Bakers Union and FELRA
Health and Welfare Fund
Board of Trustees Meeting
June 11, 2025

Bakers Union and FELRA
Health and Welfare Fund

911 Ridgebrook Road
Sparks, MD 21152-9451
Telephone: (410) 683-6500
Toll Free: (866) 662-2537
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, MD 20785-2361
Telephone: (301) 459-3020
Toll Free: (866) 662-2537
www.associated-admin.com

BOARD OF TRUSTEES MEETING
JUNE 11, 2025

AGENDA

I. Call to Order

II. Minutes - Regular Meeting held March 6, 2025

III. Financial Report - Chris Little, PNC

IV. Optum Rx – Holly Agoney and Sonja Blanks

V. Life and Short-Term Disability – Jorge Valentin, Madison Consulting

VI. Co-Counsel Report

VII. Administrative Managers Report – First Quarter 2025

VIII. Invoices

IX. Appeal

X. Other Fund Business

XI. 2025 Meeting Dates

- Thursday, September 11, 2025
- Thursday, December 11, 2025

MINUTES

Bakers Union and FELRA
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DRAFT

**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
BAKERS UNION AND FELRA HEALTH AND WELFARE FUND
MARCH 06, 2025**

The following Trustees were present:

UNION TRUSTEE	**EMPLOYER TRUSTEES**
L. Jones	Joan Williams
	Jodie Kans

Also present were:
C. Little - PNC Bank, NA
M. DeLancey - Blank Rome, LLP
J. Kimble - Morgan, Lewis & Bockius, LLP
K. Phillips - Associated Administrators, LLC
A. Steen - Associated Administrators, LLC
B. Garland - Associated Administrators, LLC

I. CALL TO ORDER

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

II. MINUTES

The Trustees reviewed the minutes of the regular Board meeting held on December 12, 2024, which were circulated in advance of the meeting.

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

> **RESOLVED, that the minutes of the regular Board meeting held on December 12, 2024 are approved as presented.**

III. FINANCIAL REPORT – PNC BANK, NA – SUMMARY OF ACTIVITY

The Trustees welcomed Mr. Little, of PNC Bank, to the meeting.

Mr. Little presented the Summary of Activity Report for the period ending January 31, 2025, a copy of which is attached to and made a part of these minutes as Exhibit A. The report showed a beginning market value of $1,161,460.

Mr. Little reviewed the portfolio holdings as of January 31, 2025. The Fund holds 17.7% in limited maturity bonds, with a market value of $300,343 and 82.3% in cash with a market value of $1,394,993. Mr. Little noted the year-to-date return was 0.39%. Mr. Little reported the current market value of the portfolio was $1,695,335. Mr. Little reported that the Fund has $700,000 in US Treasuries with the next CD maturing on March 20, 2025. Mr. Little recommended to roll over the CD maturing on March 20, 2025, as well as, an additional $250,000, with a three (3) month maturity.

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

> **RESOLVED, to accept recommendation from Chris Little at PNC Bank for rolling over the $250,000, maturing on March 20, 2025, and an additional $250,000, with a three (3) month maturity.**

The Trustees thanked Mr. Little for his presentation, and he was excused from the remainder of the meeting.

IV. OPTUM Rx

Ms. Steen reviewed the report prepared by Optum Rx titled Plan Performance Report for the period January 2024 to December 2024, a copy of which is attached to and made a part of these minutes as Exhibit B. She provided an overview of the Plan's drug utilization and costs for the period January 2024 to December 2024. The Plan cost per member per month (pmpm) was $177.80 for the period January 2024 to December 2024 as compared to $176.21 for the period of January 2023 through December 2023. The OptumRx Taft Hartley book of business ("BOB") per member per month cost for the period January 2024 to December 2024 was $131.13. Specialty trend was -25.8%, compared to the benchmark trend of 14.6% The top twenty traditional and specialty drugs paid by the Plan from January 1, 2024 to December 31, 2024 were reviewed. She also reported the Utilization Management Program savings for January 2024 through December 2024 was $161,900, Vigilant Drug Program savings was $8,547 and Variable Co-payment Program was $16,245.

