

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

FIRST QUARTER 2026**

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2026 CONTRIBUTIONS AND EXPENSES
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INCOME				
EMPLOYER	RATE	HOURS	PARTICIPANTS	CONTRIBUTIONS
EIGHT O'CLOCK COFFEE	\$ 8.50	23,650.50	62	\$ 201,029
GIANT RECYCLING	\$ 8.50	14,635.50	28	\$ 124,402
GIANT WAREHOUSE	\$ 8.50	121,200.07	213	\$ 1,030,201
WASHINGTON FOOD	\$ 6.00	1,314.00	3	\$ 7,884
COBRA			0	\$ -
SELF PAY			0	\$ -
TOTAL INCOME		160,800.07	306	\$ 1,363,516

BENEFIT EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
CIGNA OONSP	19%	\$ 11,256	\$ 0.070	
CIGNA HEALTH CARE	\$ 29.38	\$ 27,821	\$ 0.170	
DENTAL	\$ 35.26	\$ 32,897	\$ 0.200	
DISABILITY		\$ 7,757	\$ 0.050	
DRUG		\$ 215,032	\$ 1.340	
HEARING GVS/FULLY INSURED	\$ 0.29	\$ 273	\$ -	
LIFE/AD&D-ING	\$ 0.228	\$ 10,715	\$ 0.070	\$0.193 LIFE / \$0.016 AD&D
MEDICAL		\$ 439,125	\$ 2.730	
OPTICAL GVS/FULLY INSURED	\$ 6.32	\$ 5,915	\$ 0.040	
STOP LOSS	\$ 31.91	\$ 30,315	\$ 0.189	
SUB TOTAL		\$ 781,106	\$ 4.859	

OPERATING EXPENSES	RATE	EXPENSE	AVG. HRLY COST	COMMENT
ADMINISTRATION	\$ 29.21	\$ 26,844	\$ 0.170	
ADMINISTRATION HIPAA	\$ 0.21	\$ 193	\$ 0.001	
MISCELLANEOUS		\$ 70,146	\$ 0.440	
SUB TOTAL		\$ 97,183	\$ 0.611	

TOTAL EXPENSES	\$ 878,289	\$ 5.470
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SURPLUS (DEFICIT)	\$ 485,227
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AVG. HOURLY INCOME	\$ 8.48
AVG. HOURLY EXPENSE	\$ 5.47
SURPLUS (DEFICIT)	\$ 3.01

FIRST QUARTER 2026 MISCELLANEOUS EXPENSES
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MISCELLANEOUS EXPENSES	AMOUNT
AMERICAN CORE REALTY INVESTMENT MANAGER FEES	\$ 5,054
CHARTWELL INVESTMENT MANAGER FEES	\$ 10,635
CONFERENCE	\$ (1,348)
GREEN LIGHT TECHNOLOGY SERVICES	\$ 4,500
INVESTMENT PERFORMANCE SERVICES	\$ 10,000
LEGAL FEES - FUND CO-COUNSEL	\$ 27,662
MEETING	\$ 525
PNC FEES	\$ 5,863
POSTAGE	\$ 779
WEDGE CAPITAL INVESTMENT MANAGER FEES	\$ 6,476
TOTAL	\$ 70,146

2026
QUARTERLY RECAPS

INCOME	FIRST 2026	SECOND 2026	THIRD 2026	FOURTH 2026	TOTAL
CONTRIBUTIONS	\$ 1,363,516	\$ -	\$ -	\$ -	\$ 1,363,516
COBRA	\$ -	\$ -	\$ -	\$ -	\$ -
SELF PAY	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST & DIVIDENDS	\$ 242,873	\$ -	\$ -	\$ -	\$ 242,873
MISCELLANEOUS INCOME	\$ -	\$ -	\$ -	\$ -	\$ -

TOTAL INCOME	\$ 1,606,389	\$ -	\$ -	\$ -	\$ 1,606,389
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 11,256	\$ -	\$ -	\$ -	\$ 11,256
CIGNA	\$ 27,821	\$ -	\$ -	\$ -	\$ 27,821
DENTAL	\$ 32,897	\$ -	\$ -	\$ -	\$ 32,897
DISABILITY	\$ 7,757	\$ -	\$ -	\$ -	\$ 7,757
DRUG	\$ 215,032	\$ -	\$ -	\$ -	\$ 215,032
HEARING GVS/FULLY INSURED	\$ 273	\$ -	\$ -	\$ -	\$ 273
LIFE/AD&D	\$ 10,715	\$ -	\$ -	\$ -	\$ 10,715
MEDICAL	\$ 439,125	\$ -	\$ -	\$ -	\$ 439,125
OPTICAL	\$ 5,915	\$ -	\$ -	\$ -	\$ 5,915
STOP LOSS	\$ 30,315	\$ -	\$ -	\$ -	\$ 30,315
SUBTOTAL	\$ 781,106	\$ -	\$ -	\$ -	\$ 781,106

OPERATING EXPENSES					
ADMINISTRATION	\$ 27,037	\$ -	\$ -	\$ -	\$ 27,037
MISCELLANEOUS	\$ 70,146	\$ -	\$ -	\$ -	\$ 70,146
SUBTOTAL	\$ 97,183	\$ -	\$ -	\$ -	\$ 97,183

