

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
THIRD QUARTER 2016**

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2016
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$26,701	
TOTAL		10	\$26,701	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,889
HMO	0
LIFE & AD & D	36
DISABILITY	0
DENTAL	1,334
OPTICAL	135
DRUG	2,121
RETIREEES	10,300
MEDICAL ADM.	383
MENTAL HEALTH MANAGER	540
PPO	213
UM/DM	308
SUB TOTAL	\$24,259

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$373
ADMINISTRATION HIPAA	9
MISCELLANEOUS	385
SUB TOTAL	\$767

TOTAL EXPENSES	\$25,026
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SURPLUS (DEFICIT)	\$1,675
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AVERAGE INCOME	\$890
AVERAGE EXPENSE	834
SURPLUS (DEFICIT)	\$56

THIRD QUARTER 2016
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	3	\$13,398	
SAFEWAY VALLEY PT	1,488.72	1	1,489	
SHOPPERS FOOD 400 FT	1,588.28	448	2,137,825	
SHOPPERS FOOD 400 PT	1,588.28	174	827,494	
UFCW LOCAL 400 TEMP FT	1,488.72	0	0	
HMO COPAYS			3,723	
TOTAL		626	\$2,983,929	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,115,348
HMO	8,746
LIFE & AD & D	7,178
DISABILITY	148,994
DENTAL	85,297
OPTICAL	8,498
DRUG	389,123
RETIREEES	650,003
MEDICAL ADM.	24,896
MENTAL HEALTH MANAGER	24,100
PPO	13,454
UM/DM	19,457
SUB TOTAL	\$2,495,094

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$23,565
ADMINISTRATION HIPAA	574
MISCELLANEOUS	24,122
SUB TOTAL	\$48,261

TOTAL EXPENSES	\$2,543,355
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SURPLUS (DEFICIT)	\$440,574
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AVERAGE INCOME	\$1,589
AVERAGE EXPENSE	1,354
SURPLUS (DEFICIT)	\$235

THIRD QUARTER 2016
PLAN RICHMOND TIDEWATER

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER R/T		986	\$1,652,770	
COBRA		9	11,000	
TOTAL		995	\$1,663,770	\$0

BENEFIT EXPENSES	COST
AETNA DENTAL	\$11,370
AETNA DENTAL CLAIMS	67,218
ASO PROVIDER	1,482,035
DRUG	0
METLIFE	20,000
GVS OPTICAL	10,955
SUB TOTAL	\$1,591,578

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$35,745
MISCELLANEOUS	38,337
SUB TOTAL	\$74,082

TOTAL EXPENSES	\$1,665,660
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SURPLUS (DEFICIT)	(\$1,890)
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AVERAGE INCOME	\$557
AVERAGE EXPENSE	558
SURPLUS (DEFICIT)	(\$1)

THIRD QUARTER 2016
PLAN RNK 1

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		852	\$1,959,924	
COBRA		5	9,380	
TOTAL		857	\$1,969,304	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,650,122
LIFE & AD & D	14,952
DISABILITY	99,879
DENTAL	96,200
OPTICAL	10,965
DRUG	0
MEDICAL ADM.	33,688
MENTAL HEALTH MANAGER	46,142
EAP	1,725
PPO	60,046
UM/DM	20,899
SUB TOTAL	\$2,034,618

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$31,755
ADMINISTRATION HIPAA	775
MISCELLANEOUS ²	33,020
SUB TOTAL	\$65,550

TOTAL EXPENSES	\$2,100,168
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SURPLUS (DEFICIT)	(\$130,864)
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AVERAGE INCOME	\$766
AVERAGE EXPENSE	817
SURPLUS (DEFICIT)	(\$51)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 2014, 2015 OR 2016, TO BE DETERMINED BY CONSULTANT

THIRD QUARTER 2016
PLAN RNK 2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		552	\$569,010	
COBRA		0	0	
TOTAL		552	\$569,010	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$445,880
LIFE & AD & D	2,700
DISABILITY	9,775
DENTAL	38,267
OPTICAL	7,182
DRUG	0
MEDICAL ADM.	21,800
MENTAL HEALTH MANAGER	7,804
PPO	38,856
UM/DM	13,537
SUB TOTAL	\$585,801

