,886

AVERAGE INCOME		$576
AVERAGE EXPENSE		245
SURPLUS (DEFICIT)		$331

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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

SURPLUS (DEFICIT)		$427,534

AVERAGE INCOME		$553
AVERAGE EXPENSE		143
SURPLUS (DEFICIT)		$410

[1]PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

[2]REIMBURSEMENT 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
RETIREES		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**

SURPLUS (DEFICIT)		**($671)**

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

SURPLUS (DEFICIT)		$240,917

AVERAGE INCOME		$815
AVERAGE EXPENSE		648
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

SURPLUS (DEFICIT)		$417,478

AVERAGE INCOME		$432
AVERAGE EXPENSE		280
SURPLUS (DEFICIT)		$152

[1]INCLUDES 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**

SURPLUS (DEFICIT)		**$156,147**

AVERAGE INCOME		$983
AVERAGE EXPENSE		777
SURPLUS (DEFICIT)		**$206**

[1]INCLUDES 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

SURPLUS (DEFICIT)		($2,931)

AVERAGE INCOME		$466
AVERAGE EXPENSE		517
SURPLUS (DEFICIT)		($51)

[1]INCLUDES 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

SURPLUS (DEFICIT)		($30,514)

AVERAGE INCOME		$144
AVERAGE EXPENSE		161
SURPLUS (DEFICIT)		($17)

[1]INCLUDES 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

SURPLUS (DEFICIT)		$0

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**

SURPLUS (DEFICIT)		**$7,096**

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

SURPLUS (DEFICIT)		$0

AVERAGE INCOME		$0
AVERAGE EXPENSE		0
SURPLUS (DEFICIT)		$0

FIRST QUARTER 2014
K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$140.00	$172.00	$209.00	$241.00	$311.00	$343.00	
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
SURPLUS (DEFICIT)	($34,700)	($85,365)	$1,355	($13,802)	$5,827	($1,369)	($128,053)
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	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$377.19	$366.10	$188.59	$173.06	PLAN T	NONE	
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

SURPLUS (DEFICIT)	$0	($1,841)	($6,386)	($3,299)	$3,769	($584,569)	($592,326)

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
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
SURPLUS (DEFICIT)	$754,128	$0	$0	$0	$754,128
TOTAL PARTICIPANTS	6,129	0	0	0	6,129
FUND BALANCE	$14,174,072	$0	$0	$0	

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
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
SURPLUS (DEFICIT)	$55,129	($149,168)	($907,350)	($3,145,589)	($4,146,978)
TOTAL PARTICIPANTS	7,184	7,117	7,081	7,086	7,117
FUND BALANCE	$15,694,612	$15,436,866	$14,413,705	$13,143,537	

[1]VENDOR 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

[1]ON EXTENSION PER LOCAL 27 AND LOCAL 400
[2]PASS 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	

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

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

AUGUST 14, 2014

1. ASSOCIATED ADMINISTRATORS, LLC

03/21/14	Meeting Expenses – Regular Meeting – March 21, 2014	$	922.86

2. BOND BEEBE

03/12/14	For services rendered in connection with the compliance audit of Kel-Co Federal Credit Union	$	1,410.42
04/26/14	For services rendered in connection with the compliance Audit of UFCW Local 400	$	903.75
06/16/14	First progress billing for services rendered in connection with the audit of the financial statements for the year ended 12/31/13	$	20,000.00

3. MORGAN, LEWIS & BOCKIUS

03/24/14	Professional Services rendered through February 28, 2014	$	4,540.50
05/13/14	Professional Services rendered through March 31, 2014	$	7,356.00
06/30/14	Professional Services rendered through April 30, 2014	$	792.00

4. SEGAL SELECT INSURANCE

04/29/14	Renewal of Fiduciary Liability Policy (Regular Policy) through Chubb for the period April 29, 2014 – April 29, 2015	$	15,183.00
04/29/14	Renewal of Fiduciary Liability Policy (Excess Policy) through Chubb for the period April 29, 2014 – April 29, 2015	$	11,537.00

5. **SEGALL BRYANT & HAMILL**

04/17/14	**Investment Management Services – 1Q14**	**$**	**4,583.49**

6. **SLEVIN & HART, P.C.**

03/24/14	**Professional Services rendered through February 28, 2014**	**$**	**11,289.31**
04/21/14	**Professional Services rendered through March 31, 2014**	**$**	**22,124.62**
05/13/14	**Professional Services rendered through April 30, 2014**	**$**	**19,339.67**
06/17/14	**Subrogation Services rendered for the period January 1, 2014 – March 31, 2014**	**$**	**24,268.54**
06/24/14	**Professional Services rendered through May 31, 2014**	**$**	**9,907.37**

