



Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 730-2241
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
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Agenda

June 9, 2023

(At approximately 11:00 AM)

- I. Call to Order
- II. Minutes, Regular Meeting –March 3, 2023
- III. Financial Report – Investment Performance Services
- IV. Co- Counsel Report
- V. Administrative Manager Report
- VI. Invoices
- VII. Provider Report – Cigna
- VIII. Other Fund Business
- IX. Next Meeting Date and Location
- X. Adjournment



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DRAFT

**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND
MARCH 3, 2023
VIA ZOOM**

The following Trustees were present:

UNION TRUSTEES

W. Davis – Secretary
R. Brooks
F. Myers

EMPLOYER TRUSTEES

J. Paradis – Chairman
F. Stegman
M. Kamara

Also present were:

A. Cochran – Associated Administrators, LLC
M. DeLancey – Blank Rome LLP
R. Grant – Associated Administrators, LLC
J. Kimble – Morgan, Lewis & Bockius, LLP
R. Sichel – Investment Performance Services, LLC

Prior to the start of the meeting, Mr. Mohamed Kamara introduced himself to the Trustees, noting he is replacing Ms. Hanna Sebhat as an Employer Trustee. Mr. William Davis introduced himself a Union Trustee to the rest of Trustees. The other Trustees and Plan professionals introduced themselves to the new Trustees.

730W 03.03.23 Draft

I. CALL TO ORDER

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

II. TRUSTEE RESIGNATION AND APPOINTMENT

Ms. Cochran reported receipt of a letter from Ms. Hanna Sebhat regarding her resignation as an Employer Trustee effective February 3, 2023. She reported receipt of a nomination letter from Eight O’Clock Coffee for Mr. Mohamed Kamara to replace Ms. Sebhat. Ms. Cochran reported that a letter was sent to participating employers on February 7, 2023 regarding the replacement of Ms. Hanna Sebhat as an Employer Trustee. Ms. Cochran said no responses were received regarding the nomination. The Trustees welcomed Mr. Kamara to the meeting.

Ms. Cochran reported receipt of a letter dated February 7, 2023 from the International Brotherhood of Teamsters replacing Mr. Tyrone Richardson and Jason Lacy as Union Trustees. The letter appointed Mr. William Davis as a Union Trustee. The Trustees welcomed Mr. Davis to the meeting.

Ms. Cochran informed the Trustees that she instructed the broker to add Mr. Kamara and Mr. Davis to the Fiduciary and Cyber Liability policies along with the Fidelity Bond.

The Employer Trustees nominated Mr. Jason Paradis to serve as Chairman effective immediately.

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

RESOLVED to approve the nomination of Trustee Paradis to serve as the Chairman effective immediately.

The Union Trustees nominated Mr. William Davis to serve as Secretary effective immediately.

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

RESOLVED to approve the nomination of Trustee Davis to serve as the Secretary effective immediately.

III. MINUTES

The Trustees reviewed the minutes of the last regular meeting held December 2, 2022.

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

RESOLVED that the minutes of the last regular meeting held on December 2, 2022 are approved as presented.

IV. FINANCIAL REPORT

A. Custodian Bank – PNC Bank, NA

Ms. Cochran noted a copy of the PNC Summary of Activity report for the period October 1, 2022 through December 31, 2022 was included in the meeting booklet.

B. Investment Performance Services, LLC (“IPS”)

The Trustees welcomed Mr. Rich Sichel of IPS to the meeting.

Mr. Sichel distributed his report titled, “Master Consulting Services Report – December 31, 2022.” Mr. Sichel reported that the total market value of assets as of December 31, 2022 was \$19,186,085.

C. Quarterly Performance Report

Mr. Sichel reported that as of December 31, 2022, the Fund held 34.7% in Investment Grade Fixed Income, 39.9% in Short Duration High Yield, 8.3% in Real Estate – Core, 3.1% in Real Estate – Value Add, and 14.0% in cash equivalents. He noted Wedge Capital held 6,651,296, Chartwell Investment held \$7,648,054, ARA Core Property Fund L.P. held \$1,595,249, Boyd Watterson held \$603,337, and there was \$2,688,149 in the cash account.

D. Investment Manager Cash Distributions

Mr. Sichel reviewed the recommendation for the Fund to submit an election to receive cash distributions for American Realty Advisors Core Property Fund, LP and Boyd Watterson State Government Fund, LP.

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

RESOLVED to follow IPS' recommendation to receive cash distributions for American Realty Advisors Core Property Fund, LP and Boyd Watterson State Government Fund, LP effective immediately.

E. Asset Allocation

Mr. Sichel noted that the cash allocation is within the targeted policy range. However, since the allocation is on the high end of the range and because there are no immediate needs for extra cash, he recommended the Trustees reallocate money from the cash account as follows: 1) \$300,000 from the cash account to Chartwell Investment (Short Duration High Yield) and 2) \$300,000 from the cash account to Wedge Capital Management (Investment Grade Fixed Income).

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

RESOLVED to follow IPS' recommendation to rebalance the assets by allocating funds as follows: 1) \$300,000 from the cash account to Chartwell Investment, 2) \$300,000 from the cash account to Wedge Capital Management.

F. Investment Consulting Agreement Memorandum

Mr. Sichel reviewed his memorandum in which IPS proposed a new contract for a three-year period with an increase in the first year from \$25,000 to \$30,000. The fee of \$30,000 would not increase in the last two years of the contract. The increase would be effective October 1, 2023.

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

The Trustees tabled the decision regarding the Investment Consulting renewal.

V. COUNSEL REPORT

A. Subrogation Report

Mr. DeLancey reviewed the status of subrogation matters as of March 3, 2023. He reported one case currently open that does not require Trustee direction at this time.

B. Extension of Certain Deadlines

Mr. Kimble reported that the national emergency due to COVID-19 would expire on May 11, 2023. He reported that during the national emergency certain deadlines relating to COBRA, claims and appeals, and HIPAA special enrollment rights had

been tolled until the earlier of one year from when the participant was initially eligible for relief or 60 days after the end of the national emergency. He noted that those participants whose deadlines are currently tolled would end on July 10, 2023. He recommended that the Trustees revert to the standard deadlines effective May 12, 2023 as stated in the Summary Plan Description (“SPD”). The Trustees agreed to do so.

Mr. Kimble also reported that during the National Emergency the Fund has been required to cover diagnostic tests and vaccines without cost sharing at both in and out of network providers. He stated that after May 11 the Fund would no longer be required to cover these items in that fashion. He did note that as a non-grandfathered plan, the Fund would have to cover COVID-19 vaccines at in-network providers without cost sharing. The Trustees tabled a decision and requested Ms. Cochran obtain cost information related to the in-network and out-of-network COVID-19 vaccines and tests.

C. Cybersecurity Policy Request for Proposal (“RFP”)

Mr. DeLancey reviewed the summary “Warehouse Employees Union Local 730 Funds – Cybersecurity RFP” provided prior to the meeting. He said Co-Counsel recommends engaging PFK O’Connor Davies (“PFK”) as the Cybersecurity consultant to review the Fund’s vendors’ responses to the cyber security questionnaires based on PFK’s competitive fees and sample reporting.

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

RESOLVED to engage PFK to be the Cybersecurity consultant.

VI. ADMINISTRATIVE MANAGER'S REPORT

Ms. Cochran presented the Administrative Manager's Report for the fourth quarter 2022. The report showed contributions of \$1,701,171, interest and dividend income of \$176,074, COBRA payments of \$8,601, self-payments of \$1,120, and miscellaneous income of \$0, producing a total income of \$1,886,966 for the quarter. Expenses included \$591,639 of benefit expenses and \$103,633 of operating expenses, producing a total expense of \$695,272. This produced a total surplus of \$1,191,694 for the quarter ended December 31, 2022. Ms. Cochran noted that contributions were made on behalf of 339 Plan participants.

VII. INVOICES

Ms. Cochran presented a list of invoices dated March 3, 2023 for the Trustees' review. It was noted that 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 invoices on the list dated March 3, 2023 are approved for payment as presented.

VIII. PARTICIPANT APPEAL – #M22/127-4802

The participant's spouse appealed for payment of claims for outpatient laboratory services that were denied, as Quest Diagnostics and/or Laboratory Corporation of America Holdings did not perform the services. It was noted that effective January 1, 2022 the Plan was amended to specifically exclude lab services performed anywhere other than Quest or LabCorp. Ms. Cochran further notified that the Fund mailed a notice to participants advising of this amendment.

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

RESOLVED to deny appeal #M22/127-4802.

IX. OTHER FUND BUSINESS

A. Cigna PPO Savings Report

The Trustees reviewed a copy of the CIGNA PPO Savings Report for the period January 1, 2022 through December 31, 2022.

The Trustees discussed performing a Request for Proposal (“RFP”) for medical and prescription benefits to review Cigna’s rates and pharmacy pricing against the market. The Trustees directed Ms. Cochran to reach out to Segal for a recommendation on a full RFP or for a negotiation of the current rates and pharmacy pricing.

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

RESOLVED to have Ms. Cochran request information from Segal regarding a full RFP versus a negotiation with incumbent carrier, Cigna.

B. 2023 Auditor Engagement Letters

Ms. Cochran reported receipt of the auditor engagement letter for the 2022 Plan year, which reflects an annual fee of \$16,400, an increase of 8% from the previous year. She also reviewed the payroll audit engagement letter, which reflects a 5% increase in hourly fees. Ms. Cochran noted that there has been no increase in the payroll audit hourly fees since 2015.

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

RESOLVED to approve the auditor engagement letter for the 2022 Plan Year with an annual fee of \$16,400 and the payroll audit engagement letter at the proposed hourly fees.

C. 2023 Summary of Benefits & Coverage (“SBC”)

Ms. Cochran reported the 2023 SBC Notice for the period January 1, 2023 through December 31, 2023 was mailed to active participants on January 5, 2023.

D. Annual Creditable Coverage Disclosure to the Centers for Medicare & Medicaid Services (“CMS”)

Ms. Cochran reported that the Creditable Coverage Disclosure to CMS for 2023 was electronically filed on time and CMS accepted the filing.