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$20,369
ADMINISTRATION HIPAA	497
MISCELLANEOUS ²	21,269
SUB TOTAL	\$42,135

TOTAL EXPENSES	\$627,936
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SURPLUS (DEFICIT)	(\$58,926)
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AVERAGE INCOME	\$344
AVERAGE EXPENSE	379
SURPLUS (DEFICIT)	(\$35)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 2014, 2015 OR 2016, TO BE DETERMINED BY CONSULTANT

THIRD QUARTER 2016
PLAN RNK 3

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KROGER ¹		508	\$632,234	
COBRA		1	262	
TOTAL		509	\$632,496	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$516,077
LIFE & AD & D	2,206
DISABILITY	5,268
DENTAL	28,836
OPTICAL	5,914
DRUG	0
MEDICAL ADM.	20,073
MENTAL HEALTH MANAGER	4,613
PPO	35,781
UM/DM	12,371
SUB TOTAL	\$631,139

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$18,745
ADMINISTRATION HIPAA	457
MISCELLANEOUS ²	19,611
SUB TOTAL	\$38,813

TOTAL EXPENSES	\$669,952
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SURPLUS (DEFICIT)	(\$37,456)
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AVERAGE INCOME	\$414
AVERAGE EXPENSE	439
SURPLUS (DEFICIT)	(\$25)

¹PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

²REIMBURSEMENT FOR MISCELLANEOUS EXPENSES NOT PAID IN 2014, 2015 OR 2016, TO BE DETERMINED BY CONSULTANT

THIRD QUARTER 2016
PLAN S

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1.61	1	\$26	
SAFEWAY VALLEY PT	1.61	1	147	
TOTAL		2	\$173	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREES	2,061
MEDICAL ADM.	39
PPO	0
UM/DM	30
SUB TOTAL	\$2,130

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$75
ADMINISTRATION HIPAA	3
MISCELLANEOUS	77
SUB TOTAL	\$155

TOTAL EXPENSES	\$2,285
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SURPLUS (DEFICIT)	(\$2,112)
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AVERAGE INCOME	\$29
AVERAGE EXPENSE	381
SURPLUS (DEFICIT)	(\$352)

THIRD QUARTER 2016
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	885.48	257	681,820	
SHOPPERS 400	885.48	176	466,648	
COBRA		1	2,921	
HMO COPAYS			4,377	
TOTAL		434	\$1,155,766	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$446,346
HMO	9,090
LIFE & AD & D	5,929
DISABILITY	75,379
DENTAL	55,352
OPTICAL	3,906
DRUG	208,282
MEDICAL ADM.	16,620
MENTAL HEALTH MANAGER	9,002
EAP	842
PPO	8,955
UM/DM	12,953
SUB TOTAL	\$852,656

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,395
ADMINISTRATION HIPAA	400
MISCELLANEOUS	16,722
SUB TOTAL	\$33,517

TOTAL EXPENSES	\$886,173
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SURPLUS (DEFICIT)	\$269,593
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AVERAGE INCOME	\$888
AVERAGE EXPENSE	681
SURPLUS (DEFICIT)	\$207

THIRD QUARTER 2016
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	446.63	270	361,323	
SHOPPERS 400	446.63	535	716,841	
COBRA		1	1,341	
TOTAL		806	\$1,079,505	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$587,967
HMO	17,916
LIFE & AD & D	5,007
DISABILITY	73,304
DENTAL	58,163
OPTICAL	6,540
DRUG	195,450
MEDICAL ADM.	26,992
MENTAL HEALTH MANAGER	3,366
EAP	1,371
PPO	14,688
UM/DM	21,118
SUB TOTAL	\$1,011,882

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$30,658
ADMINISTRATION HIPAA	748
MISCELLANEOUS	31,055
SUB TOTAL	\$62,461

TOTAL EXPENSES	\$1,074,343
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SURPLUS (DEFICIT)	\$5,162
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AVERAGE INCOME	\$446
AVERAGE EXPENSE	444
SURPLUS (DEFICIT)	\$2

THIRD QUARTER 2016
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,266.29	77	291,247	
SHOPPERS 400	1,266.29	164	623,015	
TOTAL		241	\$914,262	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,683,503
HMO	3,660
LIFE & AD & D	1,655
DISABILITY	23,298
DENTAL	40,377
OPTICAL	2,205
DRUG	150,216
MEDICAL ADM.	9,516
MENTAL HEALTH MANAGER	6,327
EAP	478
PPO	5,072
UM/DM	7,350
SUB TOTAL	\$1,933,657

