FELRA AND UFCW VEBA FUND
BOARD OF TRUSTEES MEETING

DECEMBER 12, 2022

FELRA & UFCW VEBA FUND

AGENDA

DECEMBER 12, 2022

(Approximately 11:00 a.m.)

I. CALL TO ORDER

II. MINUTES – (Pg. 4-13)
- **A. REGULAR MEETING – SEPTEMBER 15, 2022**
- **B. APPEALS COMMITTEE MEETING – OCTOBER 12, 2022**

III. FINANCIAL REPORT – (Pg.15-16)
- **A. PNC REPORT**
- **B. INVESTMENT PERFORMANCE SERVICES**

IV. CONSULTANTS' REPORTS – (Pg. 18-19)
- **A. SEGAL COMPANY**
  - **i. PLANS XX AND XXX PART TIME DEPENDENT CHILD RATES 2022**
  - **ii. CONIFER RENEWAL**
  - **iii. TELEHEALTH EXTENSION**
  - **iv. PREVENTIVE LIST**
- **B. RX BENEFITS – (Pg. 20-24)**

V. ATTORNEYS' REPORT – (Pg. 26-29)
- **A. REGULAR**
- **B. DELINQUENCY REPORT**
- **C. SUBROGATION**

VI. ADMINISTRATIVE MANAGER'S REPORT - 3Q2022 – (Pg. 31-95)

VII. INVOICES – (Pg. 97-98)

VIII. OTHER FUND BUSINESS
- **A. ACTIVE OPEN ENROLLMENT UPDATE**
- **B. 2023 MEDICARE DEDUCTIBLES AND COPAY RATES**
- **C. MEDICARE LATE ENROLLMENT PENALTY**
- **D. COVID-19 RELATED CLAIMS PROCESSING – STATUS UPDATE**
- **E. COBRA PREMIUMS 2022/2023**
- **F. SUMMARY ANNUAL REPORT**
- **G. MISCELLANEOUS CORRESPONDENCE**

IX. NEXT MEETING DATE AND LOCATION (TBD)

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

911 Ridgebrook Road Sparks, Maryland 21152-9451 Telephone: (410) 683-6500 (800) 638-2972 www.associated-admin.com	*A Program of the* *FELRA and UFCW* *VEBA Fund*	8400 Corporate Drive, Suite 430 Landover, Maryland 20785-2361 Telephone: (301) 459-3020 (800) 638-2972 www.associated-admin.com

MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES
OF THE FELRA AND UFCW VEBA FUND
VIA VIDEO CONFERENCE
SEPTEMBER 15, 2022

The following Trustees were present:

Union Trustees
M. Federici – Secretary
J. Chorpenning
J. Nazario
M. Wilson

Employer Trustees
J. Paradis – Chairman
D. Dosenbach
M. Goble

Also present were:

Y. Anwar – UFCW Local 400
N. Eid – Confidio
J. Hack – UFCW Local 27
J. Harrison – UFCW Local 27
C. Heppner – The Segal Company
N. Hill – UFCW Local 27
T. Hipkins – UFCW Local 27
D. Jensen – Associated Administrators, LLC
M. Jordan – Payer Matric
M. Kreps – Groom Law Group
B. Maiorano – Associated Administrators, LLC
M. Mauro – Payer Matrix
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
B. Slevin – Slevin & Hart, P.C.
L. Walsh – Associated Administrators, LLC
R. Wildt – UFCW Local 27

I. CALL TO ORDER

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

A. Trustee Appointment

Mr. Jensen reported that he had received correspondence from UFCW Local 400 removing Yolanda Anwar as a Union Trustee effective July 6, 2022 and appointing Michael Wilson as a Union Trustee effective the same date.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on June 10, 2022, and the Appeals Committee meetings held on May 17, 2022 and June 29, 2022, all of which were pre-circulated.

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

> **RESOLVED that the minutes of the regular meeting held on June 10, 2022, and the Appeals Committee meetings held on May 17, 2022 and June 29, 2022, are approved, as presented.**

III. FINANCIAL REPORT

A. PNC Bank

1. Summary of Activity Report – ERISA Account – July 31, 2022

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2022 through July 31, 2022. Such report indicated a beginning market value of $16,223,331, earnings of negative $638,992, receipts of $72,740,844, and disbursements of $80,450,101, producing an ending market value of $7,875,152 as of July 31, 2022.