The top traditional disease state is Diabetes, the top specialty disease state is Inflammatory Conditions. The top 5 disease states accounted for 68% of total plan cost. Diabetes accounts for 27.4% of total plan cost. Inflammatory Conditions accounts for 19.7% of total plan cost.

The Trustees questioned the difference between the Optum Rx Pharmacy Rebate Check and the Optum Rx Annual Reconciliation Check that are received. They also inquired if Optum Rx is allowing members to use Wegovy for purposes other than for diabetes. Ms. Steen stated she will confirm these questions with Optum Rx and report back to the Trustees.

V. CO-COUNSEL REPORT

A. Trust Agreement Amendment

Mr. Kimble reported that co-counsel previously recommended amending the Trust Agreement to clarify that Giant has authority to appoint one Employer Trustee and Safeway has authority to appoint one Employer Trustee. Mr. Kimble stated that after reviewing the Trust Agreement, co-counsel is recommending that the Trust Agreement be restated in its entirety to modernize and update certain language. The Trustees authorized co-counsel to restate the Trust Agreement.

VI. ADMINISTRATIVE MANAGER REPORT

Ms. Steen presented the Administrative Manager Report for the fourth quarter of 2024. The report showed employer contribution income of $985,907, employee payroll deduction income of $35,805, COBRA payments of $1,767, interest and dividend income of $13,892, and miscellaneous income of $92,770, producing a total income of $1,130,141. Expenses included $707,006 for medical benefits, $35,912 for CIGNA premiums, $39,894 for dental premiums, $285,783 for prescription drug benefits, $16,593 for life insurance/STD/A&S benefits, $34,614 for stop loss insurance, $4,953 for optical benefits, and $96,449 in operating expenses, producing total expenses of $1,221,204 and resulting in a deficit of $91,063 for the quarter. Contributions were made on behalf of 439 active participants and that there were no delinquencies.

Ms. Steen noted that as of January 31, 2025, the Fund had $1,690,316.34 in assets, representing 4.5 months of reserves.

VII. INVOICES

Ms. Steen reviewed a list of invoices dated March 06, 2025. She stated that there were no additions, deletions or changes to the list. The Trustees reviewed the list and determined that all invoices represent proper Fund expenses.

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

> **RESOLVED, to approve payment of the invoices dated March 06, 2025 as presented.**

VIII. APPEAL – M24/110-3766

One appeal was presented to the trustees. The participant is appealing for payment on five (5) claims for telehealth services that were denied. These claims are from October 2024 through November 2024. The participant stated that she received telehealth services after a miscommunication between Cigna and the provider that telehealth services were covered. Fund records indicate that Hope and Healing Psychotherapy submitted claims for telehealth services rendered on October 1, 2024 through November 12, 2024.

In considering the appeal, the Trustees reviewed the participant's letter dated November 19, 2024, a statement from Hope and Healing Psychotherapy, and the Summary of Material Modifications that was mailed to participants on May 11, 2021 which stated that: "TeleHealth Services coverage is limited to the period from March 18, 2020 through June 30, 2021." These claims occurred from October 1, 2024 through November 12, 2024.

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

> **RESOLVED, to deny the appeal for coverage of telehealth services.**

IX. OTHER FUND BUSINESS

A. Stop Loss – Ed Chicoski

Ms. Steen confirmed the approval of the Stop Loss renewal. The recommendation from Ed Chicoski is to renew with HCC with an increase in premium of 7.14% for the December 18, 2024 policy year.

B. Cyber Liability Insurance

Ms. Steen confirmed the Cyber Liability Insurance renewal for the 2025 plan year.
Carrier is Travelers, the premium is $5,277 (which is a 0.2% decrease) and the coverage limits are $2 million for liability, $1 million for response, and $100,000 notifications.

X. NEXT MEETING DATE AND LOCATION

After discussion, the Trustees noted that the next regular Board meeting will be Wednesday, June 11, 2025 at 10:00 A.M.