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,148
ADMINISTRATION HIPAA	223
MISCELLANEOUS	9,285
SUB TOTAL	\$18,656

TOTAL EXPENSES	\$1,952,313
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SURPLUS (DEFICIT)	(\$1,038,051)
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AVERAGE INCOME	\$1,265
AVERAGE EXPENSE	2,700
SURPLUS (DEFICIT)	(\$1,435)

THIRD QUARTER 2016
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$505.91	12	\$18,719	
SHOPPERS 400	505.91	6	9,107	
UFCW LOCAL 400 TEMP		0	0	
TOTAL		18	\$27,826	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$4,748
HMO	0
LIFE & AD & D	239
DISABILITY	0
DENTAL	1,382
OPTICAL	164
DRUG	4,364
MEDICAL ADM.	725
MENTAL HEALTH MANAGER	133
PPO	370
UM/DM	557
SUB TOTAL	\$12,682

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$598
ADMINISTRATION HIPAA	15
MISCELLANEOUS	694
SUB TOTAL	\$1,307

TOTAL EXPENSES	\$13,989
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SURPLUS (DEFICIT)	\$13,837
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AVERAGE INCOME	\$515
AVERAGE EXPENSE	259
SURPLUS (DEFICIT)	\$256

THIRD QUARTER 2016
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$240.86	171	\$123,321	
SHOPPERS 400	240.86	297	214,607	
COBRA		1	443	
HMO COPAYS			1,064	
TOTAL		469	\$339,435	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$126,734
HMO	2,326
LIFE & AD & D	1,945
DISABILITY	4,874
DENTAL	14,888
OPTICAL	2,509
DRUG	10,162
MEDICAL ADM.	10,492
MENTAL HEALTH MANAGER	2,023
PPO	5,810
UM/DM	8,299
SUB TOTAL	\$190,062

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$19,194
ADMINISTRATION HIPAA	468
MISCELLANEOUS	18,070
SUB TOTAL	\$37,732

TOTAL EXPENSES	\$227,794
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SURPLUS (DEFICIT)	\$111,641
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AVERAGE INCOME	\$241
AVERAGE EXPENSE	162
SURPLUS (DEFICIT)	\$79

THIRD QUARTER 2016
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$467.95	3	\$3,744	
SHOPPERS 400	467.95	1	1,404	
TOTAL		4	\$5,148	\$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
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$111
ADMINISTRATION HIPAA	3
MISCELLANEOUS	154
SUB TOTAL	\$268

TOTAL EXPENSES	\$268
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SURPLUS (DEFICIT)	\$4,880
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AVERAGE INCOME	\$429
AVERAGE EXPENSE	22
SURPLUS (DEFICIT)	\$407

THIRD QUARTER 2016
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$225.93	30	\$20,108	
SHOPPERS 400	225.93	5	3,389	
TOTAL		35	\$23,497	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
HMO	0
LIFE & AD & D	23
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
MEDICAL ADM.	159
MENTAL HEALTH MANAGER	2,092
PPO	73
UM/DM	10
SUB TOTAL	\$2,357

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$298
ADMINISTRATION HIPAA	6
MISCELLANEOUS	1,349
SUB TOTAL	\$1,653

TOTAL EXPENSES	\$4,010
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SURPLUS (DEFICIT)	\$19,487
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AVERAGE INCOME	\$224
AVERAGE EXPENSE	38
SURPLUS (DEFICIT)	\$186

THIRD QUARTER 2016
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$31.26	68	\$6,346	
SHOPPERS 400	31.26	121	11,316	
TOTAL		189	\$17,662	\$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
PPO	0
UM/DM	0
SUB TOTAL	\$0

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,751
ADMINISTRATION HIPAA	141
MISCELLANEOUS	7,282
SUB TOTAL	\$13,174

TOTAL EXPENSES	\$13,174
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SURPLUS (DEFICIT)	\$4,488
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AVERAGE INCOME	\$31
AVERAGE EXPENSE	23
SURPLUS (DEFICIT)	\$8