TOTAL EXPENSE	\$ 878,289	\$ -	\$ -	\$ -	\$ 878,289
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SURPLUS (DEFICIT)	\$ 728,100	\$ -	\$ -	\$ -	\$ 728,100
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					AVERAGE
AVG HOURLY INCOME	\$ 9.99	\$ -	\$ -	\$ -	\$ 9.99
AVG HOURLY EXPENSE	\$ 5.47	\$ -	\$ -	\$ -	\$ 5.47
SURPLUS (DEFICIT)	\$ 4.52	\$ -	\$ -	\$ -	\$ 4.52

TOTAL PARTICIPANTS	306	0	0	0	306
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FUND RESERVE	\$ 30,003,636			
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2025
QUARTERLY RECAPS

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$ 1,365,145	\$ 1,400,287	\$ 1,388,693	\$ 1,372,611	\$ 5,526,736
COBRA	\$ 4,881	\$ 1,220	\$ -	\$ -	\$ 6,101
SELF PAY	\$ -	\$ 1,236	\$ -	\$ 2,550	\$ 3,786
INTEREST & DIVIDENDS	\$ 229,531	\$ 291,922	\$ 231,143	\$ 272,506	\$ 1,025,102
MISCELLANEOUS INCOME ¹	\$ 3,012	\$ 2,222	\$ 95	\$ 5,412	\$ 10,741

TOTAL INCOME	\$ 1,602,569	\$ 1,696,887	\$ 1,619,931	\$ 1,653,079	\$ 6,572,466
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BENEFIT EXPENSES					
CIGNA OONSP	\$ 5,054	\$ 10,652	\$ 2,117	\$ 79,115	\$ 96,938
CIGNA	\$ 28,422	\$ 28,189	\$ 28,810	\$ 29,989	\$ 115,410
DENTAL	\$ 34,308	\$ 33,462	\$ 33,674	\$ 33,356	\$ 134,800
DISABILITY	\$ 9,214	\$ 13,672	\$ 10,757	\$ 9,301	\$ 42,944
DRUG	\$ 111,468	\$ 87,697	\$ 147,706	\$ 194,634	\$ 541,505
HEARING GVS/FULLY INSURED	\$ 281	\$ 276	\$ 280	\$ 278	\$ 1,115
LIFE/AD&D	\$ 10,990	\$ 10,864	\$ 11,046	\$ 10,943	\$ 43,843
MEDICAL	\$ 567,100	\$ 739,755	\$ 751,213	\$ 452,241	\$ 2,510,309
OPTICAL	\$ 5,791	\$ 5,933	\$ 5,852	\$ 6,006	\$ 23,582
STOP LOSS	\$ 27,594	\$ 27,964	\$ 27,934	\$ 28,198	\$ 111,690
SUBTOTAL	\$ 800,222	\$ 958,464	\$ 1,019,389	\$ 844,061	\$ 3,622,136

OPERATING EXPENSES					
ADMINISTRATION	\$ 26,884	\$ 26,744	\$ 26,630	\$ 26,547	\$ 106,805
MISCELLANEOUS	\$ 117,520	\$ 80,668	\$ 82,888	\$ 72,283	\$ 353,359
SUBTOTAL	\$ 144,404	\$ 107,412	\$ 109,518	\$ 98,830	\$ 460,164

TOTAL EXPENSE	\$ 944,626	\$ 1,065,876	\$ 1,128,907	\$ 942,891	\$ 4,082,300
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SURPLUS (DEFICIT)	\$ 657,943	\$ 631,011	\$ 491,024	\$ 710,188	\$ 2,490,166
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	AVERAGE				
AVG HOURLY INCOME	\$ 9.96	\$ 10.27	\$ 9.89	\$ 10.21	\$ 10.08
AVG HOURLY EXPENSE	\$ 5.87	\$ 6.45	\$ 6.89	\$ 5.82	\$ 6.26
SURPLUS (DEFICIT)	\$ 4.09	\$ 3.82	\$ 3.00	\$ 4.39	\$ 3.82

TOTAL PARTICIPANTS	316	316	314	312	315
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FUND RESERVE	\$ 27,061,833	\$ 27,848,597	\$ 28,643,960	\$ 29,680,180
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¹Stop Loss Dividend - \$5,412.00

FIRST QUARTER 2026 CONTRACT INFORMATION
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COMPANY	PLAN	CURRENT RATES	CURRENT RATE EFF. DATE	NEXT RATE CHANGE DATE	CBA EXPIRATION
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
WASHINGTON FOOD	E	\$6.00	11-01-21	TBD	11-02-27

HEALTH AND WELFARE
DELINQUENCY REPORT
As of March 31, 2026

NO DELINQUENCIES

Fund Reserve

Months of Available Fund Reserve			
Expenses			
	Jan - Dec 2025		\$ 4,082,300.00
	Jan - Mar 2026		\$ 878,289.00
	Total		\$ 4,960,589.00
	Per Month		\$ 330,705.93
Fund Reserve			
	Mar-26		\$ 30,003,636.00
	Months of Reserve 3/31/2026		90.7
	Months of Reserve 12/31/2025		90.6

**Projected Hourly Contribution - Future Expenses
Based on Most Recent 12 Month Data
(Mar 2026 - Feb 2027)**

Class E	\$	6.67
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