XI. ADJOURNMENT

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

Respectfully submitted,

Jody Kans

Attachments:

Exhibit A: PNC Capital Advisors Investment Review for Period Ending January 31, 2025
Exhibit B: Optum Rx Plan Performance Report January 2024 through December 2024

ADMINISTRATIVE MANAGER’S REPORT

BAKERS UNION AND FELRA

HEALTH AND WELFARE FUND

FIRST QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2025
PLAN 1
CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS

	FT/PT	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	FT	$ 1,225.62	78	$ 285,569
SAFEWAY	FT	$ 1,225.62	116	$ 426,515
TOTAL			**194**	**$ 712,084**

EMPLOYEE PAYROLL

GIANT	$ 42.54	97	$ 15,114
SAFEWAY	$ 42.54	179	$ 21,382
TOTAL		**276**	**$ 36,496**

FIRST QUARTER 2025
PLAN 1
EXPENSES

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	COMMENT
MEDICAL		$ 611,759	
CIGNA	$ 32.06	$ 19,993	
DELTA DENTAL	$ 41.11	$ 24,678	
OPTUM RX		$ 195,515	1,154 SCRIPTS
DISABILITY		$ -	
LIFE/AD&D/DISABILITY	.185/.025/.391	$ 11,190	
OPTICAL PROVIDER	$ 5.36	$ 3,248	
STOP LOSS	$ 27.83	$ 27,292	
SUB TOTAL		$ 893,675	

OPERATING EXPENSES

ADMINISTRATION	$ 33.20	$ 19,323	
MISCELLANEOUS		$ 10,344	
SUB TOTAL		$ 29,667	

TOTAL EXPENSES	**$ 923,342**

MISCELLANEOUS EXPENSES

ACCOUNTING	$ -
BONDING AND FIDUCIARY INSURANCE	$ 6,558
CONSULTANTS	$ -
CYBER SECURITY INSURANCE	$ -
IFEBP MEMBERSHIP DUES	$ -
INVESTMENT FEES	$ -
LEGAL	$ 3,049
MEETINGS	$ -
ACA REGULATIONS	$ -
PCORI FEE	$ -
PNC ACCOUNT FEE	$ 300
POSTAGE	$ -
PRINTING	$ -
RECORD SEARCH	$ -
SOFTWARE SUPPORT	$ -
TELEPHONE	$ 116
GREEN LIGHT TECH SERVICES	$ 321
TRANSITIONAL REINSURANCE	$ -

TOTAL MISCELLANEOUS EXPENSES	**$ 10,344**

FIRST QUARTER 2025
PLAN 1
QUARTERLY RECAP

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
EMPLOYER CONTRIBUTIONS	$ 712,084				$ 712,084
EMPLOYEE PAYROLL	$ 36,496				$ 36,496
COBRA	$ 334				$ 334
TOTAL INCOME	**$ 748,914**	**$ -**	**$ -**	**$ -**	**$ 748,914**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
MEDICAL	$ 611,759				$ 611,759
CIGNA	$ 19,993				$ 19,993
DENTAL-DENEX	$ 24,678				$ 24,678
DRUG	$ 195,515				$ 195,515
DISABILITY					$ -
LIFE	$ 11,190				$ 11,190
OPTICAL	$ 3,248				$ 3,248
STOP LOSS	$ 27,292				$ 27,292
OPERATING EXPENSE	$ 29,667				$ 29,667
TOTAL EXPENSE	$ 923,342	$ -	$ -	$ -	$ 923,342
SURPLUS (DEFICIT)	**$ (174,428)**	**$ -**	**$ -**	**$ -**	**$ (174,428)**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	AVERAGE
TOTAL PARTICIPANTS	194				194

Miscellaneous expense assigned to Plan 1, 2, 3 and 4 is based on participant counts-
approved by The Board of Trustees on September 13, 2006.