THIRD QUARTER 2016 K2 RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	PRE-MEDICARE	COMBINED
RATE	\$140.00	\$209.00	\$311.00	RETIREEES	
NO OF EMP.	199	68	18	84	369
TOTAL INCOME	\$80,989	\$40,015	\$16,483	\$0	\$137,487

BENEFIT EXP					COMBINED
MEDICAL	\$90,555	\$31,096	\$8,191	\$0	\$129,843
COLONIAL LIFE	0	0	0	17,399	17,399
DENTAL	15,074	5,175	1,365	6,338	27,952
DRUG	19,286	6,622	1,744	0	27,652
OPTICAL	2,554	879	227	1,076	4,736
MEDICAL ADM.	7,945	2,727	717	0	11,389
MENTAL HEALTH MANAGER	1,499	515	135	0	2,149
TOTAL EXPENSES	\$136,913	\$47,014	\$12,379	\$24,813	\$221,120

OPERATING EXP					
MISCELLANEOUS (PCORI FEES)	\$671	\$230	\$58	\$0	\$959
SUBTOTAL	\$671	\$230	\$58	\$0	\$959

TOTAL EXPENSES	\$137,584	\$47,244	\$12,437	\$24,813	\$222,079
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SURPLUS (DEFICIT)	(\$56,595)	(\$7,229)	\$4,046	(\$24,813)	(\$84,592)
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AVERAGE INCOME	\$136	\$196	\$305	\$0	\$124
AVERAGE EXPENSE	230	232	230	98	201
SURPLUS (DEFICIT)	(\$94)	(\$36)	\$75	(\$98)	(\$77)

THIRD QUARTER 2016 RETIREEES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$377.19	\$366.10	\$188.59	\$173.06	PLAN T	RETIREEES	
NO OF EMP.	0	4	16	2	11	56	89
TOTAL INCOME	\$0	\$4,026	\$8,864	\$1,038	\$11,925	\$0	\$25,853

BENEFIT EXP							COMBINED
MEDICAL	\$0	\$2,782	\$6,497	\$0	\$6,142	\$20,615	\$36,036
DENTAL	0	300	1,290	180	876	5,083	7,729
OPTICAL	0	46	194	27	102	759	1,128
DRUG	0	4,963	12,751	3,229	6,510	48,511	75,964
MEDICAL ADM.	0	159	633	0	237	1,977	3,006
MENTAL HEALTH MANAGER	0	24	108	0	45	378	555
EAP	0	0	0	0	15	0	15
PPO	0	0	0	0	0	65	65
UM/DM	0	0	0	0	0	0	0
TOTAL EXPENSES	\$0	\$8,274	\$21,473	\$3,436	\$13,927	\$77,388	\$124,498

SURPLUS (DEFICIT)	\$0	(\$4,248)	(\$12,609)	(\$2,398)	(\$2,002)	(\$77,388)	(\$98,645)
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AVERAGE INCOME	\$0	\$336	\$185	\$173	\$361	\$0	\$97
AVERAGE EXPENSE	0	690	447	573	422	461	466
SURPLUS (DEFICIT)	\$0	(\$354)	(\$262)	(\$400)	(\$61)	(\$461)	(\$369)

THIRD QUARTER 2016 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	214	79	3	296
TOTAL INCOME	\$12,840	\$9,440	\$540	\$22,820

BENEFIT EXP				COMBINED
MEDICAL	\$97,973	\$102,239	\$38,989	\$239,201
DENTAL	29,449	0	0	29,449
OPTICAL	4,213	0	0	4,213
DRUG	53,160	14,321	33	67,514
MEDICAL ADM.	3,795	119	949	4,863
MENTAL HEALTH MANAGER	710	23	181	914
EAP	0	0	0	0
PPO	37	0	21	58
UM/DM	52	151	127	330
TOTAL EXPENSES	\$189,389	\$116,853	\$40,300	\$346,542

SURPLUS (DEFICIT)	(\$176,549)	(\$107,413)	(\$39,760)	(\$323,722)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	295	493	4,478	390
SURPLUS (DEFICIT)	(\$275)	(\$453)	(\$4,418)	(\$364)

THIRD QUARTER 2016 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	66	34	2	102
TOTAL INCOME	\$3,961	\$4,080	\$360	\$8,401