E. Form 1099NEC

Ms. Cochran reported that Associated mailed the Form 1099NEC to participants on January 25, 2023.

F. Form 1099MISC

Ms. Cochran reported that Associated mailed the Form 1099MISC to participants on January 27, 2023.

G. Stop Loss Policy – Ullico

Ms. Cochran reported that the Fund received a dividend in the amount of \$5,127.00 for the January 1, 2022 through December 31, 2022 policy year. The rebate is 5% of the plan’s specific gross stop loss premium.

H. No Surprises Act and Transparency Rule

Ms. Cochran reported that the contract regarding the Price Comparison Tool with Greenlight was executed and that Associated is currently updating software in order to support the data files.

Ms. Cochran stated that Associated submitted the medical portion of the Prescription Drug and Health Care Spending Report to CMS on December 21, 2022. She said that Cigna confirmed submitting the prescription portion prior to the deadline.

I. Class Action Settlement

Ms. Cochran said the Fund received a class action settlement check in the amount of \$132.75 related to Loestrin.

J. Health Care Cost Containment Corporation (“HCCCC”) – Annual Renewal

Ms. Cochran reported receipt of the annual renewal for the participation in the HCCCC for the 2023 calendar year. She noted the 2023 membership fee is \$0.75 per member or a minimum of \$700.00.

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

RESOLVED to approve the 2023 membership renewal fee of the minimum amount of \$700.00.

K. Summary Plan Description (“SPD”)

Ms. Cochran reported that the SPD was mailed to participants on January 20, 2023.

X. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees selected June 9, 2023 as their next regular meeting date immediately following the companion Pension Fund meeting via Zoom.

XI. ADJOURNMENT

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

Respectfully submitted,

William Davis

Secretary

Memo



To: Alicia Cochran
From: Richard I. Sichel, Jr.
CC: James Kimble, Esq., Merle DeLancey, Esq.
Date: February 17, 2023
Re: Warehouse 730 Welfare Fund – Investment Consulting Agreement

The Fund's current investment consulting agreement with IPS is through the period ending September 30, 2023 for an ending annual fee of \$25,000.

Effective October 1, 2023, for a three-year period, I respectfully request an increase from the Board of Trustees in the annual fee to \$30,000. The same investment consulting services would be provided to the Fund.

IPS values the long-term relationship with the Warehouse 730 Benefit Funds and we look forward to the continued success in the coming years.

John Gibson
President

William Davis
Secretary-Treasurer

Wayne Settles
Vice President

Scott Clark
Recording Secretary



TEAMSTERS

LOCAL 639

Affiliated With The International Brotherhood of Teamsters
Representing members in the following industries;
Drivers, Chauffeurs and Helpers, Dairy Delivery and Plant
Processing, Law Enforcement, Public Employees, Bakery,

Laundry and Allied Sales Drivers, Health Care Workers,
Housekeeping and Laundry Aides, Gaming Industry and
Casino Employees, Washington, D.C. and Metropolitan
Area

May 11, 2023

VIA ELECTRONIC MAIL

Alicia Cochran
Associated Administrators. LLC
911 Ridgebrook Rd.
Sparks, MD 21152
aliciac@associated-admin.com

Dear Alicia:

This is to inform you that the Union-appointed Trustees of the Warehouse Employees Union Local 730 Pension and Health and Welfare Trust Funds (the "730 Funds") have terminated the services of Merle Delancey and Blank Rome LLP. Effective immediately, the Union-appointed Trustees have retained Mooney, Green, Saindon, Murphy & Welch, P.C. to serve as co-counsel to the 730 Funds. Mooney Green will coordinate with Blank Rome on the transition of pending matters. During the transition period, Mooney Green and the Trustees will discuss whether Blank Rome will continue to handle any matters.

Should you have any questions, please do not hesitate to contact me. Thank you.

Sincerely,

William Davis

cc: Elizabeth A. Saindon

MOONEY, GREEN, SAINDON, MURPHY & WELCH, P.C.

INTERNET: www.mooneygreen.com

SUITE 400
1920 L STREET, N.W.
WASHINGTON, DC 20036

TELEPHONE (202) 783-0010

FACSIMILE (202) 783-6088



May 17, 2023

VIA ELECTRONIC MAIL

Boards of Trustees
Warehouse Employees Union Local 730
Pension, Health and Welfare, and Legal Trust Funds
c/o Alicia Cochran
Associated Administrators. LLC
911 Ridgebrook Rd.
Sparks, MD 21152
aliciac@associated-admin.com

Re: Retainer Agreement

Dear Trustees:

This letter is to set out the terms for the retention of the firm Mooney, Green, Saindon, Murphy & Welch, P.C. (the "Firm") to provide legal services to and on behalf of the Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds (the "730 Funds").

1. The Firm shall provide legal services as required by the Funds.
2. The Firm shall be compensated for its services on an hourly basis at the following rates:

Year	Sr. Partner	Jr. Partner	Sr. Associate	Jr. Associate	Benefit Specialist	Paralegal	Law Clerk
2023	\$461	\$405	\$326	\$258	\$282	\$178	\$102
2024	\$475	\$417	\$336	\$266	\$290	\$183	\$105
2025	\$489	\$429	\$346	\$274	\$299	\$188	\$108

3. The Firm shall be reimbursed for its expenses incurred in representing the Funds, including, but not limited to, postage, long distance calling charges, transportation costs, copying costs, filing fees, on-line research fees, witness fees, transcript costs and facsimile charges.

4. The Firm shall provide itemized billing invoices on a monthly basis.
5. Payment to the Firm shall be due thirty days from the date billed.
6. This Agreement is effective May 11, 2023.
7. The Firm shall provide the Boards of Trustees with at least thirty (30) days notice of any proposed increase to the Firm's hourly rates.
8. This Agreement is terminable at will by either party.
9. This Agreement shall be governed by the laws of the District of Columbia.
10. Any disputes arising hereunder that cannot be resolved between the parties shall be subject to final and binding arbitration under the Federal Arbitration Act.

Please sign your acknowledgment on the line below and return a copy to us at your earliest convenience.

If you have any questions, please do not hesitate to contact us.

Sincerely,



Elizabeth A. Saindon
Mooney, Green, Saindon, Murphy & Welch, P.C.

So Agreed:

Alicia Cochran

Account Executive

On behalf of the Boards of Trustees

Warehouse Employees Union Local 730 Pension, Health and Welfare, and Legal Trust Funds

DATED: _____, 2023

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730
HEALTH AND WELFARE TRUST FUND
SUMMARY SUBROGATION REPORT
June 9, 2023**

I.	Active Subrogation Cases Open as of June 9, 2023	
	Trustees' Meeting.....	1
II.	Subrogation Cases Closed Since March 3, 2023	
	Trustees' Meeting.....	0
III.	Subrogation Cases Opened Since March 3, 2023	
	Trustees' Meeting.....	0

**WAREHOUSE EMPLOYEES UNION LOCAL NO. 730 HEALTH AND WELFARE TRUST FUND
SUBROGATION REPORT FOR TRUSTEE MEETING OF JUNE 9, 2023**

PARTICIPANT (DEPENDENT)	ATTORNEY FOR PARTICIPANT	DATE OF ACCIDENT	EMPLOYMENT STATUS	BENEFIT S STATUS	CURRENT LIEN AMOUNT¹	STATUS OF COLLECTION EFFORTS
<i>ACTIVE</i>						
Mohamed Mansaray 8123 Mission Hill Road Jessup, MD 20794 (301) 917-4984	Turner Sothoron McGowan & Cecil LLC 319 Main Street Suite 300 Laurel, MD 20707 (301) 483-9960	10/7/22	Active	Eligible	\$23,426.02 (Medical) \$6,253.46 (A&S)	- Participant fractured his elbow in a slip and fall outside of a gas station. - Participant's medical treatment is ongoing. He received A&S benefits for the period 10/22/22 through 3/28/23. - Counsel does not need Trustee action with respect to this matter at this time.

¹ Associated Administrators confirmed the lien amounts contained herein on May 23, 2023.

**WAREHOUSE EMPLOYEES UNION
LOCAL NO. 730
HEALTH & WELFARE TRUST FUND

FIRST QUARTER 2023**

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2023 CONTRIBUTIONS AND EXPENSES
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INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
ADAMS BURCH	\$ 10.09	19,633.82	46	\$ 198,105
EIGHT O'CLOCK COFFEE	\$ 8.50	22,400.25	52	\$ 190,402
GIANT RECYCLING ¹	\$ 8.50	10,426.08	22	\$ 88,581
GIANT WAREHOUSE	\$ 8.50	114,431.79	214	\$ 972,670
WASHINGTON FOOD	\$ 6.00	1,293.00	3	\$ 7,758
COBRA			1	\$ 1,804
SELF PAY			1	\$ 2,550
TOTAL INCOME		168,184.94	339	\$ 1,461,870

BENEFIT EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
CIGNA OONSP	19%	\$ 11,746	\$ 0.070	
CIGNA HEALTH CARE	\$ 29.09	\$ 29,730	\$ 0.180	
DENTAL	\$ 31.58	\$ 31,391	\$ 0.190	
DISABILITY		\$ 13,286	\$ 0.080	
DRUG		\$ 126,911	\$ 0.750	
HEARING GVS/FULLY INSURED	\$ 0.29	\$ 293	\$ -	
LIFE/AD&D-ING	\$ 0.21	\$ 10,680	\$ 0.060	\$0.193 LIFE / \$0.016 AD&D
MEDICAL		\$ 240,090	\$ 1.430	
OPTICAL GVS/FULLY INSURED	\$ 5.90	\$ 6,225	\$ 0.040	
STOP LOSS ²	\$ 27.49	\$ 27,848	\$ 0.166	
SUB TOTAL		\$ 498,200	\$ 2.966	

OPERATING EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
ADMINISTRATION	\$ 25.97	\$ 26,464	\$ 0.160	
ADMINISTRATION HIPAA	\$ 0.21	\$ 214	\$ 0.001	
MISCELLANEOUS		\$ 86,762	\$ 0.520	
SUB TOTAL		\$ 113,440	\$ 0.681	