7. **TRUSTEE EXPENSE REIMBURSEMENTS**

04/16/14	**M. Christle – Reimbursement of meeting expenses incurred at the March 21, 2014 Board of Trustees meeting**	**$**	**235.57**
04/16/14	**D. Gwin – Reimbursement of meeting expenses incurred at the March 21, 2014 Board of Trustees meeting**	**$**	**117.78**
04/16/14	**S. Loeffler – Reimbursement of meeting expenses incurred at the March 21, 2014 Board of Trustees meeting**	**$**	**370.59**

8. **UFCW LOCAL 27**

04/16/14	**T. Hipkins – Reimbursement of meeting expenses incurred at the March 21, 2014 Board of Trustees meeting**	**$**	**14.00**

United Food and Commercial Workers Unions
And Participating Employers
Health And Welfare Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

4301 Garden City Drive, Suite 201
Landover, Maryland 20785-6102
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

August 14, 2014

To: Board of Trustees
UFCW Unions and Participating Employers Health and Welfare Fund

From: Bill Jensen

Subj: PPACA/Compliance Invoice for First Quarter 2014

Ladies and Gentlemen:

Attached is Associated's invoice for PPACA related work for the First Quarter 2014. The total is $10,708.00. This amount includes ICD-10 compliance related costs incurred in 2013. Our contract with the Fund specifies hourly rates to be charged for PPACA related work, at the same rates as is permitted for compliance related work. In addition to the executive summary of charges attached, we have full backup of materials related to our staff's hourly charges available for review if desired. We ask your review and approval of this invoice.

Please feel free to contact me with questions.

Total	***NF***
general	$4,409.59
ICD-10 Costs incurred in 2013	$6,298.41
Totals	$10,708.00

OTHER FUND BUSINESS

MID-ATLANTIC REGIONAL SALES OFFICE
RK WALTER, CEBS
EGIONAL MARKETING REPRESENTATIVE

Mr. William Jensen
Associated Administrators, Inc.
4301 Garden City Drive, Suite 201
Landover, MD 20785

RE: **ReliaStar Life Insurance Company Group Policy 132284**
UFCW & Participating Employers Health & Welfare

Dear Bill:

Thank you for your continued business with ING Employee Benefits, a division of ReliaStar Life Insurance Company. We are pleased to offer the enclosed renewal for **UFCW & Participating Employers Health & Welfare** for a renewal rate change date, effective date of **July 1, 2014**.

This renewal is based upon the current leveraged trend factors, market conditions, plan designs, and current demographic factors. Any changes in underlying plan design, use of third-party administrators, networks, and/or cost containment programs may affect this renewal and need to be disclosed prior to the renewal acceptance. Upon your review and your client's acceptance, please ave this renewal form signed and return it to my office by mail or fax.

ING Employee Benefits is dedicated to providing innovative products, competitive pricing, and exceptional customer service. Our broad portfolio is designed to meet employer needs through our employer paid products and employee needs through our voluntary worksite products. If we can assist you with any additional products, please contact me.

I welcome the opportunity to renew this business with you and look forward to continuing our relationship. Thank you again continuing to place your trust in ING Employee Benefits.

Sincerely,

Mark F. Walter, CEBS
Regional Manager

MFW/cjh

7701 GREENBELT ROAD, SUITE 500, GREENBELT, MD 20770
ICE: 301.486.3413 | CELL 301.437.3700
Email: mark.walter@voya.com
www.Voya.com

Basic Life & AD&D Renewal

UFCW & Participating Employers Health & Welfare
Group Number: 13228-4
Effective: July 1, 2014

Basic Life & AD&D Insurance:

	Current Through June 30, 2104	**Renewal Rate** Effective July 1, 2014 Option #1	**Renewal Rate** Effective July 1, 2014 Option #2	**Renewal Rate** Effective July 1, 2014 Option #3
Basic Life, per $1,000				
Full-Time Employees	$.175	$.210	$.214	$.222
Part Time Employees:	$.175	$.210	$.214	$.222
Basic AD&D, per $1,000	$.018	$.018	$.018	$.018
te Guarantee Period	N/A	1 Year	2 Years	3 Years
ACCEPTANCE:		☐	☐	☐

Assumptions:

0% commissions
Non-Participating Basis

SUPERVALU TS
Technical Services

Human Resources Shared Services
2501-1 West Grandview Road
Phoenix, Arizona 85023-3105

Date: May 21, 2014

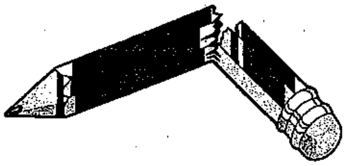
On May 21, 2014 we were notified from the fund that an overpayment was made on behalf of Margaret Long (XXX-XX-0389), for the period of October 2008 to April 2014. This overpayment occurred due to the associates electing individual coverage and the employer contributing family part time dependent coverage in error. Resulting in an overpayment of $37,259.42 at this time we are requesting a credit on for this overpayment.
You will find attached a worksheet showing how this credit was calculated.