FIRST QUARTER 2025
PLAN 3
CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS

	FT/PT	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	FT	$ 593.00	62	$ 109,705
GIANT	PT	$ 161.42	14	$ 6,779
SAFEWAY	FT	$ 593.00	64	$ 113,263
SAFEWAY	PT	$ 161.42	91	$ 43,907
TOTAL			**231**	**$ 273,654**

FIRST QUARTER 2025
PLAN 3
EXPENSES

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	COMMENT
MEDICAL		$ 238,438	
CIGNA	$ 32.06	$ 10,877	
DELTA DENTAL	$ 41.11	$ 14,039	
OPTUM RX		$ 57,970	309 SCRIPTS
LIFE/AD&D	.185/.025/.391	$ 5,207	
OPTICAL PROVIDER	$ 5.36	$ 1,672	
STOP LOSS	$ 27.83	$ 9,646	
SUB TOTAL		$ 337,849	

OPERATING EXPENSES

ADMINISTRATION	$ 33.20	$ 22,908	
MISCELLANEOUS		$ 5,778	
SUB TOTAL		$ 28,686	

TOTAL EXPENSES	**$ 366,535**

MISCELLANEOUS EXPENSES

ACCOUNTING	$ -
BONDING AND FIDUCIARY INSURANCE	$ 3,663
CONSULTANTS	$ -
CYBER SECURITY INSURANCE	$ -
IFEBP MEMBERSHIP DUES	$ -
LEGAL	$ 1,703
PCORI	$ -
PNC ACCOUNT FEE	$ 168
PRINTING	$ -
TELEPHONE	$ 65
GREEN LIGHT TECH SERVICES	$ 179
TRANSITIONAL REINSURANCE	$ -
TOTAL MISCELLANEOUS EXPENSES	**$ 5,778**

FIRST QUARTER 2025
PLAN 3
QUARTERLY RECAP

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
EMPLOYER CONTRIBUTIONS	$ 273,654				$ 273,654
TOTAL INCOME	$ 273,654	$ -	$ -	$ -	$ 273,654

EXPENSES	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
MEDICAL	$ 238,438				$ 238,438
CIGNA	$ 10,877				$ 10,877
DENTAL-DENEX	$ 14,039				$ 14,039
DRUG	$ 57,970				$ 57,970
DISABILITY	$ -				$ -
LIFE	$ 5,207				$ 5,207
OPTICAL	$ 1,672				$ 1,672
STOP LOSS	$ 9,646				$ 9,646
OPERATING EXPENSE	$ 28,686				$ 28,686
TOTAL EXPENSE	$ 366,535	$ -	$ -	$ -	$ 366,535
SURPLUS (DEFICIT)	**$ (92,881)**	**$ -**	**$ -**	**$ -**	**$ (92,881)**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	AVERAGE
TOTAL PARTICIPANTS	231				231

Miscellaneous expense assigned to Plan 1, 2, 3 and 4 is based on participant counts-
approved by The Board of Trustees on September 13, 2006.

FIRST QUARTER 2025
PLAN 4
CONTRIBUTIONS

EMPLOYER CONTRIBUTIONS

	FT/PT	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	PT	$ 25.72	7	$ 540
SAFEWAY	PT	$ 25.72	11	$ 849
TOTAL			**18**	**$ 1,389**

FIRST QUARTER 2025
PLAN 4
EXPENSES

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	COMMENT
MEDICAL		$ -	
CIGNA	$ 32.06	$ -	
DELTA DENTAL	$ 41.11	$ 5,406	
LIFE/AD&D	.185/.025/.391	$ 557	
OPTICAL PROVIDER	$ 5.36	$ 423	
SUB TOTAL		$ 6,386	

OPERATING EXPENSES

ADMINISTRATION	$ 33.20	$ 1,792	
MISCELLANEOUS		$ -	
SUB TOTAL		$ 1,792	

TOTAL EXPENSES	**$ 8,178**

[1] Eligibility is based on a per eligible count instead of member count

FIRST QUARTER 2025
PLAN 4
QUARTERLY RECAP

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
EMPLOYER CONTRIBUTIONS	$ 1,389				$ 1,389
TOTAL INCOME	$ 1,389	$ -	$ -	$ -	$ 1,389

