FELRA AND UFCW VEBA FUND
BOARD OF TRUSTEES MEETING

JUNE 27, 2023

FELRA & UFCW VEBA FUND

AGENDA

JUNE 27, 2023

(Approximately 11:00 a.m.)

I. **CALL TO ORDER**

II. **MINUTES – (Pg. 4-16)**
- **A.** **REGULAR MEETING – MARCH 17, 2023**
- **B.** **APPEALS COMMITTEE MEETING – MARCH 13, 2023**
- **C.** **APPEALS COMMITTEE MEETING – MARCH 27, 2023**
- **D.** **APPEALS COMMITTEE MEETING – MAY 11, 2023**

III. **FINANCIAL REPORT – (Pg. 18-19)**
- **A.** **PNC REPORT**
- **B.** **INVESTMENT PERFORMANCE SERVICES**

IV. **CONSULTANTS' REPORTS – (Pg. 21-31)**
- **A.** **SEGAL COMPANY**
  - **i.** **CONIFER RENEWAL**
  - **ii.** **SYMETRA RENEWAL**
- **B.** **SEGAL RX**
  - **i.** **Q1-2023 KEY PERFORMANCE INDICATORS**
  - **ii.** **UPDATE ON OTC COVID TEST KIT UTILIZATION**

V. **ATTORNEYS' REPORT – (Pg. 33-38)**
- **A.** **REGULAR**
- **B.** **DELINQUENCY REPORT**
- **C.** **SUBROGATION**

VI. **ADMINISTRATIVE MANAGER'S REPORT – 1Q 2023 – (Pg. 40-104)**

VII. **INVOICES – (Pg. 106-107)**

VIII. **OTHER FUND BUSINESS**
- **A.** **ACTIVE OPEN ENROLLMENT UPDATE**
- **B.** **COVID-19 RELATED CLAIMS PROCESSING – STATUS UPDATE**
- **C.** **PCORI FEE**
- **D.** **FIDUCIARY LIABILITY INSURANCE RENEWAL**
- **E.** **RX/DC REPORTING**
- **F.** **MISCELLANEOUS CORRESPONDENCE**

IX. **NEXT MEETING DATE AND LOCATION**

X. **ADJOURNMENT**

MINUTES

FELRA & UFCW Health & Welfare Plan

A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund

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<u>MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES</u>
<u>OF THE FELRA AND UFCW VEBA FUND</u>
<u>VIA VIDEO CONFERENCE</u>
<u>MARCH 17, 2023</u>

The following Trustees were present:

<u>Union Trustees</u>	**<u>Employer Trustees</u>**
M. Federici – Secretary	J. Paradis – Chairman
J. Chorpenning	D. Dosenbach
M. Wilson	M. Goble

Also present were:

W. Antoshak – Associated Administrators, LLC
Y. Anwar – UFCW Local 400
A. Dietrich – Slevin & Hart, P.C.
N. Eid – The Segal Company
J. Hack – UFCW Local 27
J. Harrison – UFCW Local 27
T. Hipkins – UFCW Local 27
C. Hoffman – UFCW Local 27
D. Jensen – Associated Administrators, LLC
M. Jordan – Payer Matrix
M. Kreps – Groom Law Group
B. Maiorano – Associated Administrators, LLC
C. McDonough – Investment Performance Services
B. McKiver – UFCW Local 400
R. McKnight – Associated Administrators, LLC
C. Murphy – Associated Administrators, LLC
S. Sanchez – Slevin & Hart, P.C.
A. Sims – Associated Administrators, LLC
J. Timm – The Segal Company
S. Viviano – NexClaim Recoveries, LLC
L. Walsh – Associated Administrators, LLC

I. <u>CALL TO ORDER</u>

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

II. MINUTES

The Trustees reviewed the minutes of the last special meeting held on October 20, 2022, regular meeting held on December 12, 2022, and the Appeals Committee meetings held on October 12, 2022, November 30, 2022, and January 31, 2023, which were pre-circulated.

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

> **RESOLVED that the minutes of special meeting held on October 20, 2022, regular meeting held on December 12, 2022, and the Appeals Committee meetings held on October 12, 2022, November 30, 2022, and January 31, 2023 are approved.**

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Activity Report – ERISA Account – February 28, 2023

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2023 through February 28, 2023. Such report indicated a beginning market value of $2,013,643, earnings of $39,330, receipts of $21,242,095, and disbursements of $17,261,738, producing an ending market value of $6,033,330 as of February 28, 2023.

2. Summary of Activity Report – Non-ERISA Account – February 28, 2023

Mr. Jensen presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2022 through February 28, 2023. Such report indicated a beginning market value of $6,942,446, receipts of $15,363,134, and disbursements of $21,735,069, producing an ending market value of $570,512 as of February 28, 2023.

3. Reserves

Mr. Jensen noted that as of February 28, 2023, the FELRA VEBA Fund had $12,453,418 in reserves, representing 1.11 months of reserves, compared to .96 months as of January 31, 2023. The average expense for the four quarters ending December 31, 2022 was $11,243,156.

B. Investment Performance Services

The Trustees welcomed Mr. Chris McDonough of Investment Performance Services ("IPS") to the meeting.

1. Master Consulting Report – December 31, 2022

Mr. McDonough reviewed the Master Consulting Report for the period ending December 31, 2022. Such report indicated a beginning market value of $16,223,175, a negative net cash flow of $14,103,470, and an investment loss of $838,113, resulting in an ending market value of $1,281,593. The year-to-date performance through December 31, 2022 was negative 7.6%, gross of fees.

2. Preliminary Performance Update – January 31, 2023

Mr. McDonough reviewed the Preliminary Performance Report for the period ending January 31, 2023. Such report indicated a beginning market value of $1,281,593, net cash flow of $0, and an investment gain of $25,894, resulting in an ending market value of $1,307,486. The year-to-date performance was 2%, gross of fees.

3. Asset Allocation

Mr. McDonough reviewed IPS's updated capital market assumptions for various asset classes and annualized expected returns over the next 10-20 years which had been revised by the IPS Investment Committee as of January 2023. He noted that IPS develops and utilizes capital market assumptions for various asset classes to help determine the optimal mix of assets for the investment portfolio. Based on these changes in assumptions, Mr. McDonough presented IPS's recommendation to adjust the current Policy's asset allocations to capitalize on the positive market expectations for Intermediate Fixed Income and avoid a negative impact relating to the expected returns for the Real Estate – Core asset class. Mr. McDonough provided an overview of the current Investment Policy allocations and presented alternative portfolio options for Trustees' consideration, as detailed in the IPS Q4 Master Consulting Report.

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

> **RESOLVED to adopt Portfolio C which reflects a target of 10% to US Large Cap Equity, 60% to Intermediate Fixed Income, and 30% to Short Duration High Yield, with an expected return (net of fees) of 5.20% and a risk assessment of 4.05.**

4. Investment Consultant Fee Request

Mr. McDonough presented IPS's fee increase request letter, dated February 27, 2023 that was previously sent to the Chairman and Secretary for consideration. He reported that the current agreement/fee of $40,000 between IPS and the Fund has been in place since November 26, 2013. Mr. McDonough noted that IPS is requesting an increase in their fee to $60,000, effective January 1, 2023 for a three year period.

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

After discussion, and on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to propose an amended fee structure to IPS that reflects an increase to $50,000 for the 2023 Plan Year, $55,000 for the 2024 Plan Year, and $60,000 for the 2024 Plan Year.**

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm and Ms. Nancy Eid of the Segal Company and Mr. Michael Jordon of Payer Matrix, LLC, to the meeting.

1. Payer Matrix Analysis

Ms. Eid presented the Payer Matrix Specialty Carve-Out report dated March 15, 2023. Mr. Jordan provided an overview of the Payer Matrix Company and its specialty pharmacy management program. Mr. Jordan reported that the goal of Payer Matrix is to successfully procure alternative funding for high cost drugs, thus reducing the cost to the Plan by utilizing manufacturer assistance programs. He noted that 90% of Payer Matrix's funding is through fully funded Patient Assistance Programs ("PAP"), 5% is from copay assistance programs, and 5% is from other sources including alternate payers and foundations. Mr. Jordan provided an overview of Payer Matrix's relationships with various Pharmacy Benefit Managers ("PBM"), including Express Scripts ("ESI"), Navitus, and MedOne.

Ms. Eid reported that the Fund's current contract terms, pricing and rebate guarantees with Express Scripts for the Actives are contingent upon ESI being the exclusive provider of specialty drug programs and services through Accredo, with one grace fill at retail. She noted that loss of specialty drug exclusivity would provide ESI with the right to renegotiate pricing. Ms. Eid said it would be reasonable to assume that carving out the Actives' specialty drug management and moving it to Payer Matrix will trigger a change in the Fund's current pricing terms with ESI. Ms. Eid reviewed four financial models, prepared by Segal, that illustrate the Fund's 2023 potential savings using Payer Matrix: (1) Current State without Payer Matrix; (2) Specialty carve out to Payer Matrix with no changes to ESI pricing and rebate guarantees; (3) Specialty carve out to Payer Matrix with a reduction in ESI discount guarantees; and (4) Specialty carve out to Payer Matrix, assuming a new PBM contract for the Actives that has less competitive discount and rebate guarantees. She noted that

Models 1 and 2 assume no changes to ESI specialty drug discounts or per-brand claim rebate guarantees and show the variability in costs/savings attributable to Payer Matrix achieving various levels of success in securing alternate funding. The models are adjusted for the expected reduction in the number of rebate-eligible drug brand claims as well as the 25% cost avoidance fee.

Ms. Eid provided key considerations regarding the member experience, administration, and financial aspects of hiring Payer Matrix. She noted that participants would be required to obtain prior authorization on all specialty drugs, would no longer have one grace refill at retail, would be required to participate in a more extensive enrollment process including proof of income, and potentially experience a 2-6 week turnaround time for the first fill. Administration would require a Summary of Material Modification, and the possible renegotiation of the Fund's agreement with ESI or hiring a new PBM. Financially, there would be a decrease or forfeiture of annual specialty discount and rebate guarantees, non-specialty drug discounts and rebates would need to be re-negotiated with ESI and would decrease from current levels, and the Fund would pay full cost of specialty drugs not sourced by Payer Matrix.

Mr. Jordan reported that the Fund has an opportunity to lower specialty drug costs by carving out specialty drug management to Payer Matrix. He stated that Payer Matrix predicts savings ranging from $650,000 to $3.5M annually, dependent upon Payer Matrix achieving 80% or greater success in securing alternate funding for the targeted specialty drugs. Mr. Jordan suggested as a next step that the Fund ask ESI whether it would exercise its rights to renegotiate the current contract pricing terms. He reviewed the Payer Matrix pricing model which is 25% of the cost avoidance fee, capped at $75,000 per patient, with a contract term of three years and possible consideration of a one year contract.

The Trustees thanked Mr. Jordan for his presentation and he was excused from the meeting.
The Trustees asked Ms. Eid to contact ESI and ask whether ESI would agree to work with Payer Matrix and, if so, whether it would exercise its right to renegotiate its current contract terms with the Fund.

2. Reserve Analysis

Mr. Josh Timm of The Segal Company presented a Reserve Analysis report dated March 16, 2023. Mr. Timm stated that the analysis illustrates the financial performance of the Welfare Fund. He noted that the analysis illustrates the Fund's income, expenses, and reserve levels for each quarter from January 1, 2019 through December 31, 2022. Mr. Timm reported that, in accordance with the collective bargaining agreements, the

Fund spent down reserves to 2.0 months, effective December 1, 2020. As of December 31, 2022, the Fund's reserves represented 0.80 months of expenses.

Mr. Timm reported that a decrease in total Fund income and an increase in total Fund expenses in the last twelve months has resulted in an operating deficit of approximately $12.35 million. Mr. Timm reviewed the total income and expenses during the same period and noted the operating deficit for the first two quarters of 2022 was notably higher than during the prior year due to a large number of high-dollar claims. Ms. Sims noted that claims experience has begun to slow down in recent months.

Mr. Timm provided a summary of the historical contribution rates from November 1, 2018 through the present that were calculated by applying trends to actual Fund expenses for the previous four quarters. Mr. Timm reported that the November 1, 2022 contribution rates result in per capita contributions lower than the previous 12-months of per capita expenses and likely do not reflect the additional amount needed to get to 2.0 months of reserves.

3. Subrogation Services Request for Proposal ("RFP")

Mr. Timm presented the "Summary of Proposals for Subrogation Services." He noted that Segal issued a Request for Proposal ("RFP") to solicit Subrogation Services for the Fund. Mr. Timm stated that Benefit Recovery Group ("BRG"), NexClaim Recoveries, LLC ("NexClaim"), and The Phia Group, LLC ("Phia") submitted proposals for consideration. Mr. Timm provided an overview of the vendor responses, which included bidder profiles and summaries of key vendor information. He reported that BRG and NexClaim quoted a contingency fee of 25% of recoveries for years 1-3, and Phia quoted a contingency fee of 22% of recoveries, with a litigation bump to 33%.

NexClaim Recoveries, LLC.

The Trustees welcomed Mr. Scott Viviano of NexClaim Recoveries, LLC to the meeting. Mr. Viviano stated his company is independently owned and has been in operation since 2003. He stated that NexClaim has consistently recovered over 1% of annual medical spend for similar Taft-Hartley clients. Mr. Viviano reported that Nexclaim employs specialists with an advanced skill set in negotiating the highest rate of return for clients and are all licensed property and casualty adjusters with an average of 15 plus years of service. He reported that Nexclaim has consistently outperformed the industry averages and benchmarks.

The Trustees thanked Mr. Viviano and he was excused from the meeting.

After discussion, and on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED, to engage NexClaim Recoveries, LLC to provide subrogation services at the quoted contingency fee of 25% of recoveries for years 1-3.**

4. COVID-19 Over the Counter ("OTC") Test Kits

Ms. Eid reported that on January 30, 2023, the Administration issued a Statement of Administration Policy ("SAP") announcing that both the National Emergency ("NE") and Public Health Emergency ("PHE") related to COVID- 19 will end on May 11, 2023. She provided an overview of the benefit requirements that end May 11, 2023, including COVID-19 testing, Over-the-Counter COVID-19 testing and out-of-network COVID-19 vaccines. She noted that once the PHE declaration expires, the Fund is no longer required to cover over-the-counter ("OTC") COVID tests. Ms. Eid noted that the Fund is currently enrolled in Express Scripts' ("ESI") Standard COVID OTC Test Kit solution that offers eight test kits per member per 30 days with a $0 copay. Ms. Eid presented Segal's recommendation that, upon the expiration of the National Emergency, the Fund continue to offer $0 dollar coverage of four OTC COVID tests , per member, per 30 days through December 31, 2023. This would result in estimated cost reduction to the Fund of $386,765, as compared to providing 8 OTC tests per member per 30-day period.

After discussion, and on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED, to reduce the number of COVID OTC tests offered at $0 copay to participants and dependents from 8 per person per 30 days to 4 per person per 30 days, effective upon the termination of the COVID National Emergency.**

The Trustees said they would continue to monitor the usage.

V. ATTORNEY'S REPORT

A. Transparency in Coverage Final Rule and Consolidated Appropriations Act ("CAA")

Ms. Sanchez reported on the requirements of the Transparency in Coverage Final Rule and the CAA and the related final regulations.

B. COVID-19 National Emergency Ending

Ms. Sanchez reported on the expected end to the COVID-19 National Emergency.

C. <u>CareFirst Data Breach</u>

Ms. Sanchez reported on a CareFirst data breach.