TOTAL EXPENSES	\$ 611,640	\$ 3.647
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SURPLUS (DEFICIT)	\$ 850,230
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AVG. HOURLY INCOME	\$ 8.69
AVG. HOURLY EXPENSE	\$ 3.65
SURPLUS (DEFICIT)	\$ 5.04

¹Includes payroll audit adjustment - \$231.04

² Rate change effective 1/1/23

FIRST QUARTER 2023 MISCELLANEOUS EXPENSES
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MISCELLANEOUS EXPENSES	AMOUNT
ACTUARY	\$ 9,275
AMERICAN CORE REALTY INVESTMENT MANAGER FEES	\$ 4,243
AUDITOR	\$ 3,989
CHARTWELL INVESTMENT MANAGER FEES	\$ 9,102
CONFERENCE	\$ (240)
GREEN LIGHT TECHNOLOGY SERVICES	\$ 1,500
INVESTMENT PERFORMANCE SERVICES	\$ 6,250
LEGAL	\$ 32,414
MEETING	\$ 350
NEW YORK PUBLIC GOODS POOL	\$ 77
OFFICE SUPPLIES	\$ 113
PNC FEES	\$ 5,889
POSTAGE	\$ 3,041
PRINTING	\$ 6,622
WEDGE CAPITAL INVESTMENT MANAGER FEES	\$ 4,137
TOTAL	\$ 86,762

2023
QUARTERLY RECAPS

INCOME	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS	\$ 1,457,516	\$ -	\$ -	\$ -	\$ 1,457,516
COBRA	\$ 1,804	\$ -	\$ -	\$ -	\$ 1,804
SELF PAY	\$ 2,550	\$ -	\$ -	\$ -	\$ 2,550
INTEREST & DIVIDENDS	\$ 173,910	\$ -	\$ -	\$ -	\$ 173,910
MISCELLANEOUS INCOME ¹	\$ 5,363	\$ -	\$ -	\$ -	\$ 5,363

TOTAL INCOME	\$ 1,641,143	\$ -	\$ -	\$ -	\$ 1,641,143
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 11,746	\$ -	\$ -	\$ -	\$ 11,746
CIGNA	\$ 29,730	\$ -	\$ -	\$ -	\$ 29,730
DENTAL	\$ 31,391	\$ -	\$ -	\$ -	\$ 31,391
DISABILITY	\$ 13,286	\$ -	\$ -	\$ -	\$ 13,286
DRUG	\$ 126,911	\$ -	\$ -	\$ -	\$ 126,911
HEARING GVS/FULLY INSURED	\$ 293	\$ -	\$ -	\$ -	\$ 293
LIFE/AD&D	\$ 10,680	\$ -	\$ -	\$ -	\$ 10,680
MEDICAL	\$ 240,090	\$ -	\$ -	\$ -	\$ 240,090
OPTICAL	\$ 6,225	\$ -	\$ -	\$ -	\$ 6,225
STOP LOSS	\$ 27,848	\$ -	\$ -	\$ -	\$ 27,848
SUBTOTAL	\$ 498,200	\$ -	\$ -	\$ -	\$ 498,200

OPERATING EXPENSES					
ADMINISTRATION	\$ 26,678	\$ -	\$ -	\$ -	\$ 26,678
MISCELLANEOUS	\$ 86,762	\$ -	\$ -	\$ -	\$ 86,762
SUBTOTAL	\$ 113,440	\$ -	\$ -	\$ -	\$ 113,440

TOTAL EXPENSE	\$ 611,640	\$ -	\$ -	\$ -	\$ 611,640
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SURPLUS (DEFICIT)	\$ 1,029,503	\$ -	\$ -	\$ -	\$ 1,029,503
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					AVERAGE
AVG HOURLY INCOME	\$ 9.76	\$ -	\$ -	\$ -	9.76
AVG HOURLY EXPENSE	\$ 3.65	\$ -	\$ -	\$ -	3.65
SURPLUS (DEFICIT)	\$ 6.11	\$ -	\$ -	\$ -	6.11

TOTAL PARTICIPANTS	339	0	0	0	339
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FUND RESERVE	\$ 20,480,465			
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¹Stop Loss dividend - \$5,127.00, Litigation settlements - \$236.31

2022
QUARTERLY RECAPS

INCOME	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS	\$ 1,621,011	\$ 1,604,653	\$ 1,717,626	\$ 1,701,171	\$ 6,644,461
COBRA	\$ 6,710	\$ 4,872	\$ 5,805	\$ 8,601	\$ 25,988
SELF PAY	\$ 4,133	\$ 3,071	\$ 1,823	\$ 1,120	\$ 10,147
INTEREST & DIVIDENDS	\$ 130,676	\$ 141,450	\$ 144,319	\$ 176,074	\$ 592,519
MISCELLANEOUS INCOME	\$ 4,873	\$ 388	\$ 105	\$ -	\$ 5,366

TOTAL INCOME	\$ 1,767,403	\$ 1,754,434	\$ 1,869,678	\$ 1,886,966	\$ 7,278,481
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 15,693	\$ 8,289	\$ 22,507	\$ 13,833	\$ 60,322
CIGNA	\$ 31,054	\$ 32,258	\$ 29,177	\$ 29,702	\$ 122,191
DENTAL	\$ 31,580	\$ 32,148	\$ 30,727	\$ 31,233	\$ 125,688
DISABILITY	\$ 7,201	\$ 9,900	\$ 6,000	\$ 23,057	\$ 46,158
DRUG	\$ 33,044	\$ 126,770	\$ 144,603	\$ 64,467	\$ 368,884
HEARING GVS/FULLY INSURED	\$ 303	\$ 300	\$ 294	\$ 293	\$ 1,190
LIFE/AD&D	\$ 10,555	\$ 10,501	\$ 10,387	\$ 10,461	\$ 41,904
MEDICAL	\$ 507,763	\$ 282,092	\$ 361,233	\$ 387,313	\$ 1,538,401
OPTICAL	\$ 6,319	\$ 6,053	\$ 5,906	\$ 5,977	\$ 24,255
STOP LOSS	\$ 25,804	\$ 25,504	\$ 24,705	\$ 25,303	\$ 101,316
SUBTOTAL	\$ 669,316	\$ 533,815	\$ 635,539	\$ 591,639	\$ 2,430,309

OPERATING EXPENSES					
ADMINISTRATION	\$ 25,978	\$ 25,978	\$ 26,389	\$ 26,183	\$ 104,528
MISCELLANEOUS	\$ 81,686	\$ 94,855	\$ 102,323	\$ 77,450	\$ 356,314
SUBTOTAL	\$ 107,664	\$ 120,833	\$ 128,712	\$ 103,633	\$ 460,842

TOTAL EXPENSE	\$ 776,980	\$ 654,648	\$ 764,251	\$ 695,272	\$ 2,891,151
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SURPLUS (DEFICIT)	\$ 990,423	\$ 1,099,786	\$ 1,105,427	\$ 1,191,694	\$ 4,387,330
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	AVERAGE				
AVG HOURLY INCOME	\$ 9.88	\$ 9.72	\$ 9.40	\$ 9.60	\$ 9.65
AVG HOURLY EXPENSE	\$ 4.34	\$ 3.63	\$ 3.84	\$ 3.54	\$ 3.84
SURPLUS (DEFICIT)	\$ 5.54	\$ 6.09	\$ 5.56	\$ 6.06	\$ 5.81

TOTAL PARTICIPANTS	338	336	344	339	339
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FUND RESERVE	\$ 16,712,387	\$ 17,370,568	\$ 18,090,725	\$ 19,186,085	
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FIRST QUARTER 2023 CONTRACT INFORMATION
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COMPANY	PLAN	CURRENT RATES	CURRENT RATE EFF. DATE	NEXT RATE CHANGE DATE	CBA EXPIRATION
ADAMS BURCH	E	\$10.09	07-01-22	TBD	06-30-23
EIGHT O'CLOCK COFFEE	E	\$8.50	02-01-21	TBD	07-17-27
GIANT RECYCLING	E	\$8.50	06-01-22	TBD	06-20-26
GIANT WAREHOUSE	E	\$8.50	06-01-22	TBD	05-15-27
UNION LOCAL 730	E	\$8.50	06-01-22	TBD	FOLLOWS GIANT WAREHOUSE CBA
WASHINGTON FOOD	E	\$6.00	11-01-21	TBD	10-31-24

HEALTH AND WELFARE
DELINQUENCY REPORT
As of March 31, 2023

NO DELINQUENCIES

Fund Reserve

Months of Available Fund Reserve			
Expenses			
	Jan - Dec 2022		\$ 2,891,151.00
	Jan - Mar 2023		\$ 611,640.00
	Total		\$ 3,502,791.00
	Per Month		\$ 233,519.40
Fund Reserve			
	Mar-23		\$ 20,480,465.00
	Months of Reserve 3/31/2023		87.7
	Months of Reserve 12/31/2022		76.3

Projected Hourly Contribution - Future Expenses Based on Most Recent 12 Month Data (March 2023 - February 2024)

Class E	\$	3.85
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Warehouse Employees Union Local No. 730 Health and Welfare Fund

INVOICES

June 9, 2023

Associated Administrators, LLC

5/1/2023	Mailing Form 1099NEC	\$ 3.00
4/17/2023	Mailing Form 1099MISC	\$ 186.83
4/12/2023	Mailing New Hire Packets	\$ 113.40
3/23/2023	Custom Standard Slide-in Desk Sign Plate	\$ 14.12

Blank Rome LLP

5/18/2023	Fee for professional services rendered through April 30, 2023 M. DeLancey, Rate: \$710.00 per hour	\$ 2,059.00
4/12/2023	Fee for professional services rendered through March 31, 2023 M. DeLancey, Rate: \$710.00 per hour	\$ 4,260.00
3/15/2023	Fee for professional services rendered through February 28, 2023 M. DeLancey, Rate: \$710.00 per hour	\$ 3,337.00

Chartwell Investment Partners

5/1/2023	Fee for investment services rendered through March 31, 2023	\$ 10,126.55
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Doyle Printing & Offset Co.