EXPENSES	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
MEDICAL	$ -	$ -	$ -		$ -
CIGNA	$ -	$ -	$ -		$ -
DENTAL-DENEX	$ 5,406				$ 5,406
DRUG	$ -	$ -			$ -
DISABILITY					$ -
LIFE	$ 557				$ 557
OPTICAL	$ 423				$ 423
STOP LOSS	$ -	$ -			$ -
OPERATING EXPENSE	$ 1,792				$ 1,792
TOTAL EXPENSE	$ 8,178	$ -	$ -	$ -	$ 8,178
SURPLUS (DEFICIT)	**$ (6,789)**	**$ -**	**$ -**	**$ -**	**$ (6,789)**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	AVERAGE
TOTAL PARTICIPANTS	18				18

Miscellaneous expense assigned to Plan 1, 2, 3 and 4 is based on participant counts-
approved by The Board of Trustees on September 13, 2006.

FIRST QUARTER 2025
COMBINED
QUARTERLY RECAP

INCOME	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
EMPLOYER CONTRIBUTIONS	$ 987,127				$ 987,127
EMPLOYEE PAYROLL	$ 36,496				$ 36,496
COBRA	$ 334				$ 334
INTEREST & DIVIDENDS	$ 12,964				$ 12,964
MISCELLANEOUS INCOME	$ 50,615				$ 50,615
TOTAL INCOME	$ 1,087,536	$ -	$ -	$ -	$ 1,087,536

EXPENSES	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
MEDICAL	$ 850,197				$ 850,197
CIGNA	$ 30,870				$ 30,870
DENTAL-DENEX	$ 44,123				$ 44,123
DRUG	$ 253,485				$ 253,485
DISABILITY	$ -				$ -
LIFE	$ 16,954				$ 16,954
OPTICAL	$ 5,343				$ 5,343
STOP LOSS	$ 36,938				$ 36,938
OPERATING EXPENSE	$ 60,145				$ 60,145
TOTAL EXPENSE	$ 1,298,055	$ -	$ -		$ 1,298,055
SURPLUS (DEFICIT)	**$ (210,519)**	**$ -**	**$ -**	**$ -**	**$ (210,519)**

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	AVERAGE
TOTAL PARTICIPANTS	443				443
FUND RESERVE	$ 1,378,107				

Ranbaxy Anti Trust Settlement Ck received 3/18/25 - $21.93
Optum Rx 3rd Qtr 2024 Rebate Received 3/24/25 - $50,592.60

Miscellaneous expense assigned to Plan 1, 2, 3 and 4 is based on participant counts-
approved by The Board of Trustees on September 13, 2006.

2024
COMBINED
QUARTERLY RECAP

INCOME	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
EMPLOYER CONTRIBUTIONS	$ 1,018,515	$ 1,010,430	$ 993,997	$ 985,907	$ 4,008,849
EMPLOYEE PAYROLL	$ 35,824	$ 34,761	$ 36,274	$ 35,805	$ 142,664
COBRA	$ 883	$ 2,650	$ 2,650	$ 1,767	$ 7,950
INTEREST & DIVIDENDS	$ 17,806	$ 20,192	$ 23,967	$ 13,892	$ 75,857
MISCELLANEOUS INCOME	$ 54,847	$ 52,810	$ 100,910	$ 92,770	$ 301,337
TOTAL INCOME	$ 1,127,875	$ 1,120,843	$ 1,157,798	$ 1,130,141	$ 4,536,657

EXPENSES	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
MEDICAL	$ 361,827	$ 501,405	$ 581,484	$ 707,006	$ 2,151,722
CIGNA	$ 32,562	$ 29,970	$ 30,182	$ 35,912	$ 128,626
DENTAL-DENEX	$ 42,118	$ 42,771	$ 41,507	$ 39,894	$ 166,290
DRUG	$ 281,093	$ 310,514	$ 284,809	$ 285,783	$ 1,162,199
DISABILITY	$ -	$ -	$ 5,200		$ 5,200
LIFE[1]	$ 16,492	$ 16,631	$ 16,833	$ 16,593	$ 66,549
OPTICAL	$ 5,435	$ 5,301	$ 5,183	$ 4,953	$ 20,872
STOP LOSS	$ 35,586	$ 35,467	$ 35,253	$ 34,614	$ 140,920
OPERATING EXPENSE	$ 77,933	$ 66,432	$ 81,562	$ 96,449	$ 322,376
TOTAL EXPENSE	$ 853,046	$ 1,008,491	$ 1,082,013	$ 1,221,204	$ 4,164,754
SURPLUS (DEFICIT)	**$ 274,829**	**$ 112,352**	**$ 75,785**	**$ (91,063)**	**$ 371,903**