D. <u>Cybersecurity Request for Proposal (“RFP”) Status</u>

Ms. Sanchez reported on the RFP for a cybersecurity consultant.

After discussion, and on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED to delegate to Chairman and Secretary the authority to select a cyber consultant based on a review of the RFP responses.**

E. <u>Fee Disclosure Notices</u>

Ms. Sanchez reported on the status of the fee disclosure questionnaires sent to providers.

F. <u>Mallinckrodt Bankruptcy</u>

Ms. Sanchez reported on the Mallinckrodt bankruptcy.

G. <u>Prescription Drug Class Actions</u>

Ms. Sanchez reported on prescription class action filings.

H. <u>PBM Consulting Services Statement of Work (“SOW”)</u>

Ms. Sanchez reported on the PBM consulting services SOW with Segal.

I. <u>Express Scripts Inc (“ESI”) Pricing Amendment</u>

Mr. Sanchez reported on the amendment to the ESI contract.

J. <u>Summary Plan Description (“SPD”) Restatements</u>

Ms. Sanchez reported on the Fund’s SPD restatements.

K. <u>Preventive Services List</u>

Ms. Sanchez reported on the Fund’s updated preventive services list.

L. Telehealth Extension Summary of Material Modification ("SMM")

Mr. Sanchez reported on the Telehealth Extension SMM.

M. Mental Health Parity Non-Quantitative Treatment Limitations ("NQTL") Analysis

Ms. Sanchez reported on Segal's draft report regarding NQTLs.

N. Subrogation Report

Mr. Jensen stated that Slevin & Hart reported subrogation recoveries of $22,836, with $5,709 payable to Slevin & Hart, for the fourth quarter 2022.

VI. ADMINISTRATIVE MANAGER'S REPORT

Fourth Quarter 2022 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Fourth Quarter 2022. For the combined VEBA Fund, Active and Retiree Plans, total income was $30,896,828 and expenses totaled $30,658,431, producing a surplus of $238,397 for the fourth quarter 2022. Mr. Jensen noted that contributions were made on behalf of 14,641 active Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated March 17, 2023. It was noted there was one addition to the list.

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

> **RESOLVED that the invoices on the lists dated March 17, 2023 for the Active Plan and Retiree Plan, including the addition, are approved for payment.**

VIII. OTHER FUND BUSINESS

A. Calibre - Audit Engagement Letter 2022

Mr. Jensen presented the Calibre Audit Engagement Letter for the Plan Year ended December 21, 2022. He noted Calibre is requesting a fee increase of $5,400 which represents a 6% increase, for a total estimated annual fee not to exceed $90,400.

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

RESOLVED to approve the Calibre - Audit Engagement Letter for the Plan Year ended December 31, 2022 for a fee that will not exceed $90,400.

B. <u>COVID-19 Related Claims Processing</u>

Mr. Jensen provided a summary of COVID-19 medical claims experience for the period January 1, 2022 through December 31, 2022. He noted that 8,963 tests were paid at a cost of $1,177,000. Treatment was provided to 2,133 plan participants at a cost of $739,000.

C. <u>Miscellaneous Correspondence</u>

1. ESI Rebate

Mr. Jensen reported the second quarter ESI rebate was received in the amount of $1,539,000.

2. Litigation Settlements

Mr. Jensen reported the Fund received a litigation settlement from Big Lots in the amount of $30.

IX. <u>ADOPTION OF COMMITTEE RECOMMENDATIONS</u>

After review of the recommendations made by the Severance and Legal Committees during their meetings,

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

RESOLVED, that the recommendations made by the Severance and Legal Committees are adopted.

X. <u>NEXT MEETING DATE AND LOCATION</u>

After discussion, the Trustees noted that the next regular meeting is scheduled on the following dates:

Tuesday, June 27, 2023 at 9:30 A.M.

Wednesday, September 27, 2023 at 9:30 A.M.

Monday, December 11, 2023 at 9:30 A.M.

The meeting will be held via video conference.

XI. <u>ADJOURNMENT</u>

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

Respectfully submitted,

Mark Federici, Secretary

21209430v1

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND
AND RESOLVED VIA EMAIL ON MARCH 13, 2023

The following Committee members made determinations on the appeals:

UNION TRUSTEES
M. Wilson

EMPLOYER TRUSTEE
M. Goble

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

APPEALS
The following appeals were reviewed by the Trustees:

Local 400 – September/October 2022

Code	Issue	
M22/371-5651	Routine Services	Denied
M22/390-9918	Schedule of Benefits, Negative Pricing	Denied

Local 400 – November/December 2022

Code	Issue	Decision
E22/167-3120	Re-Appeal, Retiree Network of Coverage	Denied
E22/170-4955	Retiree Network of Coverage	Denied
M22/419-9482	Nonparticipating Provider	Denied
M22/436-6381-A	Routine Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON MARCH 27, 2023
AND RESOLVED VIA EMAIL

The following Committee members made determinations on the appeals:

UNION TRUSTEES
M. Wilson
T. Hipkins

EMPLOYER TRUSTEE
M. Goble

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

APPEALS
The following appeals were reviewed by the Trustees:

Local 27 – January/February 2023

Code	Issue	Decision
E23/104-8932	Initial Enrollment	Denied
E23/106-3696	Dependent Open Enrollment	Denied
E23/105-3584	Dependent Spouse Eligibility Audit, Open Enrollment	Denied
M23/124-8191	Excluded Services	Denied

Local 400 – January/February 2023

Code	Issue	Decision
E23/101-6208	Initial Enrollment	Denied
E23/110-6384	Initial Enrollment	Denied
E23/113-6246	Open Enrollment	Approved
E23/103-7941	Dependent Open Enrollment	Denied
E23/107-5776	Dependent Open Enrollment	Denied
E23/100-2343	Dependent Open Enrollment	Denied
Rx23/111-0176	Brand Name (Cymbalta)	#1: Approved #2: Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE FELRA & UFCW VEBA FUND ON MAY 11, 2023 AND RESOLVED VIA EMAIL

The following Committee members made determinations on the appeals:

UNION TRUSTEES	**EMPLOYER TRUSTEE**
M. Wilson	M. Goble
T. Hipkins	

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

APPEALS
The following appeals were reviewed by the Trustees:

Local 27 – March/April 2023

Code	Issue	Decision
A23/102-2985	Accident & Sickness – Three Day Prior Rule	Denied
E23/117-8937	Initial Enrollment	Denied
E23/121-9206	Reinstatement of Kaiser HMO Coverage	Denied
E22/168-9473	Reinstatement of Plan XXX Coverage	Denied
E23/122-4968	Reinstatement of Retiree Health Coverage	Approved
Rx23/122-1878	Brand Name (Adderall XR)	Approved
M23/191-8494	Routine Services	Denied
M23/184-7845	Loss of Coverage, Overpayment	Denied

Local 400 – March/April 2023

Code	Issue	Decision
E23/119-5444	Initial Enrollment	Denied
E23/115-9147	Initial Enrollment	Denied
E23/116-9808	Open Enrollment	Denied
E22/141-3121	Dependent Spouse Eligibility Audit, Open Enrollment	Denied
M23/148-5169	Routine, Excluded Services	Denied
M23/158-9725	Laboratory Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBA WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 1, 2023 to MAY 31, 2023

Item	Amount
Market Value 01/01/2023	$2,013,643
Earnings	$134,760
Receipts	$51,954,260
Disbursements	($51,255,037)
Market Value 5/31/2023	$2,847,625

PNC BANK, NA

FELRA & UFCW VEBA WELFARE FUND - NON ERISA DDA
SUMMARY OF ACTIVITY
JANUARY 1, 2023 to MAY 31, 2023

Item	Amount
Market Value 01/01/2023	$6,942,446
Earnings	-
Receipts	$46,914,311
Disbursements	($53,198,726)
Market Value 5/31/2023	$658,031

PNC BANK, NA

CONSULTANTS' REPORT

FELRA & UFCW VEBA Fund

Managed Pharmacy Report

June 23, 2023

Nancy J. Eid

Executive Summary

- 2022 calendar year (CY) trend for the FELRA & UFCW VEBA Fund (‘Fund’) compared to CY 2021:
  - Actives increased by 1% year over year (YoY).
  - Retirees decreased by 17.7% YoY.
- Q’1 2023 trend compared to Q’1 2022:
  - Actives decreased by 16.3%.
  - Retirees decreased by 7.7%.
- 2023 COVID-19 OTC Test Kit utilization continues to be higher than labor peer groups:
  - January 1 through May 11: $211,043 net plan cost.
  - May 12 through June 1, 2023: $7,090 net plan cost.
- The following pages contain additional detail on these metrics.

2022 v 2021 Key Performance Indicators Actives

- Performance is adjusted for rebates, SaveOnSP fees and savings.
- Membership decreased by 7%; the number of utilizing members decreased by 3%.
- YoY Drug Trend (Adjusted) increased by 1%.

Key Performance Indicators			
	CY 2022	CY 2021	% Change
Total Members	15,291	16,435	-7%
Percent Members Utilizing Benefit	80.8%	83.7%	-3%
Total AWP	$ 64,687,765	$63,188,426	2%
Gross Cost after Discounts, Dispensing Fees, Taxes	$33,688,840	$33,178,624	2%
Member Cost Share	$1,673,023	$1,684,801	-0.7%
SaveOnSP Gross Savings	$2,426,585	$ 2,035,431	19%
Plan Cost	$29,589,232	$29,458,392	0.4%
SaveOnSP Fees*	$1,007,515	$604,768	67%
Plan Cost	$ 30,596,747	$30,063,161	2%
Rebates**	$7,204,800	$5,174,385	39%
Adjusted Net Plan Cost	**$23,391,947**	**$24,888,776**	**-6%**
Adjusted Net Plan Cost PMPM	**$ 127.48**	**$126.20**	**1%**

*Includes Program and Tertiary Fees
**Estimates based on utilization; actual results may vary.

2022 v 2021 Top 10 Drugs by Net Plan Cost PMPM Actives

- The **Humira Pen** continues to be #1, increasing in PMPM costs by 6%.
- **Specialty drugs**, shown in orange font, comprise 5 of the top 10 drugs
  - **Ozempic** had the most significant YoY increase at 45%.
  - Prior Authorization for GLP-1s became effective Jan 1, 2023.
- **OTC test kits** ranked #8 (no previous rank).

Top 10 Drugs by Net Plan Cost						
2022 Rank	2021 Rank	Drug Name	Indication	2022 Net Cost PMPM	2021 Net Cost PMPM	% Change
1	1	Humira Pen	Inflammatory Conditions	$8.34	$7.86	6%
2	2	Ractivi	Enzyme Deficiencies	$6.53	$5.86	11%
3	3	Trulicity	Diabetes	$5.30	$5.21	2%
4	7	Revlimid	Cancer	$3.84	$2.80	37%
5	9	Ozempic	Diabetes	$3.69	$ 2.55	45%
6	6	Jardance	Diabetes	$3.68	$ 3.02	22%
7	5	Biktarvy	HIV	$3.63	$3.39	7%
8		Flowflex Covid-19 AG Test Kits	Diagnostic Aids	$3.12	-	-
9	8	Eliquis	Anticoagulant	$3.04	$ 2.67	14%
10	4	Stelara	Inflammatory Conditions	$2.83	$3.53	-20%

2022 v 2021 Top PMPM Plan Costs by Indication Actives

- **Diabetes** costs continues to rank #1 with a .4% YoY increase.
- **Cancer** costs showed the most significant YoY increase at 11%.
- **HIV** costs increased YoY by .5%, moving from #3 to #4.

Top Plan Costs by Indication

2022 Rank	2021 Rank	Indication	2022 Net Cost PMPM	2021 Net Cost PMPM	% Change
1	1	Diabetes	$29.35	$29.22	0.4%
2	2	Inflammatory Conditions	$24.79	$24.66	0.5%
3	4	Cancer	$11.66	$10.50	11.0%
4	3	HIV	$10.59	$10.55	0.5%
5	5	Enzyme Deficiencies	$6.59	$6.38	3.3%

2022 v 2021 Key Performance Indicators Retirees

- Performance is adjusted for rebates, Medicare Part D Subsidies, Federal Reinsurance, and the Coverage Gap Discount.
- YoY Drug Trend (Adjusted) decreased by 17%.
- Membership decreased by 2%; 100% of the members utilized the benefit in 2022.

Key Performance Indicators			
	CY 2022	CY 2021	% Change
Total Members	1,740	1,987	-12.4%
Percent Members Utilizing Benefit	100%	99%	1%
Total AWP	$18,115,016	$20,723,241	-12.6%
Gross Cost after Discounts, Dispensing Fees, Taxes	$7,240,157	$8,625,164	-16.1%
Member Cost Share	$795,283	$ 948,277	-16.1%
Plan Cost	$6,444,875	$7,672,619	-16%
Rebates*	$1,354,795	$1,313,073	3.2%
Total Net Plan Costs	$5,090,080	$6,359,546	-20%
Adjusted Net Plan Cost **	**$2,981,748**	**$4,137,966**	**-27.9%**
Adjusted Net Plan Cost PMPM**	**$142.80**	**$173.54**	**-17.7%**

*Estimates based on utilization; actual results may vary.
**Adjusted for addition of Direct Subsidy, minus Prospective Federal Reinsurance, Coverage Gap Discount, and Low-Income Cost Share Subsidy

2022 v 2021 Top 10 Drugs by Net Plan Cost PMPM Retirees

- **Specialty medications**, shown in orange font, comprise 4 of the top 10 Drugs.
- **Eliquis** continues to be the #1 driver, with a YoY increase of 2%.
- **Gamunex-C**, an antibody used to treat patients 2 years and older that have trouble fighting infections, low platelet counts, or damaged nervesincreased 61% YoY.
- **Cancer** drugs continue to be #2 and #3, despite YoY PMPM decreases.

Top 10 Drugs by Net Plan Cost						
2022 Rank	2021 Rank	Drug Name	Indication	2022 Net Cost PMPM	2021 Net Cost PMPM	% Change
1	1	Eliquis	Anticoagulant	$33.04	$32.33	2%
2	2	Imbruvica	Cancer	$16.50	$22.97	-28%
3	3	Revlimid	Cancer	$11.72	$12.75	-8%
4	36	Gamunex-C	Immune Deficiency	$11.37	-	61%
5	4	Xarelto	Anticoagulant	$9.08	$9.56	-5%
6	5	Trulicity	Diabetes	$6.71	$8.34	-20%
7	7	Januvia	Diabetes	$5.61	$8.20	-32%
8	11	Jardance	Diabetes	$5.15	$4.08	26%
9	13	Farxiga	Diabetes	$5.00	$3.92	27%
10	8	Xospata	Cancer	$4.40	$6.61	-33%

2022 v 2021 Top PMPM Plan Costs by Indication Retirees

- **Diabetes** continues to be the #1 driver of PMPM costs, despite the 13% YoY decrease.
- **Immune Deficiency** disorders drove the most significant increase of 61% in Net Plan Cost PMPM.
  - Used to treat genetic or acquired conditions that weaken the immune system.
  - Genetic deficiencies include severe combined immune deficiency (SCID) and common variable immune deficiency (CVID).
  - Acquired deficiencies include HIV/AIDS and drug-induced immune deficiency.
- **Cancer** showed the most significant decrease of 24.8% in Net Plan Cost PMPM

Top Plan Costs by Indication					
2022 Rank	2021 Rank	Indication	2022 Net Cost PMPM	2021 Net Cost PMPM	% Change
1	1	Diabetes	$ 54.35	$62.32	-13%
2	3	Anticoagulant	$42.73	$42.47	0.6%
3	2	Cancer	$39.20	$ 52.15	-25%
4	9	Immune Deficiency	$15.48	$9.60	61%
5	4	High Blood Pressure/Heart Disease	$13.20	$13.28	-0.6%

Q'1 2023 vs Q'1 2022 Key Performance Indicators Actives

- Trend is -16.3%, compared to the previous period, primarily as a result of lower specialty and non-specialty drug unit costs.
- Compared to the previous period, non-specialty drug utilization is 1.4% higher; specialty utilization is 4.2% higher.