2. Summary of Activity Report – Non-ERISA Account – July 31, 2022

Mr. Jensen presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2022 through July 31, 2022. Such report indicated a beginning market value of $6,775,489, receipts of $68,181,990, and disbursements of $74,294,504, producing an ending market value of $662,976 as of July 31, 2022.

3. Reserves

Mr. Jensen noted that as of July 31, 2022, the FELRA VEBA Fund had $13,774,209 in reserves, representing 1.28 months of reserves, compared to 1.51 months as of June 30, 2022. The average expense for the four quarters ending March 31, 2022 was $10,790,012. Ms. Sims reported that the new contribution rates were being paid correctly by the participating employers, beginning with contributions made in August for work performed in July. The Trustees discussed the current level of reserves for this plan and requested that a special meeting be held on October 20th, 2022 at 1.30 p.m. to review the cash flow and determine next steps. Segal will prepare a cash flow analysis for review.

B. <u>Investment Performance Services</u>

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

1. Master Consulting Report – June 30, 2022

Mr. McDonough reviewed the Master Consulting Report for the period ending June 30, 2022. Such report indicated a beginning market value of $16,223,175, a negative net cash flow of $6,603,470, and a net investment change of $861,821, resulting in an ending market value of $8,757,884. The year-to-date performance through June 30, 2022 was negative 7.6%, gross of fees.

2. Preliminary Performance Update – July 31, 2022

Mr. McDonough reviewed the Preliminary Performance Report for the period ending July 31, 2022. Such report indicated a beginning market value of $8,757,884, negative net cash flow of $2,500,000, and a negative net investment change of $212,124, resulting in an ending market value of $6,470,009. The year-to-date performance was negative 4.5%, gross of fees.

3. Asset Allocation

Mr. McDonough reported that, at the last meeting, the Trustees hired of ARA Core Property Fund, LP as the Fund's real estate investment manager with a commitment of $900,000. He stated that, due to the current level of Fund reserves, IPS recommends that the Fund cancel its investment with ARA at this time. After discussion, and

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

> **RESOLVED, to revoke the Fund's previously made investment commitment to ARA Core Property Fund, LP.**

The Trustees thanked the representatives of Investment Performance Services for their report and they were excused from the meeting.

C. Auditor's Report

The Trustees welcomed Mr. Joseph Herishen of Calibre to the meeting.

1. Financial Statements – December 31, 2021

Mr. Herishen presented the Financial Statements for the period ended December 31, 2021. He stated that the auditor's opinion was an unmodified opinion and the financial statements were in conformity with the generally accepted accounting principles.

Mr. Herishen reported that the total assets as of December 31, 2021 were $43,526,904 and the total liabilities were $451,001, producing net assets available for benefits of $43,075,903. Mr. Herishen reviewed the notes of the Financial Statements, Schedule of Assets Held for Investment Purposes, Schedule of Employer Contributions, and Schedule of Administrative Expenses.

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

RESOLVED, to accept the Auditor's 2021 Financial Statements as presented.

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

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Chris Heppner of The Segal Company to the meeting.

1. Conifer Renewal

Mr. Heppner presented Conifer's proposed renewal rates for the period January 1, 2023 through December 31, 2025.

Mr. Heppner reported that Segal is in the process of negotiating with Conifer to obtain more favorable proposed renewal rates.

2. Superior Vision Renewal

Mr. Heppner reported that between meetings, Chairman and Secretary approved the renewal of Superior Vision at a 0% increase effective August 1, 2022 through July 31, 2025.

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

B. <u>Confidio</u>

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting.