5/18/2023	Printing and Mailing Annual Funding Notice and Critical Status Notice	\$ 3,117.31
3/23/2023	Printing and Mailing Summary Plan Description	\$ 8,531.58

Investment Performance Services, LLC

3/20/2023	Fee for professional services rendered through March 31, 2023	\$ 6,250.00
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Morgan, Lewis & Bockius, LLP

5/10/2023	Fee for professional services rendered through April 30, 2023 J. Kimble, Rate: \$710.00 per hour	\$ 5,208.00
4/12/2023	Fee for professional services rendered through March 31, 2023 J. Kimble, Rate: \$710.00 per hour	\$ 2,414.00
3/9/2023	Fee for professional services rendered through February 28, 2023 J. Kimble, Rate: \$710.00 per hour	\$ 6,733.00

Novak Francella, LLC

5/18/2023	Fee for Annual Audit services performed for plan year ended December 31, 2022	\$ 10,000.00
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Segal Consulting

5/8/2023	Fee for actuarial and consulting services through May 31, 2023 related to the No Surprises Act and Mental Health Parity and Addiction Equity Act	\$ 2,345.00
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Ullico

4/26/2023	Stop Loss Insurance Policy Premiums for March 2023 through May 2023	\$ 27,929.84
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Wedge Capital Management

4/18/2023	Fee for professional services rendered through March 31, 2023	\$ 4,428.58
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WAREHOUSE EMPLOYEES LOCAL 730 HEALTH AND WELFARE FUND

January 2022 – December 2022

Savings Results
Pharmacy Updates
Member Engagement

June 9, 2023

Graham Hayes, Sr. Client Manager
Caroline Davis, Client Engagement Manager
Jada Wuthrich, Pharmacy Account Executive
Greta Kreidler, VP Existing Business, Sales Manager



2023 SHARED ADMINISTRATION HIGHLIGHTS

- **NEW BRANDING**
 - **THE CIGNA GROUP**, the global health company
 - **Cigna Healthcare**, the health benefits provider
 - **Evernorth Health Services**, the pharmacy, care and benefits solutions provider
- **MD LIVE FOR CIGNA 2023- SAR** - Focused on creating affordable, predictable and simple solutions
 - **Primary Care**
 - **Minor medical care**
 - **Dermatology**
 - **Behavioral**
 - **A buy up solution**
- **BEHAVIORAL HEALTH NETWORK**
 - **Network growth of 15.4% ,exceeding our 10% goal!**
 - **The behavioral network had doubled in size in the past 5 years.**
 - **95% of customers recommend their in-network behavioral provider.**
 - **Virtual care network is the largest in the country with over 163,000 providers.**
 - **Expanded partnership to address mental health needs of oncology patients.**
 - **216,000 mental health and substance use providers**
 - **6K+ facilities**
- **MEDICAL MANAGEMENT PROGRAMS – New Options**
 - **Complex Claim Management –Pre Payment**
 - **Optional Buy- up program based on a percentage of savings**
 - **Dedicated team of nurses and specialty teams aligned to certain conditions – Ortho, Cardiac, Women/Children’s NICU**
 - **Cigna Special Investigation Unit (SUI)**
- **myCigna Enhancement Live 4Q-**
 - **Provider look up for specific provider searches regarding LGBTQ+ searches**

Network Savings Results



PPO and Out of Network Savings Program

January 2022 – December 2022

In Network	Charges	Network Allowed	Network Savings	%
Inpatient	\$119,746	\$117,052	\$2,694	2.2%
Outpatient	\$895,844	\$628,524	\$267,320	29.8%
Physician	\$2,432,120	\$1,009,807	\$1,422,313	58.5%
Total	\$3,447,710	\$1,755,383	\$1,692,327	49.1%

Out of Network Savings Program	Charges	Network Allowed	Network Savings	%
Outpatient	\$57,906	\$30,254	\$27,652	47.8%
Physician	\$144,613	\$46,690	\$97,924	67.7%
Total	\$202,520	\$76,944	\$125,576	62.0%

Total Year To Date Savings

January 2022 – December 2022

	Savings
PPO Network Savings	\$1,692,327
Out of Network Savings	\$125,576
Utilization Management Savings	\$68,880
Case Management Savings	\$9,207
Outpatient Care Management Savings	\$34,823
Total Year To Date Savings	\$1,930,813

PPO and Out of Network Savings Program

January 2023 – March 2023

In Network	Charges	Network Allowed	Network Savings	%
Outpatient	\$97,542.26	\$75,038.25	\$22,504.01	23.1%
Physician	\$443,541.98	\$198,776.46	\$244,765.52	55.2%
Total	\$541,084.24	\$273,814.71	\$267,269.53	49.4%

Out of Network Savings Program	Charges	Network Allowed	Network Savings	%
Outpatient	\$4,494.07	\$1,540.51	\$2,953.56	65.7%
Physician	\$24,251.65	\$5,338.44	\$18,913.21	78.0%
Total	\$28,745.72	\$6,878.95	\$21,866.77	76.1%

Total Year To Date Savings January 2023 – March 2023

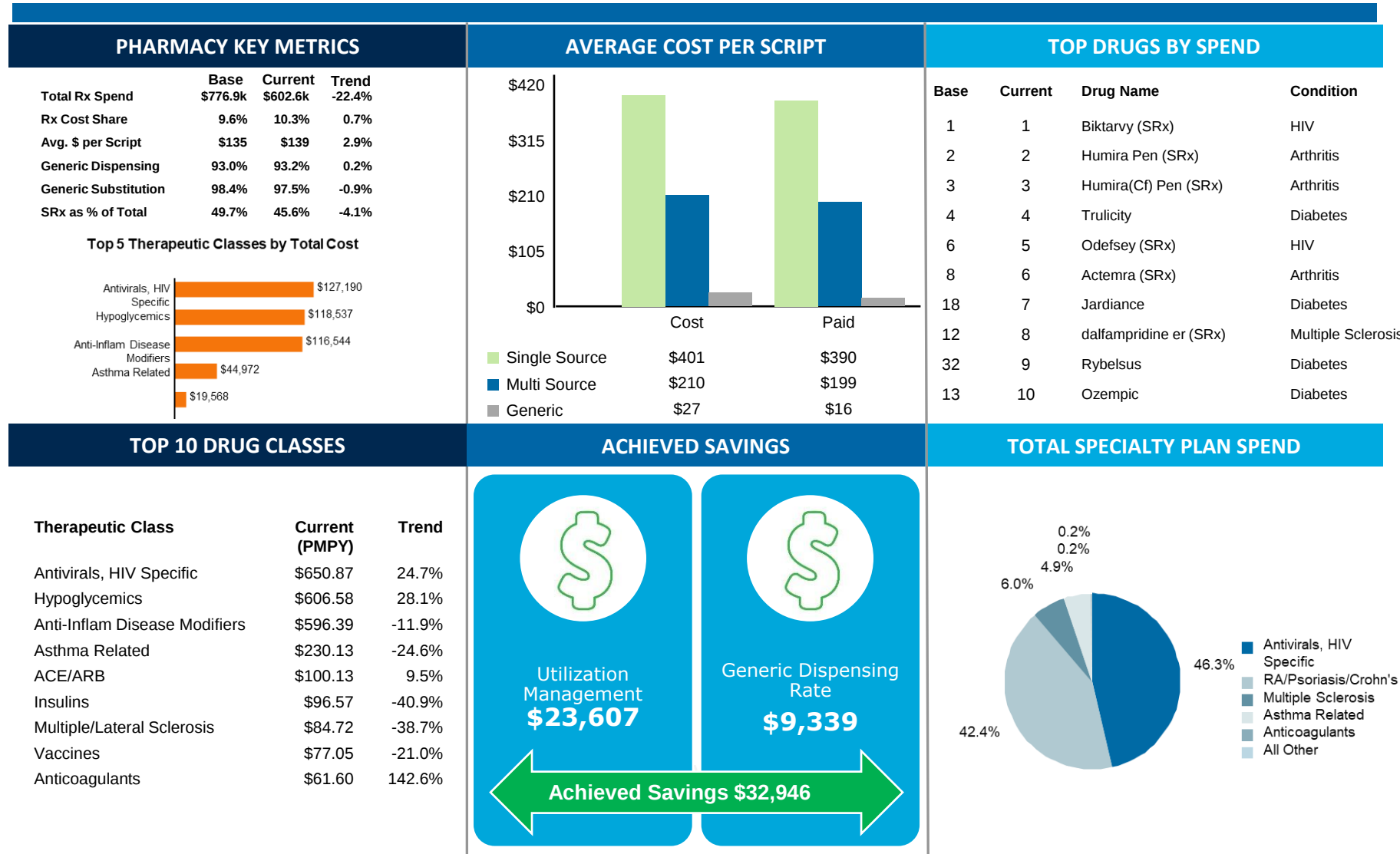
	Savings
PPO Network Savings	\$267,270
Out of Network Savings	\$21,867
Utilization Management Savings	\$3,896
Case Management Savings	\$10,490
Outpatient Care Management Savings	\$8,064
Total Year To Date Savings	\$311,586

Pharmacy Updates





PHARMACY - TOTAL HEALTH INSIGHT OVERVIEW



5.1% of members are on specialty medications driving 50.0% of the plan spend

RECOMMENDED PROGRAM

- Patient Assurance Program
- Cigna 90 Now Exclusive



PATIENT ASSURANCE PROGRAM

Moving one step closer to helping every customer focus on what matters most:
their wellbeing

1 IN 4
people with
diabetes have
cut back their
dosage **DUE**
TO
COST.¹

Lower **COSTS**

Eligible customers pay no more than \$25 per 30-day supply of preferred and participating diabetes medications.² A 40% reduction from average out-of-pocket cost of \$41.50 in 2018.³

Better **Predictability**

Improve predictability and affordability for customers each time they fill an eligible Rx to drive adherence.