Key Performance Indicators			
	Q'1 2023	**Q'1 2022**	**% Change**
Total Members	14,665	15,843	-7.4%
Total Net Plan Cost	$4,365,233	$5,635,926	-22.5%
Total Net Plan Cost PMPM	$99.22	$118.58	-16.3%
Non-Specialty Net Plan Cost PMPM	$59.60	$66.03	-9.7%
Specialty Net Plan Cost PMPM	$39.62	$52.55	-24.6%

Q'1 2023 vs Q'1 2022 Key Performance Indicators Retires

- Trend is -7.7% compared to the previous period, primarily as a result of lower specialty and non-specialty drug unit costs.
- Compared to the previous period, non-specialty drugs utilization is 0.5% higher; specialty utilization is 25% higher.

Key Performance Indicators			
	Q'1 2023	Q'1 2022	% Change
Total Members	1708	1759	-2.9%
Total Net Plan Cost	$1,216,084	$1,356,253	-10.3%
Total Net Plan Cost PMPM	$237.33	$257.01	-7.7%
Non-Specialty Net Plan Cost PMPM	$163.96	$185.04	-11.4%
Specialty Net Plan Cost PMPM	$73.37	$71.98	1.9%

COVID-19 OTC Test Kit Utilization Post Public Health Emergency

- During the Public Health Emergency (PHE), the Fund covered the costs of up to eight (8) OTC test kits per member per month (PMPM).
- Post PHE, the Fund agreed to cover up to 4 OTC test kits PMPM, then re-evaluate this coverage in Q’3 2023.
- The Fund continues to have high test kit utilization and may want to consider decreasing the number of free OTC test kits from 4 to 2 PMPM, effective August 1, 2023.

2023 OTC Test Kit Utilization			
Dates	**No. of Scripts**	**No. of Utilizing Members**	**Net Plan Cost**
Jan 1-May 11	2,464	1,784	$211,043
May 12-June 3	121	123	$7,090

ATTORNEYS' REPORT

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MEMORANDUM

TO: Defined Benefit Plan Clients

FROM: Slevin & Hart, P.C.

DATE: May 12, 2023

RE: End of COVID-19 National Emergency

On January 30, 2023, President Biden announced that the COVID-19 National Emergency declaration would be extended until May 11, 2023 and then terminated after that date. On March 29, 2023, the Department of Labor, the Department of Treasury, and the Department of Health and Human Services (collectively, the "Departments") issued Frequently Asked Questions ("FAQs") regarding the impact of the end of the National Emergency. Despite the earlier announcement, Congress passed House Joint Resolution No. 7 ("Joint Resolution") on April 10, 2023, which ended the National Emergency effective immediately. We note that there have been informal comments from the Department of Labor that the Departments may issue guidance extending the Outbreak Period, which ends 60 days after the end of the National Emergency, to July 10, 2023 (as originally scheduled). However, such guidance has not been issued. Therefore, this memorandum summarizes the impact on plans of the end of the National Emergency based on a termination date of April 10, 2023.

Action Items/Summary

1. **Consider whether to continue extending claims and appeals deadlines that are no longer required to be extended beyond the end of the Outbreak Period on June 9, 2023.** As a result of the Joint Resolution, the deadlines to file a claim for benefits or to file an appeal of a claim denial will begin to run again after June 9, 2023 (60 days after April 10, 2023). The FAQs note that nothing in the law prevents a plan from continuing to provide longer timeframes and the Departments encourage plans to do so.

2. **If the claims and appeals deadlines are not extended beyond the end of the Outbreak Period, consider whether to notify participants of the end of the deadline extensions.** If participants were provided with a notice informing them of the extension of deadlines due to the National Emergency, the plan should evaluate whether to provide a participant with notice regarding the end of the relevant extensions (assuming such deadlines are not voluntarily extended).

3. **Deadlines for Plans to Disclose Information to Participants and Beneficiaries Will Begin Running Again.** Pursuant to the National Emergency declaration, plans were provided temporary relief from the deadlines to timely provide participants or beneficiaries with certain participant and beneficiary notices and disclosures (e.g., Summary Plan Description, Summary Annual Report, plan documents, etc.). Plans were eligible for relief from the participant disclosure requirements provided that the plan made a good faith effort to provide such documents as soon as administratively practicable under the circumstances. The FAQs do not address the end of this temporary relief to provide required disclosures, but since this relief is tied to the Outbreak Period, it appears that the extension will end on June 9, 2023.

4. **Extended Payment of Participant Contributions.** During the Outbreak Period, the DOL temporarily suspended enforcement action against employers and service providers for delays in timely remitting participant contributions due to the COVID-19 outbreak. Presumably the DOL will lift the suspension of enforcement action with respect to delays in remitting participant contributions after June 9, 2023.

Analysis

I. End of Temporary Extension of Deadlines on June 9, 2023

a. Deadline for Participants to File Claims and Appeals

On March 13, 2020, the Departments temporarily extended deadlines applicable to plans and to participants related to filing claims and appeals. On February 21, 2021, the Departments clarified that these deadlines extended until the earlier of (a) one year from the date an individual was first eligible for relief, or (b) 60 days after the end of the COVID-19 National Emergency (“Outbreak Period”).

When President Biden first announced that the National Emergency would end on May 11, 2023, the Outbreak Period was set to expire on July 10, 2023 (60 days after May 11, 2023). Following the Joint Resolution, the Outbreak Period expires on June 9, 2023 and the following deadlines will begin to run:

- Deadline to file a benefit claim under the plan’s claims procedure;
- Deadline to file an appeal of a claim denial under the plan’s appeal procedure;

The FAQs note that nothing in the law prevents a plan from voluntarily extending the deadlines listed above and they encourage plans to do so. If participants were provided with a notice informing them of the extension of deadlines due to the National Emergency, the plan should evaluate whether to provide a participant with notice regarding the end of the relevant extensions (assuming such deadlines are not voluntarily extended).

b. Deadlines for Plans to Disclose Information to Participants and Beneficiaries

The Departments provided relief for plans to provide certain notices, disclosures and other documents under Title I of ERISA, including Summary Plan Descriptions and Summaries of Material Modifications, notices of adverse benefit determinations and appeal decisions, and periodic pension benefit statements. Plans were only eligible for relief from the participant disclosure requirements to the extent that the plan made a good faith effort to provide such documents as soon as administratively practicable under the circumstances. Good faith acts included use of electronic alternative means of communicating with plan participants and beneficiaries who the plan fiduciary reasonably believes have effective access to electronic means of communication. This temporary relief did not extend to documents over which the DOL does not have regulatory authority, such as a spousal consent waiver for a joint and survivor annuity. Although the FAQs do not address the extension of deadlines for plans to provide required disclosures, in the absence of guidance to the contrary, it appears this relief will end on June 9, 2023 as well. Therefore, to the extent plans have been relying on this relief or plan to rely on such relief to justify sending out required notices to participants and beneficiaries later than the applicable required deadlines, plans should be prepared to send out notices timely once the relief expires.

c. Due Date to Remit Participant Contributions

The Departments provided relief to employers and service providers with respect to the deadline to remit employee contributions. Generally, employee deferrals withheld from wages must be forwarded to the plan as soon as such amounts can reasonably be segregated from employer assets, but no later than the 15th business day of the month following the month in which the amounts were paid or withheld. The DOL provided temporary relief from this requirement until the end of the Outbreak Period by refraining from taking enforcement action with respect to a temporary delay in forwarding such payments or deferrals to the plan if the delay is “solely on the basis of…the COVID-19 outbreak.” The FAQs do not address the end of this extension of this temporary relief, but presumably the DOL will lift the suspension of enforcement action with respect to delays in remitting participant contributions after June 9, 2023.

We will continue to update you as additional guidance is issued. In the meantime, please feel free to contact us with any questions you may have about how the end of the National Emergency affects your plan.

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PRIVILEGED & CONFIDENTIAL
ATTORNEY WORK PRODUCT

MEMORANDUM

June 19, 2023

TO: Board of Trustees
FELRA & UFCW Health & Welfare Fund

FROM: Michael Kreps

RE: Save On Litigation

The FELRA & UFCW Health & Welfare Fund (the "Fund") utilizes a program offered by SaveOnSP, LLC ("SaveOn") to reduce costs for certain specialty medications. Johnson & Johnson Health Care Systems, Inc. ("JJHCS") recently filed a lawsuit – *Johnson & Johnson Health Care Systems, Inc. v. Save On SP, LLC*, No. 2:22-cv-02632 (D.N.J.) (the "Litigation") - against SaveOn that could impact the Fund. Below, we provide background on the Litigation and make recommendations.

I. Procedural Status

JJHCS filed a complaint in the United States District Court for the District of New Jersey against Save On on May 4, 2022. The Complaint asserts two causes of action: (a) tortious interference with contract and (b) violation of New York's deceptive trade practices act.

In sum, JJHCS alleges that SaveOn induces patients to agree to, and subsequently breach, the terms and conditions of its patient co-pay assistance program, CarePath, resulting in harm to both patients and JJHCS. JJHCS is seeking damages, an injunction preventing SaveOn from implementing its program in connection with JJHCS's products, and an award of the attorneys' fees and costs it has incurred in connection with the Litigation.

The Court denied SaveOn's motion to dismiss on January 25, 2023. The parties are currently conducting fact discovery. Fact discovery is set to close on October 13, 2023. The deadline for amending the pleadings and adding new parties is September 1, 2023.

II. Factual Background

JJHCS offers co-pay assistance to eligible patients who are enrolled in private (commercial) health insurance through its CarePath program. The CarePath program offers co-pay assistance for dozens of products, including those that treat various forms of cancer (for example, Darzalex and Erleada), pulmonary arterial hypertension (for example, Opsumit, Tracleer, and Uptravi), and various autoimmune disorders (for example, Remicade, Stelara and Tremfya).

Patients must enroll in the CarePath program and agree to its terms and conditions to obtain the co-pay assistance.

SaveOn works in conjunction with Express Scripts, Inc. ("ESI") and its specialty pharmacy, Accredo Health Group, Inc. ("Accredo"), to manage specialty drug pharmacy spend for commercial health plans. SaveOn claims to provide a specialty pharmacy co-pay offset program that maximizes savings to plans through the use of manufacturer-funded co-pay coupons and customer assistance programs, such as CarePath.

JJHCS alleges that SaveOn works with plans to (a) re-categorize products for which co-pay assistance is available as non-essential health benefits under the Affordable Care Act ("ACA") (which in turn means that the products are not subject to the ACA's out-of-pocket-maximum that limits how much patients with commercial insurance can be required to pay for their medical care each year); (b) modify plan terms to set variable co-pays for the products included in the SaveOn program and provide that patients enrolled in the SaveOn program will incur $0 out-of-pocket cost for the cost of those products; (c) facilitate the enrollment of patients in the co-pay assistance programs offered by drug manufacturers; and (d) share the funds obtained through the co-pay assistance programs with the plans.

JJHCS claims that SaveOn's program violates the terms and conditions of the CarePath program. There are three iterations of the CarePath terms and conditions that are at issue in the Litigation:

- Prior to January 1, 2023, CarePath's terms and conditions prohibited the CarePath program from being used in connection with any "other coupon, discount, prescription savings card, free trial, or other offer."

- JJHCS modified CarePath's terms and conditions for two of its products, Stelara and Tremfya, in December 2021, to provide that patients must "pay an out-of-pocket" cost for the products to be eligible for the CarePath program.

- JJHCS further modified the terms and conditions of the CarePath program for at least some of its products effective January 1, 2023, to provide that patients utilizing a co-pay maximizer program are not considered to be eligible for the program.

III. Disclosure of Patient Names

Earlier this year, the Court ordered SaveOn to produce the names of patients enrolled in the CarePath program. The Court did so in response to JJHCS's argument that it needed the patient names to (a) conduct its damages analysis and (b) prove its state law deceptive trade practices claim. In response to the Court order, SaveOn produced a list of patient names, which it designated as "Attorneys' Eyes Only" and "Confidential Health Information" pursuant to the Confidentiality Order governing discovery. As a result of these designations, only outside counsel for JJHCS could access the list (*i.e.*, the list could not be shared within the company), and JJHCS could not use the list for commercial purposes.

JJHCS subsequently requested that the Court downgrade the confidentiality designation of the list of patient names. JJHCS sought to disenroll patients participating in the SaveOn program from the CarePath program, purportedly so that JJHCS could mitigate its damages in the Litigation. The Court denied JJHCS's request on June 6, 2023.

IV. Discovery from Third Parties

To our knowledge, JJHCS has issued third-party document subpoenas to ESI, Accredo, and a medical TPA for self-funded health plans. JJHCS has represented that it also intends to issue subpoenas to and/or otherwise contact SaveOn's health plan clients and patients enrolled in the SaveOn program.

V. Next Steps

Many plans are evaluating whether to continue to include JJHCS products in the SaveOnSP program going forward. As previously noted, JJHCS modified the terms of the CarePath program as of January 1, 2023 to provide that patients utilizing a co-pay maximizer program are not eligible for co-pay assistance. A reasonable reading of JJHCS's revised terms and conditions is that patients enrolled in the SaveOn program are not eligible to receive co-pay assistance from the CarePath program.

SaveOn has continued to include JJHCS products in its program, but it has not articulated its basis for continuing to do so. While the Court has not addressed the merits of the case, including whether SaveOn is violating JJHCS's updated terms and conditions, plans should evaluate the whether the financial rewards of participating in the SaveOn program (at least with regard to the JJHCS products) outweigh the potential risks of doing so. There is a possibility that JJHCS will seek to add plans participating in the SaveOn program as parties to the Litigation or initiate separate litigation against the plans. There also is a distinct possibility that JJHCS will take third-party discovery (*i.e.*, issue subpoenas for documents and depositions) from plans in conjunction with the Litigation. Further, other drug manufacturers are likely watching the Litigation and it is possible that these manufacturers may modify the terms and conditions of their co-pay assistance programs in response to the outcome of the Litigation.

There are three potential options to consider: (a) continue to participate in the SaveOn program, pending the resolution of the Litigation; (b) continue to participate in the SaveOn program, but remove the JJHCS products from the SaveOn program and independently monitor any changes to the terms and conditions of co-pay assistance programs offered by other drug manufacturers; and (c) terminate the relationship with SaveOn entirely.

Our recommendation would be to pursue either option (a) or (b) outlined above, depending on the Fund's risk tolerance. The Fund could wait for a judgment in the Litigation prior to taking any action. Most plans appear to be taking this approach at this point in time. The Fund, however, would continue to incur the risk that JJHCS will seek recovery from the Fund for violating the terms of the CarePath program. Alternatively, if the Fund seeks to minimize its risk, we would recommend implementing option (b), which would cut off any potential liability to JJHCS. We are aware of at least one TPA that has taken this approach.