Sincerely,
Dominique Orem

SUPERVALU | Phoenix, AZ
2501 West Grandview Road, Suite 1, Phoenix, AZ 85023
Office: 602.547.5536 | Fax: 602.547.5671

Month	Contribution paid	Contribution S/B Paid	Credit due
10/25/2008	865.00	419.94	$ 445.06
11/29/2008	865.00	419.94	$ 445.06
12/27/2008	865.00	419.94	$ 445.06
1/31/2009	865.00	419.94	$ 445.06
2/28/2009	865.00	419.94	$ 445.06
3/28/2009	865.00	419.94	$ 445.06
4/25/2009	865.00	419.94	$ 445.06
5/30/2009	1,023.00	509.00	$ 514.00
6/27/2009	1,023.00	509.00	$ 514.00
7/25/2009	1,023.00	509.00	$ 514.00
8/29/2009	1,023.00	509.00	$ 514.00
9/26/2009	1,023.00	509.00	$ 514.00
10/31/2009	1,023.00	509.00	$ 514.00
11/28/2009	1,023.00	509.00	$ 514.00
12/26/2009	1,023.00	509.00	$ 514.00
1/30/2010	1,023.00	509.00	$ 514.00
2/27/2010	1,023.00	509.00	$ 514.00
3/27/2010	1,023.00	509.00	$ 514.00
4/24/2010	1,023.00	509.00	$ 514.00
5/29/2010	1,152.00	509.00	$ 643.00
6/26/2010	1,152.00	509.00	$ 643.00
7/31/2010	1,152.00	509.00	$ 643.00
8/28/2010	1,152.00	509.00	$ 643.00
9/25/2010	1,152.00	509.00	$ 643.00
10/30/2010	1,152.00	509.00	$ 643.00
11/27/2010	1,152.00	509.00	$ 643.00
12/25/2010	1,152.00	509.00	$ 643.00
1/29/2011	1,152.00	509.00	$ 643.00
2/26/2011	1,152.00	509.00	$ 643.00
3/26/2011	1,152.00	509.00	$ 643.00
4/30/2011	1,152.00	509.00	$ 643.00
5/28/2011	1,152.00	509.00	$ 643.00
6/25/2011	1,152.00	509.00	$ 643.00
7/30/2011	1,152.00	509.00	$ 643.00
8/27/2011	1,152.00	509.00	$ 643.00
9/24/2011	983.97	431.22	$ 552.75
10/29/2011	983.97	431.22	$ 552.75
11/26/2011	983.97	431.22	$ 552.75
12/31/2011	983.97	431.22	$ 552.75
1/28/2012	983.97	431.22	$ 552.75
2/25/2012	983.97	431.22	$ 552.75
3/31/2012	983.97	431.22	$ 552.75
4/28/2012	983.97	431.22	$ 552.75
5/26/2012	983.97	431.22	$ 552.75
6/30/2012	983.97	431.22	$ 552.75
7/28/2012	983.97	431.22	$ 552.75
8/25/2012	983.97	431.22	$ 552.75
9/29/2012	983.97	431.22	$ 552.75
10/27/2012	983.97	431.22	$ 552.75
11/24/2012	983.97	431.22	$ 552.75
12/29/2012	983.97	431.22	$ 552.75

Month	Contribution paid	Contribution /B Paid	Credit due
1/26/2013	983.97	431.22	$ 552.75
2/23/2013	983.97	431.22	$ 552.75
3/30/2013	983.97	431.22	$ 552.75
4/27/2013	983.97	431.22	$ 552.75
5/25/2013	983.97	431.22	$ 552.75
6/29/2013	983.97	431.22	$ 552.75
7/27/2013	983.97	431.22	$ 552.75
8/31/2013	983.97	431.22	$ 552.75
9/28/2013	983.97	431.22	$ 552.75
10/26/2013	983.97	431.22	$ 552.75
11/30/2013	983.97	431.22	$ 552.75
12/28/2013	983.97	431.22	$ 552.75
1/25/2014	983.97	431.22	$ 552.75
2/22/2014	983.97	431.22	$ 552.75
3/29/2014	983.97	431.22	$ 552.75
4/26/2014	983.97	431.22	$ 552.75
			$37,259.42



MEETING NOTES