BENEFIT EXP				COMBINED
MEDICAL	\$6,654	\$156,756	\$4,665	\$168,075
DENTAL	9,396	0	0	9,396
OPTICAL	1,344	0	0	1,344
DRUG	3,929	7,623	0	11,552
MEDICAL ADM.	514	132	105	751
MENTAL HEALTH MANAGER	90	15	30	135
EAP	0	0	0	0
PPO	0	0	0	0
UM/DM	0	45	27	72
TOTAL EXPENSES	\$21,927	\$164,571	\$4,827	\$191,325

SURPLUS (DEFICIT)	(\$17,966)	(\$160,491)	(\$4,467)	(\$182,924)
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AVERAGE INCOME	\$20	\$40	\$60	\$27
AVERAGE EXPENSE	111	1,613	805	625
SURPLUS (DEFICIT)	(\$91)	(\$1,573)	(\$745)	(\$598)

THIRD QUARTER 2016

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
22,298	\$771	\$1,141,629	\$1,142,400

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		\$45,000
ACTUARY & CONSULTING		36,605
ACCURINT		6
CONFERENCE EXP		4,945
EDUCATION FEES		250
INVESTMENT MANAGEMENT		1,924
LEGAL		110,505
MED/SURG/UCR UPDATE		7,314
MEETING EXPENSE		4,093
PCORI FEES		959
POSTAGE		5,381
PRINTING		4,139
TELEPHONE		311
TOTAL		\$221,432

2016
QUARTERLY RECAP

	FIRST 2016	SECOND 2016	THIRD 2016	FOURTH 2016	TOTAL
CONTRIBUTIONS REC'D	\$11,011,273	\$11,808,104	\$11,408,484	\$0	\$34,227,861
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	200,878	192,504	194,561	0	587,943
INT. & DIVIDENDS	14,454	30,324	22,830	0	67,608
MISCELLANEOUS INCOME ^{1,2}	0	40,000	0	0	40,000

TOTAL INCOME	\$11,226,605	\$12,070,932	\$11,625,875	\$0	\$34,923,412
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EXPENSES					
MEDICAL	\$7,792,318	\$8,961,710	\$7,990,040	\$0	\$24,744,068
LIFE & AD & D	62,561	62,631	61,870	0	187,062
DISABILITY	338,470	360,494	440,771	0	1,139,735
DENTAL	517,543	515,596	498,683	0	1,531,822
OPTICAL	60,537	59,681	58,973	0	179,191
DRUG	1,065,653	1,326,103	959,718	0	3,351,474
RETIREES	815,776	966,682	884,443	0	2,666,901
MEDICAL ADM.	164,927	164,887	165,382	0	495,196
MENTAL HEALTH MANAGER	185,010	117,263	106,142	0	408,415
EAP	4,569	4,459	4,416	0	13,444
PPO	318,473	310,046	302,667	0	931,186
UM/DM	134,349	112,623	116,889	0	363,861
SUBTOTAL	\$11,460,186	\$12,962,175	\$11,589,994	\$0	\$36,012,355

OPERATING EXPENSE					
ADMINISTRATION	\$213,931	\$212,233	\$212,780	\$0	\$638,944
ADMINISTRATION HIPAA	4,308	4,282	4,319	0	12,909
MISCELLANEOUS	423,790	194,145	221,432	0	839,367
SUBTOTAL	\$642,029	\$410,660	\$438,531	\$0	\$1,491,220

TOTAL EXPENSES	\$12,102,215	\$13,372,835	\$12,028,525	\$0	\$37,503,575
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SURPLUS (DEFICIT)	(\$875,610)	(\$1,301,903)	(\$402,650)	\$0	(\$2,580,163)
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TOTAL PARTICIPANTS	5,930	5,839	5,747	0	5,839
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FUND BALANCE	\$5,745,078	\$4,325,110	\$3,660,738	\$0	
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2015
QUARTERLY RECAP

	FIRST 2015	SECOND 2015	THIRD 2015	FOURTH 2015	TOTAL
CONTRIBUTIONS REC'D	\$11,610,708	\$11,606,835	\$11,883,764	\$12,311,463	\$47,412,770
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	204,394	179,541	175,652	170,006	729,593
INT. & DIVIDENDS	51,831	46,212	36,988	40,213	175,244
MISCELLANEOUS INCOME	155	0	0	0	155