ADMINISTRATIVE MANAGER’S REPORT

FELRA & UFCW

ACTIVE HEALTH PLAN

FIRST QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$1,742.08	253	$936,714
SAFEWAY	$1,748.05	163	602,909
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			3,477,651
TOTAL		416	$5,017,274

[1]PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN I
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$1,168.55	50	$119,007
SAFEWAY	$1,174.52	11	649
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			509,944
TOTAL		61	$629,600

[1]PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
FULL TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$1,138.80	58	$197,012
GIANT	$1,314.48	2,400	9,468,200
SAFEWAY	$1,320.45	1,438	5,696,421
SAFEWAY DELAWARE	$1,320.45	43	170,338
LOCAL 400 STAFF TEMPS	$1,320.45	1	1,320
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(3,477,651)
TOTAL		3,940	$12,055,640

[1]PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS
INDIVIDUAL

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$736.25	0	$0
GIANT	$911.93	1,337	3,660,486
SAFEWAY	$917.90	481	1,324,530
SAFEWAY DELAWARE	$917.90	20	55,074
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(396,479)
TOTAL		1,838	$4,643,611

[1]PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$1,478.18	0	$0
GIANT	$1,653.87	388	1,925,105
SAFEWAY	$1,659.84	131	653,977
SAFEWAY DELAWARE	$1,659.84	7	34,857
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(113,465)
TOTAL		526	$2,500,474

[1]PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN XX
FULL TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$446.59	65	$87,532
GIANT	$446.59	259	346,107
SAFEWAY	$446.59	138	183,995
SAFEWAY DELAWARE	$446.59	4	5,359
LOCAL 400 STAFF TEMPS	$446.59	1	447
TOTAL		467	$623,440

PLAN XX
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$269.64	2	$1,618
GIANT	$269.64	404	327,612
GIANT[1]	$418.79	4	5,444
GIANT[2]	$567.94	2	3,408
GIANT[3]	$717.09	0	0
SAFEWAY	$269.64	199	160,975
SAFEWAY[1]	$418.79	1	1,256
SAFEWAY[2]	$567.94	2	3,408
SAFEWAY[3]	$717.39	0	0
SAFEWAY DELAWARE	$269.64	4	2,966
LOCAL 400 STAFF TEMPS	$269.64		(124)
TOTAL		618	$506,563

[1]PARTICIPANTS WITH ONE DEPENDENT CHILD
[2]PARTICIPANTS WITH TWO DEPENDENT CHILDREN
[3]PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
FULL TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$342.92	1,035	$1,064,766
LOCAL 400 STAFF TEMPS	$342.92	0	0
SAFEWAY	$342.92	501	515,409
SAFEWAY DELAWARE	$342.92	28	29,148
TOTAL		1,564	$1,609,323

PLAN XXX
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$124.19	1,937	$721,791
GIANT[1]	$281.51	8	7,038
GIANT[2]	$438.83	6	7,460
GIANT[3]	$596.15	0	0
SAFEWAY	$124.19	1,166	434,541
SAFEWAY[1]	$281.51	4	3,660
SAFEWAY[2]	$438.83	2	2,194
SAFEWAY[3]	$596.15	1	1,788
SAFEWAY DELAWARE	$124.19	24	8,817
LOCAL 400 STAFF TEMPS	$124.19		
TOTAL		3,148	$1,187,289

[1]PARTICIPANTS WITH ONE DEPENDENT CHILD
[2]PARTICIPANTS WITH TWO DEPENDENT CHILDREN
[3]PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XL
PART TIME
FIRST QUARTER 2023

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$25.99	1,374	$107,131
SAFEWAY	$25.99	847	66,041
SAFEWAY DELAWARE	$25.99	28	2,157
TOTAL		2,249	$175,329

PLAN I
FULL TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$3,629		244 PART
OPTICAL BENEFIT 12	$6.95	3,607		173 PART
TOTAL OPTICAL		$7,236	$5.80	
DENTAL INDIVIDUAL	$27.60	$19,357		235 PART
DENTAL FAMILY	$54.72	31,240		191 PART
TOTAL DENTAL		$50,597	$40.54	
DRUG	$.80/SCRIPT	$437,308	$350.41	3,049 SCRIPTS
HMO KAISER	$2,406.31	$14,438		2 PART
HOSPITAL		4,508		
SURGICAL		15,641		
DIAGNOSTIC		12,538		
MAJOR MEDICAL		1,388,093		
MEDICAL ADMINISTRATION	$15.47	19,260		415 PART
TOTAL MEDICAL		$1,454,478	$1,165.45	
BEHAVIORAL HEALTH[1]	$2.64	$3,296	$2.64	416 PART
BEHAVIORAL HEALTH		$74,056	$59.34	
E.A.P.	$.67	$860	$0.69	416 PART
UM/DM[1]	$1.11/3.02	$9,120	$7.31	416 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,324	$1.06	420 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$7,435	$5.96	103 PART
P P O CAREFIRST NETWORK	$4.66	$4,536	$3.63	319 PART
HRGI/A&G CLAIM DISCOUNTER		$255	$0.20	
LIFE-AD&D	$.183/.018/1000	$4,157	$3.33	427 PART
A & S		$120,913	$96.89	
SUB TOTAL		$2,175,571	$1,743.25	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$20,158	$16.15	445 PART
MISCELLANEOUS		$3,242	$2.60	
SUB TOTAL		$23,400	$18.75	

TOTAL		**$2,198,971**	**$1,762.00**

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN I PART TIME FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$569		38 PART
OPTICAL BENEFIT 12	$6.95	501		24 PART
TOTAL OPTICAL		$1,070	$5.85	
DENTAL INDIVIDUAL	$27.60	$3,355		41 PART
DENTAL FAMILY	$54.72	3,659		22 PART
TOTAL DENTAL		$7,014	$38.33	
DRUG	$.80/SCRIPT	$52,098	$284.69	476 SCRIPTS
HMO KAISER	$2,423.74	$0		
HOSPITAL		1,356		
SURGICAL		2,343		
DIAGNOSTIC		2,633		
MAJOR MEDICAL		210,579		
MEDICAL ADMINISTRATION	$15.47	2,893		62 PART
TOTAL MEDICAL		$219,804	$1,201.11	
BEHAVIORAL HEALTH[1]	$2.64	$494	$2.70	62 PART
BEHAVIORAL HEALTH		$584	$3.19	
E.A.P.	$.67	$130	$0.71	62 PART
UM/DM[1]	$1.11/3.02	$1,275	$6.97	62 PART
PRESCRIPTION CARE MNGMT	$0.65	$187	$1.02	63 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$1,354	$7.40	19 PART
P P O CAREFIRST NETWORK	$4.66	$630	$3.44	44 PART
HRGI/A&G CLAIM DISCOUNTER		$38	$0.21	
LIFE-AD&D	$.183/.018/1000	$263	$1.44	63 PART
A & S		$14,697	$80.31	
SUB TOTAL		**$299,638**	$1,637.37	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$3,125	$17.08	68 PART
MISCELLANEOUS		$476	$2.60	
SUB TOTAL		$3,601	$19.68	
TOTAL		**$303,239**	**$1,657.05**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN X
FULL TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$58,267	$4.93	3,924 PART
DENTAL FAMILY	$57.65	$275,761		1,597 PART
DENTAL INDIVIDUAL	$28.01	195,621		2,337 PART
TOTAL DENTAL		$471,382	$39.88	
DRUG	$.80/SCRIPT	$3,424,717	$289.74	21,366 SCRIPTS
HMO KAISER	$1,532.01	$93,326		20 PART
MEDICAL INDIVIDUAL		3,514,895		
MEDICAL FAMILY		3,893,079		
MEDICAL ADMINISTRATION	$15.47	181,787		3,917 PART
TOTAL MEDICAL		$7,683,087	$650.01	
BEHAVIORAL HEALTH[1]	$2.64	$30,959	$2.62	3,909 PART
BEHAVIORAL HEALTH		$72,495	$6.13	
E.A.P.	$0.67	$8,091	$0.68	3,909 PART
UM/DM[1]	$1.11/3.02	$96,907	$8.20	3,916 PART
PRESCRIPTION CARE MNGMT	$0.65	$13,973	$1.18	3,916 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$67,572	$5.72	939 PART
P P O CAREFIRST NETWORK	$4.66	$42,162	$3.57	2,965 PART
HRGI/A&G CLAIM DISCOUNTER		$2,409	$0.20	
LIFE-AD&D	$.183/.018/1000	$17,257	$1.46	3,933 PART
A & S		$741,181	$62.71	
SUB TOTAL		**$12,730,459**	$1,077.03	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$180,944	$15.31	3,989 PART
MISCELLANEOUS		$30,708	$2.60	
SUB TOTAL		$211,652	$17.91	

TOTAL		**$12,942,111**	**$1,094.94**

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN X
PART TIME
FIRST QUARTER 2023

BENEFIT EXPENSES
INDIVIDUAL

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$26,106	$4.73	1,758 PART
DENTAL	$28.01	$153,232	$27.79	1,830 PART
DRUG	$.80/SCRIPT	$1,359,088	$246.48	6,941 SCRIPTS
HMO KAISER	$1,103.44	$19,862		6 PART
MEDICAL		1,803,900		
MEDICAL ADMINISTRATION	$15.47	81,295		1,752 PART
TOTAL MEDICAL		$1,905,057	$345.49	
BEHAVIORAL HEALTH[1]	$2.64	$13,927	$2.53	1,758 PART
BEHAVIORAL HEALTH		$3,249	$0.59	
E.A.P.	$0.67	$3,640	$0.66	1,758 PART
UM/DM[1]	$1.11/3.02	$23,560	$4.27	1,750 PART
PRESCRIPTION CARE MNGMT	$0.65	$3,417	$0.62	1,766 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$24,082	$4.37	335 PART
P P O CAREFIRST NETWORK	$4.66	$20,448	$3.71	1,438 PART
HRGI/A&G CLAIM DISCOUNTER		$1,124	$0.20	
LIFE-AD&D	$.183/.018/1000	$5,150	$0.93	1,788 PART
A & S		$118,554	$21.50	
SUB TOTAL		**$3,660,634**	$663.87	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$88,260	$16.01	1,937 PART
MISCELLANEOUS		$14,325	$2.60	
SUB TOTAL		$102,585	$18.61	
TOTAL		**$3,763,219**	**$682.48**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN X
PART TIME
FIRST QUARTER 2023

BENEFIT EXPENSES
DEPENDENT

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$7,970	$5.05	537 PART
DENTAL	$57.65	$85,628	$54.26	496 PART
DRUG	$.80/SCRIPT	$639,621	$405.34	4,682 SCRIPTS
HMO KAISER	$1,923.41	$44,239		8 PART
MEDICAL		1,238,549		
MEDICAL ADMINISTRATION	$15.47	24,489		528 PART
TOTAL MEDICAL		$1,307,277	$828.44	
BEHAVIORAL HEALTH[1]	$2.64	$4,197	$2.66	530 PART
BEHAVIORAL HEALTH		$20,933	$13.27	
E.A.P.	$.67	$1,097	$0.70	530 PART
UM/DM[1]	$1.11/3.02	$19,049	$12.07	527 PART
PRESCRIPTION CARE MNGMT	$0.65	$2,832	$1.79	546 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$9,548	$6.05	133 PART
P P O CAREFIRST NETWORK	$4.66	$5,783	$3.66	407 PART
HRGI/A&G CLAIM DISCOUNTER		$322	$0.20	
LIFE-AD&D	$.183/.018/1000	$1,560	$0.99	541 PART
A & S		$28,236	$17.89	
SUB TOTAL		**$2,134,053**	$1,352.37	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$25,853	$16.38	571 PART
MISCELLANEOUS		$4,100	$2.60	
SUB TOTAL		$29,953	$18.98	
TOTAL		**$2,164,006**	**$1,371.35**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN XX
FULL TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$6,202	$4.43	418 PART
DENTAL FAMILY	$33.99	$9,996		98 PART
DENTAL INDIVIDUAL	$16.51	15,750		320 PART
TOTAL DENTAL		$25,746	$18.38	
DRUG	$.80/SCRIPT	$127,240	$90.82	1,013 SCRIPTS
HMO KAISER	$219.97	$4,619		7 PART
MEDICAL INDIVIDUAL		351,751		
MEDICAL FAMILY		580,288		
MEDICAL ADMINISTRATION	$15.47	19,461		419 PART
TOTAL MEDICAL		$956,119	$682.45	
BEHAVIORAL HEALTH[1]	$2.64	$3,302	$2.36	417 PART
BEHAVIORAL HEALTH		$839	$0.60	
UM/DM[1]	$1.11/3.02	$8,142	$5.81	419 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,179	$0.84	422 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$7,079	$5.05	98 PART
P P O CAREFIRST NETWORK	$4.66	$4,512	$3.22	317 PART
LIFE-AD&D	$.183/.018/1000	$1,277	$0.91	424 PART
A & S		$25,067	$17.89	
SUB TOTAL		**$1,166,704**	$832.76	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$21,864	$15.61	482 PART
MISCELLANEOUS		$3,640	$2.60	
SUB TOTAL		$25,504	$18.21	
TOTAL		**$1,192,208**	**$850.97**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN XX
PART TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$5,886	$3.17	396 PART
DENTAL FAMILY	$33.99	$848		8 PART
DENTAL INDIVIDUAL	$16.51	19,358		393 PART
DENTAL		$20,206	$10.90	
DRUG	$.80/SCRIPT	$202,146	$109.03	1,117 SCRIPTS
HMO KAISER	$219.97	$1,980		3 PART
MEDICAL INDIVIDUAL		252,783		
MEDICAL FAMILY		0		
MEDICAL ADMINISTRATION	$15.47	18,255		393 PART
TOTAL MEDICAL		$273,018	$147.26	
BEHAVIORAL HEALTH[1]	$2.64	$3,145	$1.70	397 PART
BEHAVIORAL HEALTH		$344	$0.19	
UM/DM[1]	$1.11/3.02	$5,503	$2.97	392 PART
PRESCRIPTION CARE MNGMT	$0.65	$799	$0.43	398 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$4,299	$2.32	60 PART
P P O CAREFIRST NETWORK	$4.66	$4,849	$2.62	341 PART
LIFE-AD&D	$.183/.018/1000	$610	$0.33	405 PART
A & S		$10,013	$5.40	
SUB TOTAL		**$530,818**	$286.32	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$29,431	$15.87	648 PART
MISCELLANEOUS		$4,817	$2.60	
SUB TOTAL		$34,248	$18.47	
TOTAL		**$565,066**	**$304.79**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN XXX
FULL TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$13,325	$2.84	897 PART
DENTAL FAMILY	$33.99	$21,891		215 PART
DENTAL INDIVIDUAL	$16.51	32,058		651 PART
TOTAL DENTAL		$53,949	$11.50	
DRUG	$.80/SCRIPT	$479,228	$102.14	2,291 SCRIPTS
HMO KAISER	$351.37	$10,541		10 PART
MEDICAL INDIVIDUAL		270,430		
MEDICAL FAMILY		170,997		
MEDICAL ADMINISTRATION	$15.47	42,110		907 PART
TOTAL MEDICAL		$494,078	$105.30	
BEHAVIORAL HEALTH[1]	$2.64	$7,114	$1.52	898 PART
BEHAVIORAL HEALTH		$7,372	$1.57	
UM/DM[1]	$1.11/3.02	$17,651	$3.76	904 PART
PRESCRIPTION CARE MNGMT	$0.65	$2,502	$0.53	877 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$15,488	$3.30	215 PART
P P O CAREFIRST NETWORK	$4.66	$9,229	$1.97	649 PART
LIFE-AD&D	$.183/.018/1000	$2,639	$0.56	875 PART
A & S		$34,674	$7.39	
SUB TOTAL		**$1,137,249**	$242.38	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$66,636	$14.20	1,462 PART
MISCELLANEOUS		$12,190	$2.60	
SUB TOTAL		$78,826	$16.80	
TOTAL		**$1,216,075**	**$259.18**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN XXX
PART TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$11,479	$1.22	773 PART
DENTAL FAMILY	$33.99	$1,153		11 PART
DENTAL INDIVIDUAL	$16.51	36,503		742 PART
DENTAL		$37,656	$3.99	
DRUG	$.80/SCRIPT	$248,988	$26.36	1,695 SCRIPTS
HMO KAISER	$219.52	$4,610		7 PART
MEDICAL INDIVIDUAL		1,062,053		
MEDICAL FAMILY		0		
MEDICAL ADMINISTRATION	$15.47	44,136		951 PART
TOTAL MEDICAL		$1,110,799	$117.62	
BEHAVIORAL HEALTH[1]	$2.64	$7,510	$0.80	948 PART
BEHAVIORAL HEALTH		$732	$0.08	
UM/DM[1]	$1.11/3.02	$13,254	$1.40	951 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,882	$0.20	939 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$14,533	$1.54	202 PART
P P O CAREFIRST NETWORK	$4.66	$10,347	$1.10	728 PART
LIFE-AD&D	$.183/.018/1000	$1,333	$0.14	884 PART
A & S		$10,825	$1.15	
SUB TOTAL		**$1,469,338**	$155.60	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$134,466	$14.24	2,926 PART
MISCELLANEOUS		$24,535	$2.60	
SUB TOTAL		$159,001	$16.84	
TOTAL		**$1,628,339**	**$172.44**	