Smarter **Healthcare**

Change the medication affordability story and make a meaningful difference for your employees.

Collaboration with **drug makers** to provide a discount that goes directly to the customer at the point of sale.

There's **no fee** to enroll.

Included diabetes drug categories:⁴

- Preferred insulins
- Preferred non-insulin diabetes medications (DPP-4 inhibitors, GLP-1 agonists and SGLT2 inhibitors)



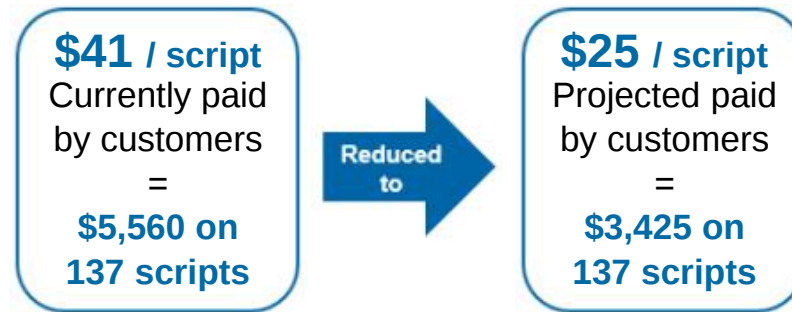
1. Journal of the American Medical Association: Internal Medicine, January 2019, Vol. 179 2. Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If a plan provides coverage for certain prescription drugs with no cost-share, the customer may be required to use an in-network pharmacy to fill the prescription. Out-of-network coverage may be excluded or limited by plan terms. Clients must agree to provide "first dollar coverage" (prior to satisfaction of any applicable plan deductible). 3. Express Scripts internal analysis of claims, 2019. Participating drugs as of July 2020, subject to change. 4. Drugs eligible for the PAP discount vary based on Cigna Prescription Drug List.



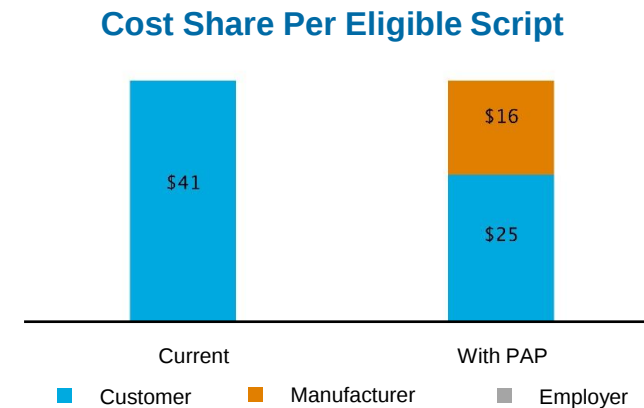
Patient Assurance Program - Opportunity

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

The Patient Assurance Program improves customer affordability by capping customer cost share at \$25 per one-month supply for eligible medications. This discount is provided through arrangements with manufacturers to apply up to \$50 per one-month supply that goes directly to customer at point of sale.



Program value of \$2,135 available at point of sale for eligible drugs



22 customers would have cost share reduced to \$25 / script, saving \$2,135 or \$10.93 PMPY.

Top Customer Savings by Drug

Drug Name	Customers	Scripts	Current Cost Share	Projected Program Value
Trulicity	5	36	\$1,440	\$540
Jardiance	5	32	\$1,280	\$480
Synjardy Xr	2	16	\$680	\$280
Other	15	53	\$2,160	\$835
Total	22	137	\$5,560	\$2,135

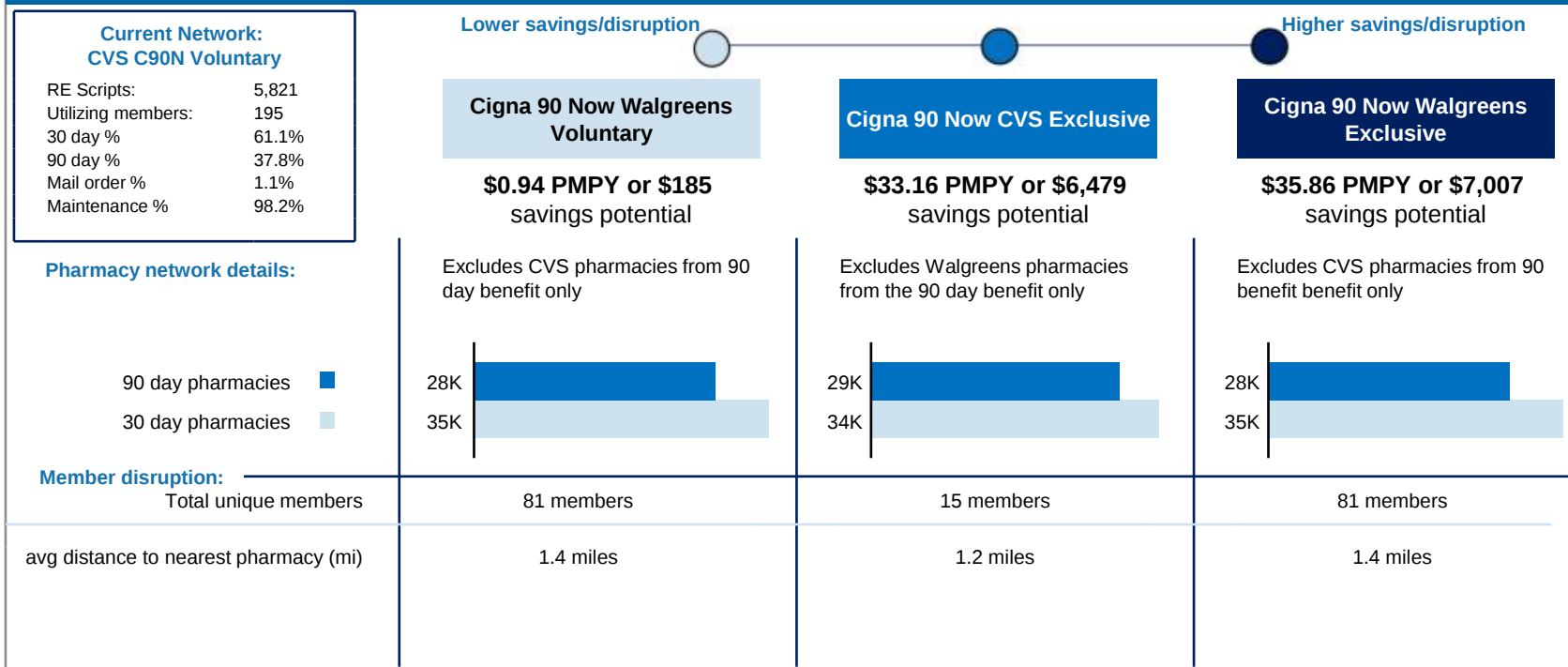
Comments

- Data includes only eligible drugs with cost share greater than \$25 per month
- 22 customers represents 5% of all pharmacy utilizers
- \$2,135 of the program value is from manufacturer discounts at the point of sale



Network Flexibility

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND



Cigna offers a range of retail pharmacy networks for clients seeking affordability and better health outcomes

Network flexibility — shift into savings

- Cigna 90 Now Voluntary and Exclusive networks provide additional savings through a narrower network of pharmacies for 90 day fills, with Exclusive benefits requiring maintenance medications be filled for 90 days at home delivery or participating retail pharmacies, aiming to improve medication adherence
- The percentage of members with greater than 80% maintenance medication adherence is 71.7% for current 90 day retail utilizers, versus 56.5% for current 30 day retail utilizers. With more steerage to 90 day retail, or 90 days at home delivery, medication adherence may improve



Member Engagement



Key Findings and Observations 2022

Membership



- **Top 5 MDC's**
 - Neoplasms, Musculoskel/Fracture/Sprain/Strain, General Medical Diagnoses, Neurological/Cerebrovascular and Gastrointestinal

ER versus UC



- 115 ER visits by 81 unique members – 38 of those were steerable by 31 unique members; compared to 51 visits by 39 unique members during the same time period in 2021
- Urgent Care visits decreased from 296 visits in 2021 to 194 during 2022

Web Tools



- 2 members have completed a health assessment; compared to 3 in 2021
- 145 members have registered on myCigna.com, compared to 90 the previous year. 69 members have utilized myCigna.com during January 2023 – April 2023

Emergency Room/Urgent Care 2021 & 2022



2021	
ER Summary	
Total ER Visits	170
Total Charge	217,754
Allowed Amounts	\$143,606
ER Cost per claim	\$845
UC Summary	
Total UC Visits	296
Total Charge	\$99,412
Allowed Amounts	\$52,993
UC Cost per Claim	\$179
Steerable ER Summary	
Steerable ER Visits	51
Unique Members	39
Potential Redirect Saving	\$30,906

2022	
ER Summary	
Total ER Visits	115
Total Charge	\$121,906
Allowed Amounts	\$74,166
ER Cost per claim	\$645
UC Summary	
Total UC Visits	194
Total Charge	\$67,293
Allowed Amounts	\$38,597
UC Cost per Claim	\$199
Steerable ER Summary	
Steerable ER Visits	38
Unique Members	31
Potential Redirect Saving	\$9,728

Lab Utilization 2021 & 2022



Savings using Quest or LabCorp



2021	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$262,946	\$54,772	\$208,173	2,772	\$20	79%
All other In-net	\$240,611	\$113,422	\$127,189	2,217	\$51	53%
Total In-network	\$503,557	\$168,195	\$335,362	4,989	\$34	67%

2022	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$222,175	\$45,549	\$176,627	2,436	\$19	79%
All other In-net	\$138,421	\$67,644	\$70,776	1,549	\$46	51%
Total In-network	\$360,596	\$113,193	\$247,403	3,985	\$28	67%