TOTAL INCOME	\$11,867,088	\$11,832,588	\$12,096,404	\$12,521,682	\$48,317,762
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EXPENSES					
MEDICAL	\$6,950,191	\$8,405,017	\$8,232,402	\$7,731,573	\$31,319,183
LIFE & AD & D	59,556	61,375	71,268	63,171	255,370
DISABILITY	322,554	414,661	423,259	495,945	1,656,419
DENTAL	535,926	556,818	530,465	527,533	2,150,742
OPTICAL	70,296	69,473	68,368	67,471	275,608
DRUG	1,497,467	1,304,020	1,183,450	1,333,799	5,318,736
RETIREES	1,495,784	923,939	925,185	858,448	4,203,356
MEDICAL ADM.	169,153	167,591	164,709	163,405	664,858
MENTAL HEALTH MANAGER	125,907	208,130	148,857	152,889	635,783
EAP	4,933	4,889	4,840	4,754	19,416
PPO	369,701	357,648	320,464	314,415	1,362,228
UM/DM	124,344	128,129	135,913	127,881	516,267
SUBTOTAL	\$11,725,812	\$12,601,690	\$12,209,180	\$11,841,284	\$48,377,966

OPERATING EXPENSE					
ADMINISTRATION	\$220,657	\$218,186	\$216,162	\$213,406	\$868,411
ADMINISTRATION HIPAA	4,450	4,397	4,359	4,312	17,518
MISCELLANEOUS	659,192	279,453	275,504	226,254	1,440,403
SUBTOTAL	\$884,299	\$502,036	\$496,025	\$443,972	\$2,326,332

TOTAL EXPENSES	\$12,610,111	\$13,103,726	\$12,705,205	\$12,285,256	\$50,704,298
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SURPLUS (DEFICIT)	(\$743,023)	(\$1,271,138)	(\$608,801)	\$236,426	(\$2,386,536)
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TOTAL PARTICIPANTS	6,140	6,110	5,983	5,849	6,021
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FUND BALANCE	\$7,721,569	\$5,919,188	\$6,144,350	\$6,200,180	
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CONTRACT INFORMATION MAINTENANCE OF BENEFITS THIRD QUARTER 2016

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-17	ACE SUSHI	Y	\$839.88
		Y	\$347.41
		Y	\$966.52
02-18-18	KELCO F.C.U.	JS	\$920.73
08-04-18 ¹	KROGER RICHMOND TIDEWATER	PLAN 1	N/A
		PLAN 2	N/A
		PLAN 3	N/A
04-02-16 ²	KROGER ROANOKE	RNK 1	N/A
		RNK 2	N/A
		RNK 3	N/A
07-08-17	METRO/ BASICS/ SHOPPERS 27	Y	\$885.48
		Y	\$446.63
		Y	\$1,266.29
		Y20	\$505.91
		Y20	\$240.86
		Y30	\$467.95
		Y30	\$225.93
		Y40	\$31.26
10-29-17	SAFEWAY VALLEY	JSS-2	\$1,488.72
		S	\$1.61
07-08-17	SHOPPERS FOOD 400	JSS-2	\$1,588.28
		Y	\$885.48
		Y	\$446.63
		Y	\$1,266.29
		Y20	\$505.91
		Y20	\$240.86
		Y30	\$467.95
		Y30	\$225.93
	UFCW LOCAL 400 TEMP	JSS2	\$1,488.72
		Y	\$839.88

¹PASS THROUGH ARRANGEMENT EFFECTIVE SEPTEMBER 1, 2004

²PASS THROUGH ARRANGEMENT EFFECTIVE JANUARY 1, 2014

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2016**

THIRD QUARTER 2016
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
PERKINS MANAGEMENT SERVICES	APRIL 2014	\$2,795.45	\$61.12	\$2,856.57	X
PERKINS MANAGEMENT SERVICES	MAY 2014	\$2,795.45	\$61.12	\$2,856.57	X

\$17,500 WAS RECEIVED FROM PERKINS MGMT. PER SETTLEMENT AGREEMENT

CURRENT QUARTER

PERKINS MANAGEMENT SERVICES CLOSED SEPTEMBER 30, 2013