[1]RATE CHANGE EFFECTIVE JANUARY 2023

PLAN XL
PART TIME
FIRST QUARTER 2023

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$5,167	$0.77	348 PART
DENTAL	$16.51	$17,948	$2.66	365 PART
LIFE-AD&D	$.183/.018/1000	$619	$0.09	411 PART
A & S		$1,384	$0.21	
SUB TOTAL		**$25,118**	$3.73	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$100,143	$14.84	2,210 PART
MISCELLANEOUS		$17,525	$2.60	
SUB TOTAL		$117,668	$17.44	
TOTAL		**$142,786**	**$21.17**	

PLAN I
FULL TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$1,912,153				$1,912,153
EMPLOYER CONTR - RETIREE	3,105,121				3,105,121
MISC. INCOME - RETIREE	767,545				767,545
-LOA	0				0
-COBRA	1,345				1,345
-HMO COPAY	4,145				4,145
TOTAL	$5,790,309	$0	$0	$0	$5,790,309
EXPENSES					
MEDICAL	$1,454,478				$1,454,478
RETIREE	3,181,163				3,181,163
A & S	120,913				120,913
DENTAL	50,597				50,597
DRUG	437,308				437,308
BEHAVIORAL HEALTH	77,352				77,352
OPTICAL	7,236				7,236
LIFE & AD & D	4,157				4,157
UM/DM	9,120				9,120
PRESCRIPTION CARE MNGMT	1,324				1,324
E.A.P.	860				860
P.P.O.	12,226				12,226
OPERATING EXPENSE	23,400				23,400
TOTAL EXPENSE	$5,380,134	$0	$0	$0	$5,380,134
SURPLUS (DEFICIT)	**$410,175**	**$0**	**$0**	**$0**	**$410,175**
AVERAGE INCOME	$4,640	$0	$0	$0	$4,640
AVERAGE EXPENSE	$4,311	$0	$0	$0	$4,311
SURPLUS (DEFICIT)	$329	$0	$0	$0	$329
TOTAL PARTICIPANTS	416				416

PLAN I
PART TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$174,281				$174,281
EMPLOYER CONTR - RETIREE	455,319				455,319
MISC. INCOME - RETIREE	167,607				167,607
-LOA	0				0
-COBRA	2,642				2,642
-HMO COPAY	0				0
TOTAL	$799,849	$0	$0	$0	$799,849
EXPENSES					
MEDICAL	$219,804				$219,804
RETIREE	537,674				537,674
A & S	14,697				14,697
DENTAL	7,014				7,014
DRUG	52,098				52,098
BEHAVIORAL HEALTH	1,078				1,078
OPTICAL	1,070				1,070
LIFE & AD & D	263				263
UM/DM	1,275				1,275
PRESCRIPTION CARE MNGMT	187				187
E.A.P.	130				130
P.P.O.	2,022				2,022
OPERATING EXPENSE	3,601				3,601
TOTAL EXPENSE	$840,913	$0	$0	$0	$840,913
SURPLUS (DEFICIT)	**($41,064)**	**$0**	**$0**	**$0**	**($41,064)**
AVERAGE INCOME	$4,371	$0	$0	$0	$4,371
AVERAGE EXPENSE	$4,595	$0	$0	$0	$4,595
SURPLUS (DEFICIT)	($224)	$0	$0	$0	($224)
TOTAL PARTICIPANTS	61				61

PLAN X
FULL TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$12,055,640				$12,055,640
MISC. INCOME - LOA	0				0
-COBRA	19,703				19,703
-HMO COPAY	48,280				48,280
TOTAL INCOME	$12,123,623	$0	$0	$0	$12,123,623
EXPENSES					
MEDICAL	$7,683,087				$7,683,087
A & S	741,181				741,181
DENTAL	471,382				471,382
DRUG	3,424,717				3,424,717
BEHAVIORAL HEALTH	103,454				103,454
OPTICAL	58,267				58,267
LIFE & AD & D	17,257				17,257
UM/DM	96,907				96,907
PRESCRIPTION CARE MNGMT	13,973				13,973
E.A.P.	8,091				8,091
P.P.O.	112,143				112,143
OPERATING EXPENSE	211,652				211,652
TOTAL EXPENSE	$12,942,111	$0	$0	$0	$12,942,111
SURPLUS (DEFICIT)	**($818,488)**	**$0**	**$0**	**$0**	**($818,488)**
AVERAGE INCOME	$1,026	$0	$0	$0	$1,026
AVERAGE EXPENSE	$1,095	$0	$0	$0	$1,095
SURPLUS (DEFICIT)	($69)	$0	$0	$0	($69)
TOTAL PARTICIPANTS	3,940				3,940

PLAN X
PART TIME
FIRST QUARTER 2023

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$4,643,611				$4,643,611
MISC. INCOME - LOA	0				0
-COBRA	33,570				33,570
-HMO COPAY	11,853				11,853
TOTAL INCOME	$4,689,034	$0	$0	$0	$4,689,034
EXPENSES					
MEDICAL	$1,905,057				$1,905,057
A & S	118,554				118,554
DENTAL	153,232				153,232
DRUG	1,359,088				1,359,088
BEHAVIORAL HEALTH	17,176				17,176
OPTICAL	26,106				26,106
LIFE & AD & D	5,150				5,150
UM/DM	23,560				23,560
PRESCRIPTION CARE MNGMT	3,417				3,417
E.A.P.	3,640				3,640
P.P.O.	45,654				45,654
OPERATING EXPENSES	102,585				102,585
TOTAL EXPENSE	$3,763,219	$0	$0	$0	$3,763,219
SURPLUS (DEFICIT)	**$925,815**	**$0**	**$0**	**$0**	**$925,815**
AVERAGE INCOME	$850	$0	$0	$0	$850
AVERAGE EXPENSE	$682	$0	$0	$0	$682
SURPLUS (DEFICIT)	$168	$0	$0	$0	$168
TOTAL PARTICIPANTS	1,838				1,838

PLAN X
PART TIME
FIRST QUARTER 2023

DEPENDENT
QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$2,500,474				$2,500,474
MISC. INCOME - LOA	0				0
-COBRA	0				0
-HMO COPAY	23,614				23,614
TOTAL INCOME	$2,524,088	$0	$0	$0	$2,524,088
EXPENSES					
MEDICAL	$1,307,277				$1,307,277
A & S	28,236				28,236
DENTAL	85,628				85,628
DRUG	639,621				639,621
BEHAVIORAL HEALTH	25,130				25,130
OPTICAL	7,970				7,970
LIFE & AD & D	1,560				1,560
UM/DM	19,049				19,049
PRESCRIPTION CARE MNGMT	2,832				2,832
E.A.P.	1,097				1,097
P.P.O.	15,653				15,653
OPERATING EXPENSE	29,953				29,953
TOTAL EXPENSE	$2,164,006	$0	$0	$0	$2,164,006
SURPLUS (DEFICIT)	**$360,082**	**$0**	**$0**	**$0**	**$360,082**
AVERAGE INCOME	$1,600	$0	$0	$0	$1,600
AVERAGE EXPENSE	$1,371	$0	$0	$0	$1,371
SURPLUS (DEFICIT)	$229	$0	$0	$0	$229
TOTAL PARTICIPANTS	526				526

PLAN XX
FULL TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$623,440				$623,440
MISC. INCOME - LOA	0				0
-COBRA	802				802
-HMO COPAY	0				0
TOTAL INCOME	$624,242	$0	$0	$0	$624,242
EXPENSES					
MEDICAL	$956,119				$956,119
A & S	25,067				25,067
DENTAL	25,746				25,746
DRUG	127,240				127,240
BEHAVIORAL HEALTH	4,141				4,141
OPTICAL	6,202				6,202
LIFE & AD & D	1,277				1,277
UM/DM	8,142				8,142
PRESCRIPTION CARE MNGMT	1,179				1,179
P.P.O.	11,591				11,591
OPERATING EXPENSE	25,504				25,504
TOTAL EXPENSE	$1,192,208	$0	$0	$0	$1,192,208
SURPLUS (DEFICIT)	**($567,966)**	**$0**	**$0**	**$0**	**($567,966)**
AVERAGE INCOME	$446	$0	$0	$0	$446
AVERAGE EXPENSE	$851	$0	$0	$0	$851
SURPLUS (DEFICIT)	($405)	$0	$0	$0	($405)
TOTAL PARTICIPANTS	467				467

PLAN XX
PART TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$506,563				$506,563
MISC. INCOME - LOA	0				0
-COBRA	1,063				1,063
-HMO COPAY	162				162
TOTAL INCOME	$507,788	$0	$0	$0	$507,788
EXPENSES					
MEDICAL	$273,018				$273,018
A & S	10,013				10,013
DENTAL	20,206				20,206
DRUG	202,146				202,146
BEHAVIORAL HEALTH	3,489				3,489
OPTICAL	5,886				5,886
LIFE & AD & D	610				610
UM/DM	5,503				5,503
PRESCRIPTION CARE MNGMT	799				799
P.P.O.	9,148				9,148
OPERATING EXPENSE	34,248				34,248
TOTAL EXPENSE	$565,066	$0	$0	$0	$565,066
SURPLUS (DEFICIT)	**($57,278)**	**$0**	**$0**	**$0**	**($57,278)**
AVERAGE INCOME	$274	$0	$0	$0	$274
AVERAGE EXPENSE	$305	$0	$0	$0	$305
SURPLUS (DEFICIT)	($31)	$0	$0	$0	($31)
TOTAL PARTICIPANTS	618				618

PLAN XXX
FULL TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$1,609,323				$1,609,323
MISC. INCOME - LOA	0				0
-COBRA	1,447				1,447
-HMO COPAY	5,179				5,179
TOTAL INCOME	$1,615,949	$0	$0	$0	$1,615,949
EXPENSES					
MEDICAL	$494,078				$494,078
A & S	34,674				34,674
DENTAL	53,949				53,949
DRUG	479,228				479,228
BEHAVIORAL HEALTH	14,486				14,486
OPTICAL	13,325				13,325
LIFE & AD & D	2,639				2,639
UM/DM	17,651				17,651
PRESCRIPTION CARE MNGMT	2,502				2,502
P.P.O.	24,717				24,717
OPERATING EXPENSE	78,826				78,826
TOTAL EXPENSE	$1,216,075	$0	$0	$0	$1,216,075
SURPLUS (DEFICIT)	**$399,874**	**$0**	**$0**	**$0**	**$399,874**
AVERAGE INCOME	$344	$0	$0	$0	$344
AVERAGE EXPENSE	$259	$0	$0	$0	$259
SURPLUS (DEFICIT)	$85	$0	$0	$0	$85
TOTAL PARTICIPANTS	1,564				1,564

PLAN XXX
PART TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$1,187,289				$1,187,289
MISC. INCOME - LOA	0				0
-COBRA	6,276				6,276
-HMO COPAY	4,394				4,394
TOTAL INCOME	$1,197,959	$0	$0	$0	$1,197,959
EXPENSES					
MEDICAL	$1,110,799				$1,110,799
A & S	10,825				10,825
DENTAL	37,656				37,656
DRUG	248,988				248,988
BEHAVIORAL HEALTH	8,242				8,242
OPTICAL	11,479				11,479
LIFE & AD & D	1,333				1,333
UM/DM	13,254				13,254
PRESCRIPTION CARE MNGMT	1,882				1,882
P.P.O.	24,880				24,880
OPERATING EXPENSE	159,001				159,001
TOTAL EXPENSE	$1,628,339	$0	$0	$0	$1,628,339
SURPLUS (DEFICIT)	**($430,380)**	**$0**	**$0**	**$0**	**($430,380)**
AVERAGE INCOME	$127	$0	$0	$0	$127
AVERAGE EXPENSE	$172	$0	$0	$0	$172
SURPLUS (DEFICIT)	($45)	$0	$0	$0	($45)
TOTAL PARTICIPANTS	3,148				3,148

PLAN XL
PART TIME
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$175,329				$175,329
MISC. INCOME - LOA	0				0
-COBRA	26				26
TOTAL INCOME	$175,355	$0	$0	$0	$175,355
EXPENSES					
A & S	$1,384				$1,384
DENTAL	17,948				17,948
OPTICAL	5,167				5,167
LIFE & AD & D	619				619
OPERATING EXPENSE	117,668				117,668
TOTAL EXPENSE	$142,786	$0	$0	$0	$142,786
SURPLUS (DEFICIT)	**$32,569**	**$0**	**$0**	**$0**	**$32,569**
AVERAGE INCOME	$26	$0	$0	$0	$26
AVERAGE EXPENSE	$21	$0	$0	$0	$21
SURPLUS (DEFICIT)	$5	$0	$0	$0	$5
TOTAL PARTICIPANTS	2,249				2,249

COMBINED FUND
FIRST QUARTER 2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$25,388,103	$0	$0	$0	$25,388,103
EMPLOYER CONTR - RETIREE	3,560,440	0	0	0	3,560,440
EMPLOYEE CONTRIBUTIONS	1,099,653	0	0	0	1,099,653
INTEREST & DIVIDENDS - ACTIVE	41,628	0	0	0	41,628
INTEREST & DIVIDENDS - RETIREE	8,678	0	0	0	8,678
STIPEND	728,882	0	0	0	728,882
MISCELLANEOUS	0	0	0	0	0
TOTAL INCOME	$30,827,384	$0	$0	$0	$30,827,384
EXPENSES					
MEDICAL	$15,403,717	$0	$0	$0	$15,403,717
RETIREES	3,718,837	0	0	0	3,718,837
STIPEND	728,882	0	0	0	728,882
A & S	1,105,544	0	0	0	1,105,544
DENTAL	923,358	0	0	0	923,358
DRUG	6,970,434	0	0	0	6,970,434
BEHAVIORAL HEALTH	254,548	0	0	0	254,548
OPTICAL	142,708	0	0	0	142,708
LIFE & AD & D	34,865	0	0	0	34,865
UM/DM	194,461	0	0	0	194,461
PRESCRIPTION CARE MNGMT	28,095	0	0	0	28,095
E.A.P.	13,818	0	0	0	13,818
P.P.O.	258,034	0	0	0	258,034
OPERATING EXPENSE	786,438	0	0	0	786,438
TOTAL EXPENSE	$30,563,739	$0	$0	$0	$30,563,739
SURPLUS (DEFICIT)	**$263,645**	**$0**	**$0**	**$0**	**$263,645**
TOTAL PARTICIPANTS	14,827	0	0	0	14,827
FUND RESERVE	$18,713,077				