	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	AVERAGE
TOTAL PARTICIPANTS	429	431	435	439	434
FUND RESERVE	$ 1,698,846	$ 1,861,265	$ 1,788,245	$ 1,725,203	

Miscellaneous expense assigned to Plan 1, 2, 3 and 4 is based on participant counts-
approved by The Board of Trustees on September 13, 2006.

FIRST QUARTER 2025
PLANS 1, 2, 3 & 4
DELINQUENCIES

NONE

INVOICES

Bakers Union and FELRA Health and Welfare Fund

INVOICES

June 11, 2025

Associated Administrators, LLC

03/21/2025	Administrative Fee for February 2025	$14,888.68
05/02/2025	Administrative Fee for March 2025	$14,938.93
05/21/2025	Administrative Fee for April 2025	$14,770.65

Blank Rome, LLP

03/10/2025	Professional Services Rendered through February 28, 2025	$924.00
04/10/2025	Professional Services Rendered through March 31, 2025	$3,036.00
05/15/2025	Professional Services Rendered through April 30, 2025	$1,716.00

Calibre

03/28/2025	Processional Services rendered for year end December 31, 2024	$2,000.00
04/17/2025	Processional Services rendered for year end December 31, 2024	$8,850.00

Morgan Lewis and Brokius LLP

03/10/2025	Professional Services Rendered through February 28, 2025 (Legal Advice)	$654.50
04/07/2025	Professional Services Rendered through March 31, 2025 (Schedule C Response)	$478.00
04/07/2025	Professional Services Rendered through March 31, 2025 (Legal Advice)	$6,961.00
05/14/2025	Professional Services Rendered through April 30, 2025 (Legal Advice)	$4,684.50
06/05/2025	Professional Services Rendered through May 31, 2025 (Legal Advice)	$3,320.50

APPEALS

NAME: **SS#:**

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER:	Safeway	**LOCAL:**	118
DATE OF HIRE:	June 16, 1993	**STATUS:**	Full Time
PLAN:	1		

ISSUE: Hospital/Medical – Laboratory Services #M25/105-9299

FUND RULE:
"**SUMMARY OF MATERIAL MODIFICATION**

Laboratory Benefit

For all laboratory service claims incurred on or after September 1, 2021, you must use either a Quest Diagnostics Patient Service Center ('Quest') or Laboratory Corporation of America Center ('LabCorp') in order for such services to be covered by the Plan.

Please advise all of your physicians and their offices of this change so they will refer you to the proper LabCorp or Quest facility for all laboratory services performed September 1, 2021 and after. The laboratory services must be performed at a LabCorp or Quest facility to be covered by the Plan. You can call 1-800-768-4695 to obtain the location of the nearest LabCorp or Quest facility or to find the most current list of LabCorp and Quest facilities log on to their website or call them directly at:

• www.questdiagnostics.com or by telephone at (800) 377-8448

• www.labcorp.com or by telephone at (800) 845-6167 […]"
(Quoted from the Bakers Union and FELRA Health and Welfare Fund Summary of Material Modifications, dated July 2021, mailed to the participant on July 1, 2021)

SUMMARY:

Date(s) of Service:	March 21, 2025
Claim(s) Received:	April 8, 2025
Claim(s) Denied:	April 22, 2025
Appeal Received:	May 8, 2025

The **participant** is appealing for payment of a claim for laboratory services that was denied. The participant states in summary that she went to her well woman appointment on March 21, 2025 and was extremely anxious and uncomfortable during the appointment. The participant states that her doctor ran some tests for personal female issues and she did not stop to ask her doctor where the tests would be sent. Lastly, the participant states she thought her well woman appointment and tests would be covered and she would not have gone to the appointment if she had known the tests would be denied.