2023 Engagement Plan

	Action	Target	Communication
1	LabCorp and Quest continue to provide the fund with the most savings; encourage members to utilize these providers	Increase LabCorp and Quest utilization for maximum lab savings	Utilize communications via Warehouse 730's website, newsletters and flyers in high member traffic locations
2	Provide Urgent Care and 24 HIL (Health information Line) to members	Urgent Care facilities are less costly than ER visits and are generally available in most areas; 24HIL is available 24/7 and can provide quick information regarding best place to go for treatment/symptoms	Communication pieces regarding urgent care as well as 24HIL can be provided to Warehouse 730 to utilize on the website, newsletters or flyers can be provided for use in high member traffic locations

Thank You



APPENDIX



Pharmacy Drug Utilization Management Performance

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

Savings summary

Edit Type	Impacted Members	Savings
Baseline*	82	\$13,121
Quantity Limits	19	\$8,168
Step Therapy	2	\$1,477
Prior Authorization	2	\$841
Specialty Utilization Management	0	\$0
Total	93	\$23,607

* Programs within this group are Refill Too Soon, Dose Optimization (DACON), Quantity over time, certain age limits, maximum dose, cost, and quantity per script

Savings by therapeutic class

Therapeutic Class	Impacted Members	Savings
Hypoglycemics	16	\$12,335
Antivirals, HIV Specific	4	\$2,890
Multiple/Lateral Sclerosis	1	\$1,123
Impotency Related	16	\$846
Eye	3	\$842
Asthma Related	7	\$808
ACE/ARB	19	\$739
Antiulcer	5	\$640
Anticoagulants	2	\$545
All Other	63	\$2,840



Personalized customer analysis and client cost control

Specialized clinicians provide the right expertise and process for each case, to manage both utilization and costs

Comments

- A total of 93 members were impacted through various utilization management programs that resulted in savings of \$23,607
- The greatest savings were driven by the Baseline edits
- Specialty UM savings - top therapeutic classes : Multiple/Lateral Sclerosis, Antivirals, HIV Specific, Immune Related
- The pharmacy utilization management package helps protect against potentially harmful, ineffective or unnecessary drug treatments and rising drug costs by checking for:
 - Customer diagnosis matches clinical guidelines for use
 - Clinically appropriate quantity, dose, and duration of use
 - Error, inappropriate drug use and opportunity to reduce waste
 - Promotion of safe and effective drugs that deliver better value
 - Specialty medication coaching, specialty condition support and holistic health coaching opportunities



High Cost Claimants - Pharmacy Benefit Drug Spend

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

High cost claimants

Base	<u>Rank</u>		Gender	Age	Relationship	Condition	<u>Benefit Drug Spend</u>		Top Drugs
	Current						Pharmacy		
1	1		M	50-59	Employee	RA/Psoriasis/Crohn's	\$58,746	.	Humira(SRx)
3	2		M	50-59	Employee	Antivirals, HIV Specific	\$45,326	.	Biktarvy(SRx)
2	3		M	50-59	Employee	RA/Psoriasis/Crohn's	\$40,223	.	Humira(Cf)(SRx)
4	4		M	60-64	Employee	Antivirals, HIV Specific	\$39,582	.	Odefsey(SRx),Biktarvy(SRx)
6	5		F	60-64	Spouse	RA/Psoriasis/Crohn's	\$29,396	.	Actemra(SRx)
11	6		M	50-59	Employee	Antivirals, HIV Specific	\$22,236	.	Dovato(SRx),Efavirenz-Emtric-
13	7		M	50-59	Employee	Multiple Sclerosis	\$20,096	.	Dalfampridine
47	8		F	50-59	Spouse	Hypoglycemics	\$16,632	.	Trulicity,Synjardy
14	9		F	60-64	Employee	Hypoglycemics	\$15,361	.	Trulicity
17	10		M	50-59	Employee	Hypoglycemics	\$12,070	.	Ozempic
24	11		M	60-64	Employee	Hypoglycemics	\$11,942	.	Rybelsus,Glyxambi
12	12		M	40-49	Spouse	Hypoglycemics	\$11,709	.	Trulicity,Synjardy
34	13		M	65+	Employee	Antivirals, HIV Specific	\$11,448	.	Biktarvy(SRx)
96	14		M	50-59	Employee	Cardiovascular Related	\$10,947	.	Entresto
-	15		F	40-49	Spouse	Asthma Related	\$9,148	.	Dupixent(SRx)
25	16		M	65+	Employee	Asthma Related	\$8,926	.	Trelegy
-	17		F	50-59	Spouse	Metabolic	\$8,027	.	Velporo,Renvela
29	18		M	60-64	Employee	Hypoglycemics	\$7,725	.	Mounjaro
7	19		F	18-29	Dependent	Asthma Related	\$7,551	.	Dupixent(SRx)
26	20		M	30-39	Employee	Antivirals, HIV Specific	\$7,111	.	Emtricitabine-Tenofovir
28	21		F	65+	Spouse	Hypoglycemics	\$6,843	.	Rybelsus
21	22		M	40-49	Employee	Insulins	\$6,765	.	Humalog,Tresiba
152	23		F	60-64	Spouse	Hypoglycemics	\$6,606	.	Jardiance
41	24		M	65+	Employee	Anticoagulants	\$6,336	.	Eliquis
31	25		F	40-49	Spouse	Insulins	\$5,891	.	Levemir

* SRx - Specialty Pharmacy





RationalMed for Cigna

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

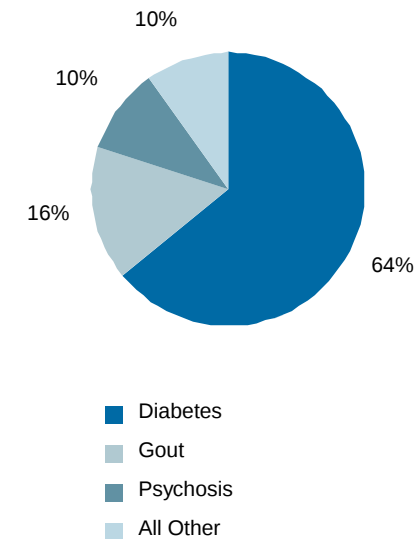
RationalMed for Cigna is a gaps in care solution which sends alerts electronically and in real-time to providers to improve the health and safety of our customers while driving savings for our clients.



Gaps & Savings by Category

Alert Category	Examples	Gaps	Closures	Savings PMPY	Customers
Adverse Drug Risk	Drug/drug interaction, Drug/disease interaction	39	17	\$5.20	22
Coordination of Care	Multiple medications, Multiple prescribers	4	0	\$9.16	4
Omission of Care	Under dosing	0	0	\$0.00	0

Savings by Condition



Comments

- For the book of business, providers have also shared positive feedback on the usefulness & timeliness of the RationalMed alerts, and the organization & amount of information in the alerts.
- Under dosing gap closures may result in negative savings due to an increase in the dosage or strength of medication to support effective management of the condition the drug was prescribed to treat.



RationalMed for Cigna - Detail Summary

WAREHOUSE EMPLOYEES LOCAL 730 H&W FUND

RationalMed for Cigna is a gaps in care solution which sends alerts electronically and in real-time to providers to improve the health and safety of our customers while driving savings for our clients.

Alert Category	Gaps	Closures	Closure Rate	Savings PMPY	Savings Total	Customers
Adverse Drug Disease Consideration	4	2	50%	\$0.00	\$0	3
Adverse Drug Interaction	12	7	58%	\$3.78	\$739	8
Dose Duration Consideration	13	3	23%	\$0.17	\$33	7
Drug Age Consideration	0	0	0%	\$0.00	\$0	0
Drug Pregnancy	0	0	0%	\$0.00	\$0	0
Drug Therapy Duplication	3	2	67%	\$0.33	\$65	3
Duration Consideration	3	1	33%	-\$0.18	-\$35	3
Excessive Dosing	0	0	0%	\$0.00	\$0	0
High Risk Medications	3	2	67%	\$0.00	\$0	2
Quantity Considerations	1	0	0%	\$0.00	\$0	1
Pharmacogenomics	0	0	0%	\$0.00	\$0	0
Subtotal: Adverse Drug Risk	39	17	44%	\$5.20	\$1,017	22
Misuse/Abuse	0	0	0%	\$0.00	\$0	0
Polypharmacy	4	0	0%	\$0.00	\$0	4
Subtotal: Coordination of Care Opportunity	4	0	0%	\$9.16	\$1,791	4
Under Dosing	0	0	0%	\$0.00	\$0	0
Subtotal: Omission of Essential Care	0	0	0%	\$0.00	\$0	0
Total	43	17	40%	\$14.37	\$2,807	25

Dental Health Centers & Associates

1450 Mercantile Lane – Suite 131

Largo, MD 20774

Phone: (301)583-1400

Fax: (301) 583-1402

Toll Free: (888) 802-6970

April 8, 2023

Ms. Alicia Cochran – Account Executive
Board of Trustees Union Local No. 730
Associated Administrators, LLC
911 Ridgebrook Road
Sparks, MD 21152-9459

Dear Ms. Cochran and Board of Trustees:

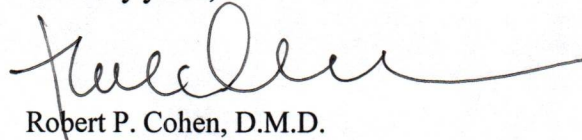
Enclosed is a copy of the Summary of 2022 Annual Report and the Summary of Cost of Care (including the Largo Dental Center).

The Summary of 2022 Annual Report indicates the value of the dentistry received based on U.C.R. value. As noted, for every \$1.00 in premium, members are receiving approximately \$1.29 of dental services.

The summary of 2022 Cost of Care report also indicates that our overall profit for 2022 was 19.32%. The enclosed spreadsheets show the number of members and dependents receiving each procedure, along with the dental values of each procedure.

It is our pleasure to be of service to the Local 730 members and dependents, and we will be glad to answer any questions or concerns you may have at any time.

Sincerely yours,

A handwritten signature in dark ink, appearing to read 'Robert P. Cohen', with a long horizontal flourish extending to the right.

Robert P. Cohen, D.M.D.

Dental Health Centers & Associates

DENTAL HEALTH CENTERS & ASSOCIATES, L.L.C.