PLAN I
FULL TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$1,939,391	$1,891,653	$1,999,050	$1,979,949	$7,810,043
EMPLOYER CONTR - RETIREE	3,244,457	3,210,667	3,173,119	3,173,462	12,801,705
MISC. INCOME - RETIREE	810,336	782,952	773,222	788,579	3,155,089
-LOA	0	0	0	0	0
-COBRA	3,677	1,226	2,451	7,668	15,022
-HMO COPAY	11,929	2,578	12,983	8,012	35,502
TOTAL	$6,009,790	$5,889,076	$5,960,825	$5,957,670	$23,817,361
EXPENSES					
MEDICAL	$1,176,542	$1,125,204	$1,297,724	$1,064,561	$4,664,031
RETIREE	3,338,605	3,220,287	3,238,617	3,728,096	13,525,605
A & S	158,344	147,129	133,068	101,142	539,683
DENTAL	58,640	52,554	53,715	52,708	217,617
DRUG	481,080	419,071	645,945	260,694	1,806,790
BEHAVIORAL HEALTH	122,883	296,608	238,767	127,244	785,502
OPTICAL	8,325	8,066	7,809	7,597	31,797
LIFE & AD & D	4,723	4,579	4,440	4,319	18,061
UM/DM	9,672	9,467	9,177	8,939	37,255
PRESCRIPTION CARE MNGMT	1,552	1,485	1,439	1,390	5,866
E.A.P.	985	955	927	899	3,766
P.P.O.	14,293	13,467	12,795	12,524	53,079
OPERATING EXPENSE	29,420	29,963	28,766	27,911	116,060
TOTAL EXPENSE	$5,405,064	$5,328,835	$5,673,189	$5,398,024	$21,805,112
SURPLUS (DEFICIT)	**$604,726**	**$560,241**	**$287,636**	**$559,646**	**$2,012,249**
AVERAGE INCOME	$4,244	$4,267	$4,425	$4,555	$4,373
AVERAGE EXPENSE	$3,817	$3,861	$4,212	$4,127	$4,004
SURPLUS (DEFICIT)	$427	$406	$213	$428	$369
TOTAL PARTICIPANTS	472	460	449	436	454

PLAN I
PART TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$253,224	$253,863	$203,668	$187,473	$898,228
EMPLOYER CONTR - RETIREE	499,421	503,572	489,849	458,843	1,951,685
MISC. INCOME - RETIREE	174,529	170,000	168,130	170,752	683,411
-LOA	0	0	0	0	0
-COBRA	3,063	0	0	1,761	4,824
-HMO COPAY	0	0	0	0	0
TOTAL	$930,237	$927,435	$861,647	$818,829	$3,538,148
EXPENSES					
MEDICAL	$421,151	$230,881	$307,953	$261,225	$1,221,210
RETIREE	570,777	530,851	551,394	701,096	2,354,118
A & S	8,062	9,708	10,384	15,272	43,426
DENTAL	9,145	8,204	8,286	7,744	33,379
DRUG	89,085	55,686	68,114	10,502	223,387
BEHAVIORAL HEALTH	1,208	1,360	1,369	2,631	6,568
OPTICAL	1,347	1,311	1,231	1,132	5,021
LIFE & AD & D	325	319	310	287	1,241
UM/DM	1,495	1,458	1,380	1,263	5,596
PRESCRIPTION CARE MNGMT	238	230	218	203	889
E.A.P.	163	158	148	138	607
P.P.O.	2,485	2,357	2,269	2,190	9,301
OPERATING EXPENSE	4,827	4,917	4,780	4,495	19,019
TOTAL EXPENSE	$1,110,308	$847,440	$957,836	$1,008,178	$3,923,762
SURPLUS (DEFICIT)	**($180,071)**	**$79,995**	**($96,189)**	**($189,349)**	**($385,614)**
AVERAGE INCOME	$3,975	$4,015	$3,934	$4,136	$4,015
AVERAGE EXPENSE	$4,745	$3,669	$4,374	$5,092	$4,470
SURPLUS (DEFICIT)	($770)	$346	($440)	($956)	($455)
TOTAL PARTICIPANTS	78	77	73	66	74

PLAN X
FULL TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$11,095,226	$11,044,681	$11,526,439	$11,838,934	$45,505,280
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	23,282	19,772	18,492	14,352	75,898
-HMO COPAY	52,307	48,478	45,298	44,423	190,506
TOTAL INCOME	$11,170,815	$11,112,931	$11,590,229	$11,897,709	$45,771,684
EXPENSES					
MEDICAL	$10,516,947	$9,438,154	$9,046,707	$10,106,326	$39,108,134
A & S	757,603	867,057	890,508	694,985	3,210,153
DENTAL	498,101	472,188	475,055	472,131	1,917,475
DRUG	3,163,071	2,774,863	4,190,145	1,469,403	11,597,482
BEHAVIORAL HEALTH	150,513	104,688	104,141	201,658	561,000
OPTICAL	59,444	59,168	58,316	58,148	235,076
LIFE & AD & D	17,565	17,560	17,378	17,213	69,716
UM/DM	92,532	91,773	90,084	90,708	365,097
PRESCRIPTION CARE MNGMT	14,705	14,460	14,096	13,969	57,230
E.A.P.	8,244	8,217	8,093	8,079	32,633
P.P.O.	114,030	112,268	110,840	110,643	447,781
OPERATING EXPENSE	243,638	255,121	248,559	245,604	992,922
TOTAL EXPENSE	$15,636,393	$14,215,517	$15,253,922	$13,488,867	$58,594,699
SURPLUS (DEFICIT)	**($4,465,578)**	**($3,102,586)**	**($3,663,693)**	**($1,591,158)**	**($12,823,015)**
AVERAGE INCOME	$927	$931	$982	$1,007	$962
AVERAGE EXPENSE	$1,298	$1,191	$1,292	$1,142	$1,231
SURPLUS (DEFICIT)	($371)	($260)	($310)	($135)	($269)
TOTAL PARTICIPANTS	4,017	3,979	3,934	3,937	3,967

PLAN X
PART TIME
2022

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$4,467,040	$4,279,403	$4,835,471	$4,780,130	$18,362,044
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	19,000	18,317	13,035	17,177	67,529
-HMO COPAY	9,210	7,982	10,571	10,491	38,254
TOTAL INCOME	$4,495,250	$4,305,702	$4,859,077	$4,807,798	$18,467,827
EXPENSES					
MEDICAL	$2,525,211	$3,724,946	$2,700,731	$2,265,069	$11,215,957
A & S	155,011	171,111	191,940	145,139	663,201
DENTAL	171,024	158,235	163,590	158,928	651,777
DRUG	1,549,329	1,333,589	1,604,943	1,025,845	5,513,706
BEHAVIORAL HEALTH	18,950	55,816	17,335	41,570	133,671
OPTICAL	30,155	29,077	27,968	27,038	114,238
LIFE & AD & D	5,948	5,761	5,563	5,363	22,635
UM/DM	24,862	24,126	23,283	22,768	95,039
PRESCRIPTION CARE MNGMT	3,951	3,780	3,643	3,532	14,906
E.A.P.	4,205	4,061	3,895	3,770	15,931
P.P.O.	53,826	51,208	48,779	47,680	201,493
OPERATING EXPENSES	132,704	133,957	126,853	122,549	516,063
TOTAL EXPENSE	$4,675,176	$5,695,667	$4,918,523	$3,869,251	$19,158,617
SURPLUS (DEFICIT)	**($179,926)**	**($1,389,965)**	**($59,446)**	**$938,547**	**($690,790)**
AVERAGE INCOME	$703	$700	$816	$835	$764
AVERAGE EXPENSE	$731	$926	$826	$672	$789
SURPLUS (DEFICIT)	($28)	($226)	($10)	$163	($25)
TOTAL PARTICIPANTS	2,132	2,050	1,984	1,919	2,021

PLAN X
PART TIME
2022

DEPENDENT
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$2,847,411	$2,789,397	$2,717,966	$2,658,755	$11,013,529
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	16,845	17,611	20,265	19,656	74,377
TOTAL INCOME	$2,864,256	$2,807,008	$2,738,231	$2,678,411	$11,087,906
EXPENSES					
MEDICAL	$1,739,291	$1,634,065	$1,918,224	$1,682,478	$6,974,058
A & S	45,064	62,838	43,335	42,097	193,334
DENTAL	108,439	94,036	95,107	91,723	389,305
DRUG	802,652	695,931	849,464	221,489	2,569,536
BEHAVIORAL HEALTH	28,091	15,915	9,819	40,065	93,890
OPTICAL	9,638	9,282	8,994	8,604	36,518
LIFE & AD & D	1,870	1,793	1,751	1,680	7,094
UM/DM	21,230	20,574	19,767	19,157	80,728
PRESCRIPTION CARE MNGMT	3,426	3,274	3,149	3,026	12,875
E.A.P.	1,327	1,278	1,236	1,184	5,025
P.P.O.	18,803	17,695	17,131	16,319	69,948
OPERATING EXPENSE	38,987	39,595	37,881	36,277	152,740
TOTAL EXPENSE	$2,818,818	$2,596,276	$3,005,858	$2,164,099	$10,585,051
SURPLUS (DEFICIT)	**$45,438**	**$210,732**	**($267,627)**	**$514,312**	**$502,855**
AVERAGE INCOME	$1,520	$1,519	$1,544	$1,583	$1,542
AVERAGE EXPENSE	$1,496	$1,405	$1,695	$1,279	$1,469
SURPLUS (DEFICIT)	$24	$114	($151)	$304	$73
TOTAL PARTICIPANTS	628	616	591	564	600

PLAN XX
FULL TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$579,022	$576,975	$639,977	$643,733	$2,439,707
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	1,416	4,957	(354)	1,109	7,128
-HMO COPAY	0	0	0	0	0
TOTAL INCOME	$580,438	$581,932	$639,623	$644,842	$2,446,835
EXPENSES					
MEDICAL	$626,774	$1,303,275	$852,198	$920,493	$3,702,740
A & S	36,401	31,673	28,547	24,657	121,278
DENTAL	26,800	24,180	26,401	26,174	103,555
DRUG	110,466	125,592	141,318	26,466	403,842
BEHAVIORAL HEALTH	4,330	8,976	5,008	10,123	28,437
OPTICAL	6,574	6,454	6,435	6,271	25,734
LIFE & AD & D	1,332	1,343	1,318	1,307	5,300
UM/DM	7,917	7,757	7,897	7,605	31,176
PRESCRIPTION CARE MNGMT	1,254	1,226	1,211	1,191	4,882
P.P.O.	12,329	12,476	12,442	12,162	49,409
OPERATING EXPENSE	29,793	30,884	30,017	30,216	120,910
TOTAL EXPENSE	$863,970	$1,553,836	$1,112,792	$1,066,665	$4,597,263
SURPLUS (DEFICIT)	**($283,532)**	**($971,904)**	**($473,169)**	**($421,823)**	**($2,150,428)**
AVERAGE INCOME	$396	$403	$432	$449	$420
AVERAGE EXPENSE	$589	$1,077	$752	$742	$790
SURPLUS (DEFICIT)	($193)	($674)	($320)	($293)	($370)
TOTAL PARTICIPANTS	489	481	493	479	486

PLAN XX
PART TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$484,151	$463,699	$550,002	$525,926	$2,023,778
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	1,039	1,095	1,954	1,691	5,779
-HMO COPAY	664	1,098	512	482	2,756
TOTAL INCOME	$485,854	$465,892	$552,468	$528,099	$2,032,313
EXPENSES					
MEDICAL	$287,975	$311,668	$404,734	$270,333	$1,274,710
A & S	4,949	10,099	13,917	11,670	40,635
DENTAL	24,370	20,980	22,468	21,619	89,437
DRUG	168,042	180,434	225,632	142,387	716,495
BEHAVIORAL HEALTH	4,362	3,941	10,662	19,293	38,258
OPTICAL	7,226	6,954	6,538	6,196	26,914
LIFE & AD & D	743	721	682	647	2,793
UM/DM	6,237	6,010	5,712	5,449	23,408
PRESCRIPTION CARE MNGMT	998	939	894	859	3,690
P.P.O.	11,146	10,910	10,444	9,986	42,486
OPERATING EXPENSE	45,540	46,080	43,630	41,972	177,222
TOTAL EXPENSE	$561,588	$598,736	$745,313	$530,411	$2,436,048
SURPLUS (DEFICIT)	**($75,734)**	**($132,844)**	**($192,845)**	**($2,312)**	**($403,735)**
AVERAGE INCOME	$219	$219	$267	$272	$244
AVERAGE EXPENSE	$253	$281	$361	$273	$292
SURPLUS (DEFICIT)	($34)	($62)	($94)	($1)	($48)
TOTAL PARTICIPANTS	740	709	689	647	696

PLAN XXX
FULL TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,046,661	$1,085,884	$1,375,375	$1,487,848	$4,995,768
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	4,977	1,588	6,889	2,552	16,006
-HMO COPAY	6,481	5,253	3,129	3,734	18,597
TOTAL INCOME	$1,058,119	$1,092,725	$1,385,393	$1,494,134	$5,030,371
EXPENSES					
MEDICAL	$709,190	$728,647	$761,188	$729,495	$2,928,520
A & S	23,818	22,448	47,927	39,765	133,958
DENTAL	46,627	44,076	48,673	49,377	188,753
DRUG	280,444	297,145	388,427	212,906	1,178,922
BEHAVIORAL HEALTH	7,862	8,387	7,853	9,812	33,914
OPTICAL	11,252	11,593	11,548	11,830	46,223
LIFE & AD & D	2,234	2,391	2,391	2,418	9,434
UM/DM	14,404	14,629	14,671	15,095	58,799
PRESCRIPTION CARE MNGMT	2,246	2,352	2,325	2,334	9,257
P.P.O.	21,172	22,316	22,341	22,754	88,583
OPERATING EXPENSE	75,195	83,002	84,328	86,935	329,460
TOTAL EXPENSE	$1,194,444	$1,236,986	$1,391,672	$1,182,721	$5,005,823
SURPLUS (DEFICIT)	**($136,325)**	**($144,261)**	**($6,279)**	**$311,413**	**$24,548**
AVERAGE INCOME	$272	$271	$335	$341	$305
AVERAGE EXPENSE	$307	$306	$337	$270	$305
SURPLUS (DEFICIT)	($35)	($35)	($2)	$71	$0
TOTAL PARTICIPANTS	1,299	1,346	1,377	1,459	1,370

PLAN XXX
PART TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,593,344	$1,536,523	$1,097,524	$1,093,750	$5,321,141
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	13,119	10,851	8,916	9,074	41,960
-HMO COPAY	2,771	1,692	2,421	3,235	10,119
TOTAL INCOME	$1,609,234	$1,549,066	$1,108,861	$1,106,059	$5,373,220
EXPENSES					
MEDICAL	$528,691	$802,876	$827,754	$692,065	$2,851,386
A & S	8,461	10,574	15,169	10,196	44,400
DENTAL	40,379	36,162	40,125	39,307	155,973
DRUG	215,997	191,684	287,355	54,665	749,701
BEHAVIORAL HEALTH	12,424	34,416	41,923	10,227	98,990
OPTICAL	11,944	11,909	11,696	11,236	46,785
LIFE & AD & D	1,498	1,471	1,417	1,333	5,719
UM/DM	13,711	12,933	12,102	11,707	50,453
PRESCRIPTION CARE MNGMT	2,154	2,028	1,926	1,845	7,953
P.P.O.	27,626	27,301	25,978	24,764	105,669
OPERATING EXPENSE	189,377	203,699	192,156	184,164	769,396
TOTAL EXPENSE	$1,052,262	$1,335,053	$1,457,601	$1,041,509	$4,886,425
SURPLUS (DEFICIT)	**$556,972**	**$214,013**	**($348,740)**	**$64,550**	**$486,795**
AVERAGE INCOME	$166	$165	$124	$126	$145
AVERAGE EXPENSE	$108	$142	$163	$119	$133
SURPLUS (DEFICIT)	$58	$23	($39)	$7	$12
TOTAL PARTICIPANTS	3,240	3,126	2,982	2,925	3,068