Effective September 1, 2021, all laboratory services must be performed at a LabCorp or Quest Diagnostics facility to be covered by the Plan. A Summary of Material Modifications ("SMM") was mailed to the participant on July 1, 2021, advising of this benefit change. Conexus Laboratories submitted a claim for multiple outpatient tests rendered on March 21, 2025. The claim was denied because the tests were not performed by a LabCorp or Quest Diagnostics facility.

Note: LabCorp and Quest Diagnostics are capable of performing this testing.

ACTION: **Approved** ☐ **Denied** ☐ **Tabled** ☐

COMMENTS:

OTHER FUND BUSINESS

April 15, 2025

Bakers Union and Felra Health and Welfare Fund
911 Ridgebrook Rd
Sparks, MD 21152-9459

RE: Contract Renewal for Bakers Union and Felra Health and Welfare Fund
Delta Dental PPO™ Group# 21384

We appreciate your business and thank you for choosing Delta Dental of Pennsylvania. Your enrollees are among the millions nationwide who trust their smiles to Delta Dental.

We are pleased to present you with your dental plan contract renewal information. We are committed to providing you with quality plan designs combined with excellent customer service.

When reviewing your dental plan, we considered cost factors related to your group's dental service utilization and claims experience. We have made every attempt to provide the most competitive renewal possible.

We have calculated your rates based on the employer/enrollee contribution levels in your contract remaining the same. If the contribution levels and/or enrollment guidelines have changed or will change, please notify us immediately, as such a change may affect your renewal rate.

The following is the renewal information for your Delta Dental PPO™ dental plan:

Effective Date	***September 01, 2025***	
Contract Term	***September 01, 2025 - August 31, 2027***	
Division #00001, 00002, 00003, 00004, 09001	***Current Rates***	***Renewal Rates***
		9/1/2025 - 8/31/2027
% change		***0.00%***
Supercomposite	***$43.60***	***$43.60***

Please keep this renewal letter with your contract documents. It serves as an amendment to your Delta Dental Contracts for the rates and contract term.

To renew your dental plan contract, please follow these steps:

1. Review this letter for changes to your dental plan for September 1, 2025
2. Begin paying the rates outlined in this letter with your new contract term.

If you have any questions about your renewal, your Account Manager will be happy to help. We appreciate your continued confidence in Delta Dental. We are proud of our association with you and look forward to a long and mutually successful relationship.

Sincerely,

Delta Dental of Pennsylvania

MohammadReza Navid
Executive Vice President, Chief Relationship and Business Development Officer

The American Dental Association (ADA) annually updates its standard dental procedure coding system, which is a component of its Code on Dental Procedures and Nomenclature (CDT Code) reference manual. When the ADA changes the codes, carriers must adopt the changes. We process claims according to the current CDT reference manual. Changes made to comply with the CDT Code do not constitute a material change to your dental plan design.

Summary of Contract Amendments to

Bakers Union and Felra Health and Welfare Fund

Delta Dental PPO™

OTHER INFORMATION

Delta Dental's retro-termination policy for enrollees. As a reminder, Delta Dental's policy is that enrollment may be adjusted retroactively to the immediately preceding three months plus the current month billed if no claims have been processed after the requested termination date for the enrollee.

Provider reimbursement. As a reminder, Delta Dental's policy is to reimburse contracted dentists based on the network payment provisions for the geographic area in which the services are provided.

OHCA Notification

Please be informed that consistent with the group application and group contract terms, Delta Dental considers its relationship with fully insured group health plans as subject to HIPAA's "Organized Health Care Arrangement" (OHCA) privacy rules as defined in 45 Code of Federal Regulations (C.F.R.) §164.501. Functionally, the exchange of enrollment information between Delta Dental and your group remains the same.

While a Business Associate Agreement is not required between Delta Dental and your fully insured group health plan within an OHCA, any Protected Health Information (PHI) exchanged or shared between the entities remains subject to HIPAA's minimum necessary rule and other privacy rules in addition to any applicable state laws and regulations governing the disclosure of individually identifiable health information.

Additionally, confidentiality requirements remain applicable to the exchange of information within an OHCA.

MEETING NOTES