1450 Mercantile Lane – Suite 131

Largo, MD 20774-5386

Phone: (301)583-1400

Toll Free: (888)802-6970

Fax: (301)583-1402

ROBERT P. COHEN, D.M.D.

Director

***Summary of 2022 Annual Report
Local 730***

Dental Health Centers is pleased to present the Annual Utilization Report for the 2022 year to the trustees of Local 730.

Each line of the report itemizes each covered procedure, provides the usual, customary and reasonable (U.C.R.*) dental value for each procedure, and gives the number of members and dependents who received each procedure during the year. The value of each service for members and dependents is also totaled on each line along with a month by month breakdown for each procedure done on members and dependents.

Following is an analysis of the utilization report (based on an average of 332 Class E members).

Class E Total

Total yearly premium paid for dental coverage	\$125,688.40
Amount of dentistry produced at average U.C.R. fees in 2022	162,430.00
Total premium paid per member/month (average)	31.55
Amount of dentistry received at U.C.R. fees per member/month	40.77

We are most pleased to report that for every \$.77 in premium, the members are receiving \$1.00 worth of dental services, and for each \$1.00 in premium paid, the members are receiving \$1.29 of dental services based on U.C.R. values.

*U.C.R. fees used for this report are average fees taken from the National Dental Advisory Service publication (2019 edition), from the 2019 annual fee survey contained in Dental Economics magazine, and from the 2019 fee survey in Dental Practice Report.

DENTAL HEALTH CENTERS & ASSOCIATES, L.L.C.

1450 Mercantile Lane – Suite 131

Largo, MD 20774-5386

Phone: (301)583-1400

Toll Free: (888)802-6970

Fax: (301)583-1402

ROBERT P. COHEN, D.M.D.

Director

**SUMMARY OF 2022 COST OF CARE
INCLUDING THE DENTAL CENTER IN LARGO, MD**

TOTAL

**ASSOC. DENTISTS
INCLUDING LARGO**

**PREMIUMS
PAID**

\$125,688.40

COST OF CARE

\$101,409.46

EXCESS

\$24,278.94

EXCESS %

19.32%

Code	Value	Procedure	Associate Member	Associate Dependent	Associate Value	Clinic Member	Clinic Dependent	Clinic Value	Total Member	Total Dependent	Total Value
0120	\$81.00	RECALL EXAM	56	78	10,854.00	18	7	2,025.00	74	85	12,879.00
0140	\$119.00	EMER. EXAM	12	12	2,856.00	5		595.00	17	12	3,451.00
0150	\$140.00	INITIAL EXAM	21	19	5,600.00	3		420.00	24	19	6,020.00
0170		EXAM RE-EVALUATION			0.00			0.00	0	0	0.00
0180		COMPREHENSIVE PERIO EVAL - NEW	1	1	0.00			0.00	1	1	0.00
0210	\$220.00	FULL MOUTH X-RAYS	11	4	3,300.00			0.00	11	4	3,300.00
0220	\$50.00	IND. X-RAYS	15	10	1,250.00	11	4	750.00	26	14	2,000.00
0230	\$45.00	IND. X-RAYS ADDITIONAL	24	19	1,935.00	3		135.00	27	19	2,070.00
0240	\$53.00	OCCUSAL		2	126.00			0.00	0	2	126.00
0272	\$80.00	BITEWINGS	3	22	2,000.00			0.00	3	22	2,000.00
0274	\$140.00	BITEWINGS	36	37	10,220.00	11	4	2,100.00	47	41	12,320.00
0330	\$190.00	PANORAMIC	14	14	5,320.00		1	190.00	14	15	5,510.00
0362		CONE BEAM - 2 DIMENSIONAL			0.00			0.00	0	0	0.00
1110	\$160.00	ADULT PROPHY	78	56	21,440.00	21	7	4,480.00	99	63	25,920.00
1120	\$115.00	CHILD PROPHY	1	41	4,830.00			0.00	1	41	4,830.00
1203	\$38.00	FLUORIDE			0.00			0.00	0	0	0.00
1208	\$38.00	FLUORIDE			0.00			0.00	0	0	0.00
1351	\$85.00	SEALANTS			0.00			0.00	0	0	0.00
1510	\$625.00	FIXED, UNILATERAL RETAINER		15	1,275.00			0.00	0	15	1,275.00
1515	\$660.00	SPACE MAINTAINER, FIXED			0.00			0.00	0	0	0.00
2110	\$100.00	ONE SURFACE-DECIDUOUS			0.00			0.00	0	0	0.00
2120	\$130.00	TWO SURFACE			0.00			0.00	0	0	0.00
2130	\$160.00	THREE SURFACE			0.00			0.00	0	0	0.00
2140	\$250.00	ONE SURFACE - PRIMARY OR PERM			0.00			0.00	0	0	0.00
2150	\$315.00	TWO SURFACES - PRIMARY OR PERM			0.00			0.00	0	0	0.00
2160	\$410.00	THREE SURFACES - PRIMARY OR PERM			0.00			0.00	0	0	0.00
2161	\$435.00	FOUR OR MORE SURFACES - PRIMA			0.00			0.00	0	0	0.00
2190	\$45.00	PIN RETENTION			0.00			0.00	0	0	0.00
2330	\$315.00	COMPOSITE ONE SURFACE	1		315.00			0.00	1	0	315.00
2331	\$345.00	COMPOSITE TWO SURFACE			0.00	1		345.00	1	0	345.00
2332	\$435.00	COMPOSITE THREE SURFACES	2	2	1,740.00			0.00	2	2	1,740.00
2335	\$530.00	COMP RESIN 4 OR MORE		7	3,710.00	1		530.00	1	7	4,240.00
2380		ONE SURFACE			0.00			0.00	0	0	0.00
2381		TWO SURFACES			0.00			0.00	0	0	0.00
2382		THREE OR MORE SURFACES			0.00			0.00	0	0	0.00
2385	\$94.00	RESIN- ONE SURFACE POSTERIOR			0.00			0.00	0	0	0.00
2386	\$130.00	RESIN- TWO SURFACE POSTERIOR			0.00			0.00	0	0	0.00
2387	\$160.00	RESIN- THREE OR MORE SURFACE			0.00			0.00	0	0	0.00
2390	\$750.00	RESIN BASED COMPOSITE CROWN,			0.00			0.00	0	0	0.00
2391	\$315.00	RESIN - ONE SURFACE POSTERIOR	9	13	6,930.00	2	2	1,260.00	11	15	8,190.00
2392	\$405.00	RESIN - TWO SURFACES POSTERIOR	13	16	11,745.00			0.00	13	16	11,745.00
2393	\$475.00	RESIN - THREE OR MORE SURF POS	17	3	9,500.00	3		1,425.00	20	3	10,925.00
2394	\$525.00	RESIN - FOUR OR MORE SURF POST	2		1,050.00	1	1	1,050.00	3	1	2,100.00

Code	Value	Procedure	Associate Member	Associate Dependent	Associate Value	Clinic Member	Clinic Dependent	Clinic Value	Total Member	Total Dependent	Total Value
2751	\$1,875.00	CROWN			0.00			0.00	0	0	0.00
2920	\$185.00	RECEMENT CROWN			0.00			555.00	3	0	555.00
2930	\$425.00	PREFAB STAINLESS STEEL CROWN			0.00	3		0.00	0	0	0.00
2932	\$525.00	PREFAB RESIN CROWN			0.00			0.00	0	0	0.00
2940	\$200.00	SEDATIVE FILLING			0.00			0.00	0	0	0.00
2950	\$450.00	CROWN BUILDUP			0.00			0.00	0	0	0.00
2951	\$150.00	PIN RETENTION 3 PER TOOTH			0.00			0.00	0	0	0.00
2954	\$525.00	PREFAB POST & CORE			0.00			0.00	0	0	0.00
3220	\$375.00	THERAP. PULPOTOMY			0.00			0.00	0	0	0.00
3240	\$325.00	PULPAL THERAPY - POST. PRIM.TOC			0.00			0.00	0	0	0.00
3310	\$1,245.00	ROOT CANAL			0.00			0.00	0	0	0.00
3320	\$1,375.00	2 ROOT CANAL			0.00			0.00	0	0	0.00
3330	\$1,750.00	3 ROOT CANAL			0.00			0.00	0	0	0.00
3332		INCOMPLETE ROOT CANAL	1		1,750.00			0.00	1	0	1,750.00
3346	\$1,500.00	RETREATMENT OF 1 CANAL TOOTH			0.00			0.00	0	0	0.00
3347	\$1,675.00	RETREATMENT OF 2 CANAL TOOTH			0.00			0.00	0	0	0.00
3348	\$1,875.00	RETREATMENT OF 3 OR MORE CAN.			0.00			0.00	0	0	0.00
3410	\$1,375.00	APICOECTOMY- FIRST ROOT			0.00			0.00	0	0	0.00
3415	\$1,125.00	APICOECTOMY- ADD ROOT			0.00			0.00	0	0	0.00
3430	\$520.00	RETROGRADE AMALGAM			0.00			0.00	0	0	0.00
3450	\$910.00	ROOT AMPUTATION			0.00			0.00	0	0	0.00
3950	\$375.00	CANAL PREP & POST FITTING			0.00			0.00	0	0	0.00
4200	\$190.00	PERIO CONSULT BY PERIODON.			0.00			0.00	0	0	0.00
4210	\$810.00	GINGIVECTOMY			0.00			0.00	0	0	0.00
4220	\$285.00	GINGIVAL CURETTAGE			0.00			0.00	0	0	0.00
4240	\$1,220.00	GINGIVAL FLAP			0.00			0.00	0	0	0.00
4249	\$1,375.00	CROWN LENGTHENING			0.00			0.00	0	0	0.00
4260	\$1,875.00	OSSEOUS SURGERY			0.00			0.00	0	0	0.00
4263	\$680.00	BONE REPLAC. GRAFT- 1ST			0.00			0.00	0	0	0.00
4264	\$420.00	BONE REPLAC. GRAFT- ADD.			0.00			0.00	0	0	0.00
4266	\$1,375.00	GUIDED TISSUE REGEN.			0.00			0.00	0	0	0.00
4270	\$1,500.00	PEDICLE SOFT TISSUE GRAFT			0.00			0.00	0	0	0.00
4271	\$1,500.00	FREE SOFT TISSUE GRAFT			0.00			0.00	0	0	0.00
4273	\$1,595.00	SUBEPITHELIAL TISSUE GRAFT			0.00			0.00	0	0	0.00
4275	\$1,750.00	NON -AUTOGEN CONNECT. TISSUE			0.00			0.00	0	0	0.00
4277	\$1,500.00	FREE SOFT TISSUE GRAFT INCL REG			0.00			0.00	0	0	0.00
4285	\$1,375.00	NON-AUTOGEN CONN. TISSUE GRAF			0.00			0.00	0	0	0.00
4320	\$970.00	PROVISIONAL SPLINTING - INTRACO			0.00			0.00	0	0	0.00
4340	\$175.00	GINGIVITIS 2 X YEAR			0.00			0.00	0	0	0.00
4340	\$275.00	GINGIVITIS 2 X YEAR			0.00			0.00	0	0	0.00
4341	\$440.00	PERIO SCALING (FOUR OR MORE TI			0.00			0.00	0	0	0.00
4342	\$345.00	PERIO SCALING (ONE TO THREE TEI	2		690.00			0.00	2	0	0.00
4346	\$220.00	SCALING GENERALIZED MODERATE			0.00			0.00	0	0	0.00