PLAN XL
PART TIME
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$177,674	$180,297	$168,032	$170,572	$696,575
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
TOTAL INCOME	$177,674	$180,297	$168,032	$170,572	$696,575
EXPENSES					
A & S	$6,197	$6,240	$3,752	$3,853	$20,042
DENTAL	16,873	15,176	16,368	16,383	64,800
OPTICAL	5,346	5,089	4,920	4,832	20,187
LIFE & AD & D	670	670	634	600	2,574
OPERATING EXPENSE	142,551	145,418	142,423	136,832	567,224
TOTAL EXPENSE	$171,637	$172,593	$168,097	$162,500	$674,827
SURPLUS (DEFICIT)	**$6,037**	**$7,704**	**($65)**	**$8,072**	**$21,748**
AVERAGE INCOME	$26	$26	$25	$26	$26
AVERAGE EXPENSE	$25	$25	$25	$25	$25
SURPLUS (DEFICIT)	$1	$1	$0	$1	$1
TOTAL PARTICIPANTS	2,303	2,337	2,220	2,209	2,267

COMBINED FUND
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$24,483,144	$24,102,375	$25,113,504	$25,367,070	$99,066,093
EMPLOYER CONTR - RETIREE	3,743,878	3,714,239	3,662,968	3,632,305	14,753,390
EMPLOYEE CONTRIBUTIONS	1,154,645	1,095,450	1,087,914	1,104,748	4,442,757
INTEREST & DIVIDENDS - ACTIVE	54,131	58,926	70,147	38,274	221,478
INTEREST & DIVIDENDS - RETIREE	11,446	12,467	15,028	8,195	47,136
STIPEND	890,816	828,735	784,491	746,206	3,250,248
MISCELLANEOUS[1]	254	20,461	770,015	30	790,760
TOTAL INCOME	$30,338,314	$29,832,653	$31,504,067	$30,896,828	$122,571,862
EXPENSES					
MEDICAL	$18,531,772	$19,299,716	$18,117,213	$17,992,045	$73,940,746
RETIREES	3,909,382	3,751,138	3,790,011	4,429,192	15,879,723
STIPEND	890,816	828,735	784,491	746,206	3,250,248
A & S	1,203,910	1,338,877	1,378,547	1,088,776	5,010,110
DENTAL	1,000,398	925,791	949,788	936,094	3,812,071
DRUG	6,860,166	6,073,995	8,401,343	3,424,357	24,759,861
BEHAVIORAL HEALTH	350,623	530,107	436,877	462,623	1,780,230
OPTICAL	151,251	148,903	145,455	142,884	588,493
LIFE & AD & D	36,908	36,608	35,884	35,167	144,567
UM/DM	192,060	188,727	184,073	182,691	747,551
PRESCRIPTION CARE MNGMT	30,524	29,774	28,901	28,349	117,548
E.A.P.	14,924	14,669	14,299	14,070	57,962
P.P.O.	275,710	269,998	263,019	259,022	1,067,749
OPERATING EXPENSE	932,032	972,636	939,393	916,955	3,761,016
TOTAL EXPENSE	$34,380,476	$34,409,674	$35,469,294	$30,658,431	$134,917,875
SURPLUS (DEFICIT)	**($4,042,162)**	**($4,577,021)**	**($3,965,227)**	**$238,397**	**($12,346,013)**
TOTAL PARTICIPANTS	15,398	15,181	14,792	14,641	15,003
FUND RESERVE	$15,201,126	$10,652,775	$12,425,548	$8,946,076	

[1]LITIGATION SETTLEMENTS 4TH QTR:

$30	BIG LOTS
$30	

PLAN I
FULL TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$1,912,153				$1,912,153
MISC. INCOME - LOA	0				0
-COBRA	1,345				1,345
-HMO COPAY	4,145				4,145
TOTAL	$1,917,643	$0	$0	$0	$1,917,643
EXPENSES					
MEDICAL	$1,454,478				$1,454,478
A & S	120,913				120,913
DENTAL	50,597				50,597
DRUG	437,308				437,308
BEHAVIORAL HEALTH	77,352				77,352
OPTICAL	7,236				7,236
LIFE & AD & D	4,157				4,157
UM/DM	9,120				9,120
PRESCRIPTION CARE MNGMT	1,324				1,324
E.A.P.	860				860
P.P.O.	12,226				12,226
OPERATING EXPENSE	23,400				23,400
TOTAL EXPENSE	$2,198,971	$0	$0	$0	$2,198,971
SURPLUS (DEFICIT)	**($281,328)**	**$0**	**$0**	**$0**	**($281,328)**
AVERAGE INCOME	$1,537	$0	$0	$0	$1,537
AVERAGE EXPENSE	$1,762	$0	$0	$0	$1,762
SURPLUS (DEFICIT)	($225)	$0	$0	$0	($225)
TOTAL PARTICIPANTS	416				416

PLAN I
PART TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$174,281				$174,281
MISC. INCOME - LOA	0				0
-COBRA	2,642				2,642
-HMO COPAY	0				0
TOTAL	$176,923	$0	$0	$0	$176,923
EXPENSES					
MEDICAL	$219,804				$219,804
A & S	14,697				14,697
DENTAL	7,014				7,014
DRUG	52,098				52,098
BEHAVIORAL HEALTH	1,078				1,078
OPTICAL	1,070				1,070
LIFE & AD & D	263				263
UM/DM	1,275				1,275
PRESCRIPTION CARE MNGMT	187				187
E.A.P.	130				130
P.P.O.	2,022				2,022
OPERATING EXPENSE	3,601				3,601
TOTAL EXPENSE	$303,239	$0	$0	$0	$303,239
SURPLUS (DEFICIT)	**($126,316)**	**$0**	**$0**	**$0**	**($126,316)**
AVERAGE INCOME	$967	$0	$0	$0	$967
AVERAGE EXPENSE	$1,657	$0	$0	$0	$1,657
SURPLUS (DEFICIT)	($690)	$0	$0	$0	($690)
TOTAL PARTICIPANTS	61				61

PLAN X
FULL TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$12,055,640				$12,055,640
MISC. INCOME-LOA	0				0
-COBRA	19,703				19,703
-HMO COPAY	48,280				48,280
TOTAL INCOME	$12,123,623	$0	$0	$0	$12,123,623
EXPENSES					
MEDICAL	$7,683,087				$7,683,087
A & S	741,181				741,181
DENTAL	471,382				471,382
DRUG	3,424,717				3,424,717
BEHAVIORAL HEALTH	103,454				103,454
OPTICAL	58,267				58,267
LIFE & AD & D	17,257				17,257
UM/DM	96,907				96,907
PRESCRIPTION CARE MNGMT	13,973				13,973
E.A.P.	8,091				8,091
P.P.O.	112,143				112,143
OPERATING EXPENSE	211,652				211,652
TOTAL EXPENSE	$12,942,111	$0	$0	$0	$12,942,111
SURPLUS (DEFICIT)	**($818,488)**	**$0**	**$0**	**$0**	**($818,488)**
AVERAGE INCOME	$1,026	$0	$0	$0	$1,026
AVERAGE EXPENSE	$1,095	$0	$0	$0	$1,095
SURPLUS (DEFICIT)	($69)	$0	$0	$0	($69)
TOTAL PARTICIPANTS	3,940				3,940

PLAN X
PART TIME
2023

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$4,643,611				$4,643,611
MISC. INCOME-LOA	0				0
-COBRA	33,570				33,570
-HMO COPAY	11,853				11,853
TOTAL INCOME	$4,689,034	$0	$0	$0	$4,689,034
EXPENSES					
MEDICAL	$1,905,057				$1,905,057
A & S	118,554				118,554
DENTAL	153,232				153,232
DRUG	1,359,088				1,359,088
BEHAVIORAL HEALTH	17,176				17,176
OPTICAL	26,106				26,106
LIFE & AD & D	5,150				5,150
UM/DM	23,560				23,560
PRESCRIPTION CARE MNGMT	3,417				3,417
E.A.P.	3,640				3,640
P.P.O.	45,654				45,654
OPERATING EXPENSES	102,585				102,585
TOTAL EXPENSE	$3,763,219	$0	$0	$0	$3,763,219
SURPLUS (DEFICIT)	**$925,815**	**$0**	**$0**	**$0**	**$925,815**
AVERAGE INCOME	$850	$0	$0	$0	$850
AVERAGE EXPENSE	$682	$0	$0	$0	$682
SURPLUS (DEFICIT)	$168	$0	$0	$0	$168
TOTAL PARTICIPANTS	1,838				1,838

PLAN X
PART TIME
2023

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$2,500,474				$2,500,474
MISC. INCOME -LOA	0				0
-COBRA	0				0
-HMO COPAY	23,614				23,614
TOTAL INCOME	$2,524,088	$0	$0	$0	$2,524,088
EXPENSES					
MEDICAL	$1,307,277				$1,307,277
A & S	28,236				28,236
DENTAL	85,628				85,628
DRUG	639,621				639,621
BEHAVIORAL HEALTH	25,130				25,130
OPTICAL	7,970				7,970
LIFE & AD & D	1,560				1,560
UM/DM	19,049				19,049
PRESCRIPTION CARE MNGMT	2,832				2,832
E.A.P.	1,097				1,097
P.P.O.	15,653				15,653
OPERATING EXPENSE	29,953				29,953
TOTAL EXPENSE	$2,164,006	$0	$0	$0	$2,164,006
SURPLUS (DEFICIT)	**$360,082**	**$0**	**$0**	**$0**	**$360,082**
AVERAGE INCOME	$1,600	$0	$0	$0	$1,600
AVERAGE EXPENSE	$1,371	$0	$0	$0	$1,371
SURPLUS (DEFICIT)	$229	$0	$0	$0	$229
TOTAL PARTICIPANTS	526				526

PLAN XX
FULL TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$623,440				$623,440
MISC. INCOME -LOA	0				0
-HMO COPAY	802				802
-COBRA	0				0
TOTAL INCOME	$624,242	$0	$0	$0	$624,242
EXPENSES					
MEDICAL	$956,119				$956,119
A & S	25,067				25,067
DENTAL	25,746				25,746
DRUG	127,240				127,240
BEHAVIORAL HEALTH	4,141				4,141
OPTICAL	6,202				6,202
LIFE & AD & D	1,277				1,277
UM/DM	8,142				8,142
PRESCRIPTION CARE MNGMT	1,179				1,179
P.P.O.	11,591				11,591
OPERATING EXPENSE	25,504				25,504
TOTAL EXPENSE	$1,192,208	$0	$0	$0	$1,192,208
SURPLUS (DEFICIT)	**($567,966)**	**$0**	**$0**	**$0**	**($567,966)**
AVERAGE INCOME	$446	$0	$0	$0	$446
AVERAGE EXPENSE	$851	$0	$0	$0	$851
SURPLUS (DEFICIT)	($405)	$0	$0	$0	($405)
TOTAL PARTICIPANTS	467				467

PLAN XX
PART TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$506,563				$506,563
MISC. INCOME -LOA	0				0
-HMO COPAY	1,063				1,063
-COBRA	162				162
TOTAL INCOME	$507,788	$0	$0	$0	$507,788
EXPENSES					
MEDICAL	$273,018				$273,018
A & S	10,013				10,013
DENTAL	20,206				20,206
DRUG	202,146				202,146
BEHAVIORAL HEALTH	3,489				3,489
OPTICAL	5,886				5,886
LIFE & AD & D	610				610
UM/DM	5,503				5,503
PRESCRIPTION CARE MNGMT	799				799
P.P.O.	9,148				9,148
OPERATING EXPENSE	34,248				34,248
TOTAL EXPENSE	$565,066	$0	$0	$0	$565,066
SURPLUS (DEFICIT)	**($57,278)**	**$0**	**$0**	**$0**	**($57,278)**
AVERAGE INCOME	$274	$0	$0	$0	$274
AVERAGE EXPENSE	$305	$0	$0	$0	$305
SURPLUS (DEFICIT)	($31)	$0	$0	$0	($31)
TOTAL PARTICIPANTS	618				618

PLAN XXX
FULL TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$1,609,323				$1,609,323
MISC. INCOME -LOA	0				0
-COBRA	1,447				1,447
-HMO COPAY	5,179				5,179
TOTAL INCOME	$1,615,949	$0	$0	$0	$1,615,949
EXPENSES					
MEDICAL	$494,078				$494,078
A & S	34,674				34,674
DENTAL	53,949				53,949
DRUG	479,228				479,228
BEHAVIORAL HEALTH	14,486				14,486
OPTICAL	13,325				13,325
LIFE & AD & D	2,639				2,639
UM/DM	17,651				17,651
PRESCRIPTION CARE MNGMT	2,502				2,502
P.P.O.	24,717				24,717
OPERATING EXPENSE	78,826				78,826
TOTAL EXPENSE	$1,216,075	$0	$0	$0	$1,216,075
SURPLUS (DEFICIT)	**$399,874**	**$0**	**$0**	**$0**	**$399,874**
AVERAGE INCOME	$344	$0	$0	$0	344
AVERAGE EXPENSE	$259	$0	$0	$0	259
SURPLUS (DEFICIT)	$85	$0	$0	$0	$85
TOTAL PARTICIPANTS	1,564				1,564

PLAN XXX
PART TIME
2023

QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$1,187,289				$1,187,289
MISC. INCOME -LOA	0				0
-COBRA	6,276				6,276
-HMO COPAY	4,394				4,394
TOTAL INCOME	$1,197,959	$0	$0	$0	$1,197,959
EXPENSES					
MEDICAL	$1,110,799				$1,110,799
A & S	10,825				10,825
DENTAL	37,656				37,656
DRUG	248,988				248,988
BEHAVIORAL HEALTH	8,242				8,242
OPTICAL	11,479				11,479
LIFE & AD & D	1,333				1,333
UM/DM	13,254				13,254
PRESCRIPTION CARE MNGMT	1,882				1,882
P.P.O.	24,880				24,880
OPERATING EXPENSE	159,001				159,001
TOTAL EXPENSE	$1,628,339	$0	$0	$0	$1,628,339
SURPLUS (DEFICIT)	**($430,380)**	**$0**	**$0**	**$0**	**($430,380)**
AVERAGE INCOME	$127	$0	$0	$0	$127
AVERAGE EXPENSE	$172	$0	$0	$0	$172
SURPLUS (DEFICIT)	($45)	$0	$0	$0	($45)
TOTAL PARTICIPANTS	3,148				3,148

PLAN XL
PART TIME
2023
QUARTERLY RECAPS - ACTIVE

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$175,329				$175,329
MISC. INCOME -LOA	0				0
-COBRA	26				26
TOTAL INCOME	$175,355	$0	$0	$0	$175,355
EXPENSES					
A & S	$1,384				$1,384
DENTAL	17,948				17,948
OPTICAL	5,167				5,167
LIFE & AD & D	619				619
OPERATING EXPENSE	117,668				117,668
TOTAL EXPENSE	$142,786	$0	$0	$0	$142,786
SURPLUS (DEFICIT)	**$32,569**	**$0**	**$0**	**$0**	**$32,569**
AVERAGE INCOME	$26	$0	$0	$0	$26
AVERAGE EXPENSE	$21	$0	$0	$0	$21
SURPLUS (DEFICIT)	$5	$0	$0	$0	$5
TOTAL PARTICIPANTS	2,249				2,249

ACTIVE PLANS
2023

QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTR - ACTIVE	$25,388,103	$0	$0	$0	$25,388,103
EMPLOYEE CONTRIBUTIONS	164,501	0	0	0	164,501
INTEREST & DIVIDENDS - ACTIVE	41,628	0	0	0	41,628
MISCELLANEOUS	0	0	0	0	0
TOTAL INCOME	$25,594,232	$0	$0	$0	$25,594,232
EXPENSES					
MEDICAL	$15,403,717	$0	$0	$0	$15,403,717
A & S	1,105,544	0	0	0	1,105,544
DENTAL	923,358	0	0	0	923,358
DRUG	6,970,434	0	0	0	6,970,434
BEHAVIORAL HEALTH	254,548	0	0	0	254,548
OPTICAL	142,708	0	0	0	142,708
LIFE & AD & D	34,865	0	0	0	34,865
UM/DM	194,461	0	0	0	194,461
PRESCRIPTION CARE MNGMT	28,095	0	0	0	28,095
E.A.P.	13,818	0	0	0	13,818
P.P.O.	258,034	0	0	0	258,034
OPERATING EXPENSE	786,438	0	0	0	786,438
TOTAL EXPENSE	$26,116,020	$0	$0	$0	$26,116,020
SURPLUS (DEFICIT)	**($521,788)**	**$0**	**$0**	**$0**	**($521,788)**
TOTAL PARTICIPANTS	14,827	0	0	0	14,827
FUND RESERVE	$14,018,704				

COMBINED FUND
FIRST QUARTER 2023

MISCELLANEOUS

ACCOUNTING	$8,063
ACTUARIAL & CONSULTING	39,719
BONDING AND INSURANCE	4,508
EDUCATION FEES FOR RETIREE ASSISTANCE	7,830
GREEN LIGHT TECHNOLOGY SERVICE	2,500
INVESTMENT MANAGEMENT	2,326
INVESTMENT PERFORMANCE SERVICES	10,000
LEGAL	30,947
POSTAGE	4,381
PRINTING	5,284
TOTAL	$115,558

DELINQUENCIES

NONE

COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FIRST QUARTER 2023

QUARTERLY RECAPS

INCOME	1Q2023	2Q2023	3Q2023	4Q2023	Total
Health	$30,827,384				$30,827,384
Legal	778,965				778,965
Severance	3,512,989				3,512,989
Total Income	$35,119,338	$0	$0	$0	$35,119,338

EXPENSES	1Q2023	2Q2023	3Q2023	4Q2023	Total
Health	$30,563,739				$30,563,739
Legal	797,089				797,089
Severance	978,111				978,111
Total Expenses	$32,338,939	$0	$0	$0	$32,338,939

Surplus/(Deficit)	1Q2023	2Q2023	3Q2023	4Q2023	Total
Health	$263,645	$0	$0	$0	$263,645
Legal	(18,124)	0	0	0	(18,124)
Severance	2,534,878	0	0	0	2,534,878
Total Surplus/(Deficit)	$2,780,399	$0	$0	$0	$2,780,399

Fund Reserve	$23,372,562			

COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2022

QUARTERLY RECAPS

INCOME	**1Q2022**	**2Q2022**	**3Q2022**	**4Q2022**	**Total**
Health	$30,338,314	$29,832,653	$31,504,067	$30,896,828	$122,571,862
Legal	828,964	819,345	804,523	786,761	3,239,593
Severance	7,785	9,858	24,190	29,826	71,659
Total Income	$31,175,063	$30,661,856	$32,332,780	$31,713,415	$125,883,114

EXPENSES	**1Q2022**	**2Q2022**	**3Q2022**	**4Q2022**	**Total**
Health	$34,380,476	$34,409,674	$35,469,294	$30,658,431	$134,917,875
Legal	782,866	834,031	818,629	807,441	3,242,967
Severance	798,030	964,999	196,558	1,288,805	3,248,392
Total Expenses	$35,961,372	$36,208,704	$36,484,481	$32,754,677	$141,409,234

Surplus/(Deficit)	**1Q2022**	**2Q2022**	**3Q2022**	**4Q2022**	**Total**
Health	($4,042,162)	($4,577,021)	($3,965,227)	$238,397	($12,346,013)
Legal	46,098	(14,686)	(14,106)	(20,680)	(3,374)
Severance	(790,245)	(955,141)	(172,368)	(1,258,979)	(3,176,733)
Total Surplus/(Deficit)	($4,786,309)	($5,546,848)	($4,151,701)	($1,041,262)	($15,526,120)

Fund Reserve	$19,682,656	$14,148,510	$15,690,124	$10,924,785

CONTRACT INFORMATION
FIRST QUARTER 2023

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
ASSOCIATED ADMINISTRATORS	X	1,138.80	11-01-22	10-29-24
	X	736.25	11-01-22	
	X	1,478.18	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
GIANT 27	I	1,742.08	11-01-22	10-28-23
	I	1,168.55	11-01-22	
	X	1,314.48	11-01-22	
	X	911.93	11-01-22	
	X	1,653.87	11-01-22	
	XX	466.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
GIANT 400	I	1,742.08	11-01-22	10-28-23
	I	1,168.55	11-01-22	
	X	1,314.48	11-01-22	
	X	911.93	11-01-22	
	X	1,653.87	11-01-22	
	XX	466.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
GIANT DELAWARE	X	1,314.48	11-01-22	10-28-23
	X	911.93	11-01-22	
	X	1,653.87	11-01-22	
	XX	466.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
GIANT VALLEY 400	I	1,742.08	11-01-22	10-28-23
	I	1,168.55	11-01-22	
	X	1,314.48	11-01-22	
	X	911.93	11-01-22	
	X	1,653.87	11-01-22	
	XX	466.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	

CONTRACT INFORMATION
FIRST QUARTER 2023

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
SAFEWAY 27	I	1,748.05	11-01-22	10-28-23
	I	1,174.52	11-01-22	
	X	1,320.45	11-01-22	
	X	917.90	11-01-22	
	X	1,659.84	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
SAFEWAY 400	I	1,748.05	11-01-22	10-28-23
	I	1,174.52	11-01-22	
	X	1,320.45	11-01-22	
	X	917.90	11-01-22	
	X	1,659.84	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
SAFEWAY CULPEPER	I	1,748.05	11-01-22	10-28-23
	I	1,174.52	11-01-22	
	X	1,320.45	11-01-22	
	X	917.90	11-01-22	
	X	1,659.84	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
SAFEWAY DELAWARE	X	1,320.45	11-01-22	10-28-23
	X	917.90	11-01-22	
	X	1,659.84	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
SAFEWAY DOVER	X	1,320.45	11-01-22	10-28-23
	X	917.90	11-01-22	
	X	1,659.84	11-01-22	
	XX	446.59	11-01-22	
	XX	269.64	11-01-22	
	XXX	342.92	11-01-22	
	XXX	124.19	11-01-22	
	XL	25.99	11-01-22	
STAFF 400	X	1,314.48	11-01-22	

FELRA & UFCW

RETIREE HEALTH PLAN

FIRST QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
FIRST QUARTER 2023

INCOME

EMPLOYER CONTRIBUTIONS[1]	$3,105,121
RETIREE COPAYMENTS	$767,545
INTEREST AND DIVIDENDS	$7,123
TOTAL INCOME	**$3,879,789**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$35,928	$4.72	2,419 RET
DENTAL	$27.78	$201,674	$26.50	2,429 RET
DRUG	$.80/1.25/SCRIPT	$662,281		13,465 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	$0.21/CLAIM	0		
TOTAL DRUG		$662,281	$87.02	
HMO KAISER	$246.36	$1,285,568		1,279 RET
HOSPITAL		243,176		
SURGICAL		308,217		
DIAGNOSTIC		71,666		
MAJOR MEDICAL		249,989		
MEDICAL ADMINISTRATION	$15.47	54,408		1,172 RET
TOTAL MEDICAL		$2,213,024	$290.77	
BEHAVIORAL HEALTH[2]	$2.64	$9,271	$1.22	1,171 RET
BEHAVIORAL HEALTH/EAP		$2,455	$0.32	
P.P.O CAREFIRST FLEXLINK	$22.86	$0	$0.00	0 RET
P P O CAREFIRST NETWORK	$4.52	$104	$0.01	7 RET
HRGI/A&G CLAIM DISCOUNTER		$1,551	$0.20	
ADMINISTRATION	$7.21	$54,875	$7.21	2,537 RET
TOTAL EXPENSES		**$3,181,163**	**$417.97**	
SURPLUS (DEFICIT)		**$698,626**		

[1]INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME
[2]RATE CHANGE EFFECTIVE JANUARY 2023

PART TIME RETIREES
FIRST QUARTER 2023

INCOME

EMPLOYER CONTRIBUTIONS[1]	$455,319
RETIREE COPAYMENTS	$167,607
INTEREST AND DIVIDENDS	$1,555
TOTAL INCOME	**$624,481**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$8,187	$4.93	551 RET
DENTAL	$27.78	$45,885	$27.61	553 RET
DRUG	$.80/1.25/SCRIPT	$49,092		2,065 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	$0.21/CLAIM	0		
DRUG		$49,092	$29.54	
HMO KAISER	$246.36	$256,887		344 RET
HOSPITAL		39,861		
SURGICAL		58,233		
DIAGNOSTIC		12,123		
MAJOR MEDICAL		41,957		
MEDICAL ADMINISTRATION	$15.47	11,216		242 RET
TOTAL MEDICAL		$420,277	$252.87	
BEHAVIORAL HEALTH[2]	$2.64	$1,890	$1.14	239 RET
BEHAVIORAL HEALTH/EAP		$0	$0.00	
P.P.O CAREFIRST FLEXLINK	$22.86	$0	$0.00	0 RET
P P O CAREFIRST NETWORK	$4.52	$28	$0.02	2 RET
HRGI/A&G CLAIM DISCOUNTER		$339	$0.20	
ADMINISTRATION	$7.21	$11,976	$7.21	554 RET
TOTAL EXPENSES		**$537,674**	**$323.51**	
SURPLUS (DEFICIT)		**$86,807**		

[1]INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME
[2]RATE CHANGE EFFECTIVE JANUARY 2023

FIRST QUARTER 2023
STIPEND
INCOME & EXPENSES

INCOME[1]

GIANT	$440,058
SAFEWAY	288,824
TOTAL INCOME	**$728,882**

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	$723,130
SUBTOTAL	$723,130

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	$5,713
POSTAGE	39
SUBTOTAL	$5,752
TOTAL EXPENSES	**$728,882**

SURPLUS (DEFICIT)	**$0**

PARTICIPANTS 654

[1]STIPEND INCOME ALLOCATED BASED ON RATES AS PROVIDED BY THE FUND CONSULTANT

2023
RETIREES
QUARTERLY RECAPS

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
EMPLOYER CONTRIBUTIONS	$3,560,440				$3,560,440
RETIREE COPAYMENTS	935,152				935,152
STIPEND INCOME	728,882				728,882
INTEREST & DIVIDENDS	8,678				8,678
TOTAL INCOME	$5,233,152	$0	$0	$0	$5,233,152

EXPENSES					
MEDICAL	$2,633,301				$2,633,301
DENTAL	247,559				247,559
DRUG	711,373				711,373
BEHAVIORAL HEALTH	13,616				13,616
OPTICAL	44,115				44,115
P.P.O.	2,022				2,022
ADMINISTRATION	66,851				66,851
STIPEND	728,882				728,882
TOTAL EXPENSES	$4,447,719	$0	$0	$0	$4,447,719
SURPLUS (DEFICIT)	$785,433	$0	$0	$0	$785,433
TOTAL PARTICIPANTS					0
FUND RESERVE	$4,694,373				

2022
RETIREES
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$3,743,878	$3,714,239	$3,662,968	$3,632,305	$14,753,390
RETIREE COPAYMENTS	984,865	952,952	941,352	959,331	3,838,500
STIPEND INCOME	890,816	828,735	784,491	746,206	3,250,248
INTEREST & DIVIDENDS	11,446	12,467	15,028	8,195	47,137
TOTAL INCOME	$5,631,005	$5,508,393	$5,403,839	$5,346,037	$21,889,275

EXPENSES					
MEDICAL	$2,774,582	$2,577,629	$2,288,725	$2,670,175	$10,311,111
DENTAL	259,822	238,745	253,260	250,943	1,002,770
DRUG	745,608	806,690	1,122,239	1,381,755	4,056,292
BEHAVIORAL HEALTH	10,858	11,182	11,074	13,072	46,186
OPTICAL	46,757	46,003	45,388	44,762	182,910
P.P.O.	3,379	1,414	787	675	6,255
ADMINISTRATION	68,376	69,475	68,538	67,810	274,199
STIPEND	890,816	828,735	784,491	746,206	3,250,248
TOTAL EXPENSES	$4,800,198	$4,579,873	$4,574,502	$5,175,398	$19,129,971
SURPLUS (DEFICIT)	$830,807	$928,520	$829,337	$170,639	$2,759,304
TOTAL PARTICIPANTS	3,256	3,212	3,169	3,135	3,193
FUND RESERVE	$5,042,458	$4,864,706	$4,734,123	$4,782,493	

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

JUNE 27, 2023

1. Chartwell Investment Partners

03/31/2023	Investment Consultant Services rendered – 1Q2023	$	777.65

2. Cheiron

03/23/2023	Retainer Services – 02/2023	$	2,950.00
04/25/2023	Retainer Services – 03/2023		2,950.00
05/31/2023	Retainer Services – 04/2023		2,950.00

3. Green Light

04/13/2023	Machine Readable Files monthly fee – 04/2023	$	500.00
05/08/2023	Machine Readable Files monthly fee – 05/2023		500.00
06/13/2023	Machine Readable Files monthly fee – 06/2023		500.00

4. Groom Law Group, Chartered

03/27/2023	Professional Services rendered – 02/2023	$	4,276.80
04/30/2023	Professional Services rendered – 03/2023		8,920.35
05/30/2023	Professional Services rendered – 04/2023		445.50

5. HCCCC

12/01/2022	2023 Annual Membership	$	3,750.00

6. Segal Company

02/28/2023	For supplemental compliance consulting services through January 31, 2023 related to updating ACA preventive care list	$	1,572.50
04/30/2023	For supplemental compliance consulting services through March 31, 2023 related to MHPAEA NQTLs		16,640.00
04/30/2023	For supplemental compliance consulting services through March 31, 2023 related to subrogation RFP project		15,222.50
04/30/2023	For supplemental compliance consulting services through March 31, 2023 related to Payer Matrix analysis		2,295.00

7. Segal Select Insurance

05/24/2023	Chubb Fiduciary Liability Insurance – Policy #J06217527 for period 05/29/2023-05/29/2024	$	62,491.00

8. Slevin & Hart, P.C.

03/17/2023	Professional Services rendered through February 28, 2023	$	12,457.00
04/21/2023	Professional Services rendered through March 31, 2023		26,036.50
05/23/2023	Professional Services rendered through April 30, 2023		11,593.50

9. Woodard Insurance Agency, LLC

04/01/2023	Professional Services rendered – 1Q2023	$	7,830.00

MEETING NOTES