Code	Value	Procedure	Associate Member	Associate Dependent	Associate Value	Clinic Member	Clinic Dependent	Clinic Value	Total Member	Total Dependent	Total Value
4355	\$315.00	FULL MOUTH DEBRIDEMENT			0.00			0.00	0	0	0.00
4910	\$250.00	PERIO MAINTENANCE			0.00			0.00	0	0	0.00
5000	\$80.00	PROSTHETICS STEPS			0.00			1,120.00	14	0	1,120.00
5110	\$2,850.00	FULL DENTURE - UPPER			0.00	14		2,850.00	1	0	2,850.00
5120	\$2,850.00	FULL DENTURE - LOWER			0.00	1		2,850.00	1	0	2,850.00
5211	\$2,350.00	PARTIAL DENTURES			0.00			0.00	0	0	0.00
5212	\$2,350.00	PARTIAL DENTURES			0.00			0.00	0	0	0.00
5213	\$2,850.00	PARTIAL DENT. - UPPER			0.00			0.00	0	0	0.00
5214	\$2,850.00	PARTIAL DENT. - LOWER			0.00			0.00	0	0	0.00
5610	\$350.00	SIMPLE REPAIRS 2 OR LESS			0.00			0.00	0	0	0.00
5630	\$475.00	COMPLEX REPAIR 3 OR MORE			0.00	3		1,425.00	3	0	1,425.00
5730	\$575.00	RELINE COMPLETE MAX. - CHSD.			0.00			0.00	0	0	0.00
5731	\$575.00	RELINE COMPLETE MAN. - CHSD.			0.00			0.00	0	0	0.00
5740	\$595.00	RELINE PARTIAL MAN. - CHSD.			0.00			0.00	0	0	0.00
5741	\$595.00	RELINE PARTIAL MAN. - CHSD.			0.00			0.00	0	0	0.00
5750	\$675.00	RELINE COMPLETE MAX. - LAB.			0.00			0.00	0	0	0.00
5751	\$675.00	RELINE COMPLETE MAX. - LAB.			0.00			0.00	0	0	0.00
5760	\$675.00	RELINE PARTIAL MAN. - LAB.			0.00			0.00	0	0	0.00
5761	\$675.00	RELINE PARTIAL MAN. - LAB.			0.00			0.00	0	0	0.00
6241	\$1,500.00	PONTIC			0.00			0.00	0	0	0.00
6545	\$1,500.00	MD BRIDGE/UNIT			0.00			0.00	0	0	0.00
6930	\$275.00	RECEMENT FIXED PARTIAL DENTUR			0.00			0.00	0	0	0.00
7002	\$50.00	UNCLASSIFIED			0.00			0.00	0	0	0.00
7110	\$124.00	ROUTINE EXTRACTION			0.00			0.00	0	0	0.00
7111	\$195.00	CORONAL REMNANTS - DECIDUOUS			0.00			0.00	0	0	0.00
7120	\$124.00	EACH ADDITIONAL			0.00			0.00	0	0	0.00
7130	\$124.00	ROOT REMOVAL - EXPOSED ROOTS			0.00			0.00	0	0	0.00
7140	\$315.00	EXTRACTION, ERUPT. TOOTH OR EX	2	6	2,520.00			0.00	2	6	2,520.00
7210	\$475.00	SURG. REMOV. OF ERUP. TOOTH	13	10	10,925.00	2		950.00	15	10	11,875.00
7220	\$530.00	SOFT TISSUE			0.00			0.00	0	0	0.00
7230	\$690.00	PARTIALLY BONY	1		690.00			0.00	1	0	690.00
7240	\$975.00	COMPLETE BONY		4	3,900.00			0.00	0	4	3,900.00
7241	\$1,050.00	COMPLETE BONY - UNUSUAL			0.00			0.00	0	0	0.00
7250	\$550.00	SURG.REMOVAL OF RES. ROOT	5	1	3,300.00			0.00	5	1	3,300.00
7280	\$875.00	SUR. EXPOS. OF IMPACT. TOOTH			0.00			0.00	0	0	0.00
7281	\$875.00	EXPOSURE TO AID ERUPTION			0.00			0.00	0	0	0.00
7285	\$875.00	BIOPSY			0.00			0.00	0	0	0.00
7286	\$310.00	BIOPSY WITH CONSULT			0.00			0.00	0	0	0.00
7290	\$875.00	SURG. REPOSIT. OF TOOTH			0.00			0.00	0	0	0.00
7291	\$565.00	TRANSEPTAL FIBROTOMY			0.00			0.00	0	0	0.00
7310	\$530.00	ALVEOLOPLASTY			0.00			0.00	0	0	0.00
7311	\$500.00	ALVEOLOPLASTY WITH EXT. 1-3 TEETH			0.00			0.00	0	0	0.00
7320	\$790.00	ALVEOLOPLASTY/NO EXTRACT.			0.00			0.00	0	0	0.00

Code	Value	Procedure	Associate Member	Associate Dependent	Associate Value	Clinic Member	Clinic Dependent	Clinic Value	Total Member	Total Dependent	Total Value
7350	\$3,895.00	VESTIBULOPLASTY/GRFT'S MUSCL			0.00			0.00	0	0	0.00
7450	\$810.00	EXCISION OF BENIGN TUMOR - DIAM			0.00			0.00	0	0	0.00
7451	\$1,375.00	EXCISION OF BENIGN TUMOR-DIAM			0.00			0.00	0	0	0.00
7470	\$1,375.00	REMOVAL OF EXOSTOSIS			0.00			0.00	0	0	0.00
7472	\$1,500.00	REMOVAL OF TORUS PALATINUS			0.00			0.00	0	0	0.00
7473	\$1,500.00	REMOVAL OF TORUS MANDIBULARIS			0.00			0.00	0	0	0.00
7510	\$425.00	INCISE AND DRAIN ABCESS			0.00			0.00	0	0	0.00
7953	\$2,150.00	BONE REPLACEMENT GRAFT FOR R			2,150.00			0.00	0	1	2,150.00
7960	\$780.00	FRENECTOMY			780.00			0.00	0	1	780.00
7972	\$1,250.00	SURGICAL REDUCTION OF FIBROUS			0.00			0.00	0	0	0.00
8010	\$625.00	ORTHO CONSULT			0.00			0.00	0	0	0.00
8020	\$1,250.00	ORTHO DOWNPAYMENT			0.00			0.00	0	0	0.00
8030	\$625.00	PERIODIC ORTHO TREATMENT VISIT			0.00			0.00	0	0	0.00
8110	\$1,250.00	REMOVAB. TOOTH GUID. APPL.			0.00			0.00	0	0	0.00
8210	\$1,625.00	REMOVAB. INTERCEPTIVE APPL.			0.00			0.00	0	0	0.00
8220	\$1,625.00	FIXED INTERCEPTIVE APPL.			0.00			0.00	0	0	0.00
8665	\$625.00	INITIAL ORTHO WORKUP			0.00			0.00	0	0	0.00
8680	\$950.00	RETAINER WITH POST TREAT.			0.00			0.00	0	0	0.00
9110	\$250.00	PALLIATIVE TREATMENT			0.00			0.00	0	0	0.00
9220	\$690.00	ANESTHESIA GENERAL O.S.	2		750.00			0.00	2	1	750.00
9221	\$250.00	ANESTHESIA EACH ADD 15 MIN			0.00			0.00	0	0	0.00
9223	\$310.00	ANESTHESIA EACH 15 MIN INCREME			0.00			0.00	0	0	0.00
9230	\$160.00	ANALGESIA			930.00			0.00	0	3	930.00
9241	\$625.00	IV SEDATION	1		1,440.00			0.00	1	8	1,440.00
9242	\$310.00	IV SEDATION - EACH ADDIT 15 MIN			0.00			0.00	0	0	0.00
9243	\$250.00	IV SEDATION EACH 15 MIN			0.00			0.00	0	0	0.00
9310	\$250.00	CONSULTATION - 2ND OPINION	5		0.00			0.00	5	0	0.00
9940	\$1,025.00	BITEGUARD		2	1,750.00			0.00	0	2	1,750.00
9951	\$350.00	LIMITED OCCLUSAL ADJ.			0.00			0.00	0	0	0.00
9952	\$975.00	COMPLETE OCCLUSAL ADJ.			0.00			0.00	0	0	0.00
9999		FEE ADJUST			0.00			0.00	0	0	0.00
LAB		LAB WORK			0.00			0.00	0	0	0.00
NB					0.00			0.00	0	0	0.00
PRIM		PRIMARY INSURANCE			0.00			0.00	0	0	0.00

Total

\$137,571.00

\$25,055.00

\$162,626.00

Reimburse Member	Reimburse Depend
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