1. Managed Pharmacy Report

Ms. Eid presented Confidio's Pharmacy Benefit Manager – Best and Final Offer report dated September 2022. She reported that, at the June 10, 2022 Board meeting, the Trustees the approved soliciting best and final offers from Express Scripts, Optum Rx and Navitus. Ms. Eid provided a summary of the total aggregate cost reduction/ savings offered by each candidate for the three year term, noting the savings from Express Scripts were $29.1 million (26%), savings from OptumRX were $29.6 million (26.5%), and savings from Navitus were $26.5 million (26.8%). In addition, Express Scripts offered an early implementation of the new rates, valued at $1.6 million for the time period October 1, 2022 through December 21, 2022. These pricing improvements resulted in a considerable decrease to the Fund's gross costs for the combined Commercial and EGWP lines of business over the three year contract term. Ms. Eid reported that, between meetings and pursuant to the delegation made at the prior Board meeting, Chairman and Secretary approved awarding the business to Express Scripts for the term October 1, 2022 through December 31, 2025.

Ms. Eid reviewed the COVID-19 Test Kit Year-to-Date Utilization and Plan Cost section of her report. She stated the gross plan costs through August 31, 2022 were $606,433. She noted the average cost per unit was $11.30 and 5,694 participants have filled claims for test kits.

The Trustees thanked Ms. Eid for her report and she was excused from the meeting.

C. <u>Payer Matrix</u>

The Trustees welcomed Mr. Michael Jordan and Mr. Mark Mauro of Payer Matrix to the meeting.

Mr. Jordan provided an overview of the company, Payer Matrix, LLC, and its specialty medication management program. He stated that the company is a U.S. based Specialty Drug Containment Company that partners with commercial plans, Taft Hartley Funds and Third Party Administrators to address and assess the financial risk and growing liability related to specialty drug costs. 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. Mr. Mauro reported that specialty prescriptions can be complex for the participant, costly to the Fund and require high-touch care. He stated Payer Matrix works with over 475 self-funded plan sponsors and has generated over $120 million in net plan savings. Mr. Jordan said that Payer Matrix has a high level of involvement with the participant to aide in securing preferential pricing throughout the prescribed regimen. He noted that Payer Matrix's business model coordinates with patients, prescribers, and providers to find the best funding and sourcing options for specialty drugs.

The Trustees thanked Mr. Jordan and Mr. Mauro and they were excused from the meeting.

The Trustees discussed the Payer Matrix proposal and authorized releasing Fund specialty drug data to Payer Matrix, subject to the appropriate Business Associate Agreement being executed, in order for Payer Matrix to perform an analysis of expected Fund savings. In addition, the Trustees requested that co-counsel review the program and Nancy Eid provide an analysis of the Payer Matrix product and how it would work in coordination with ESI.

V. ATTORNEY'S REPORT

A. Transparency in Coverage Final Rule and Consolidated Appropriations Act

Ms. Sanchez reported on the Transparency in Coverage Final Rule and the Consolidated Appropriations Act.

B. Department of Labor ("DOL") Cybersecurity Best Practices

Ms. Sanchez reported on the DOL's guidance related to cybersecurity best practices. After discussion,

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

RESOLVED, to issue an RFP for cybersecurity consulting services.

C. Amendment to the Delinquency Policy

Ms. Sanchez presented a proposed amendment to the Fund's Delinquency Policy.

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

RESOLVED to approve the amendment to the Delinquency Policy as presented.

D. Conifer Data Breach

Ms. Sanchez reported on Conifer's data breach.

E. Pharmacy Benefit Manager Contract

Ms. Sanchez reported on the Fund's contract with ESI.

F. Internal Revenue Service ("IRS") Audit of Form 941 and Form 945

Ms. Sanchez reported on the IRS review of the Fund's 2020 Forms 941 and 945.

G. Employer Group Waiver Program ("EGWP") Renewal

Mr. Sanchez reported on the Fund's EGWP renewal.

H. Summary Plan Description ("SPD") Restatements

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

I. Class Actions

Ms. Sanchez reported on the prescription drug class action relating to Ranaxby and the bankruptcy class action relating to Mallinckrodt.

J. Amendment to Confidio Agreement

Ms. Sanchez reported on the amendment to the Fund's agreement with Confidio.

K. ARA Core Property

Ms. Sanchez reported on the ARA investment management agreement.

L. Subrogation Report

Mr. Jensen stated that Slevin & Hart had reported subrogation recoveries of $37,322, with $9,330 payable to Slevin & Hart for the second quarter 2022.

VI. ADMINISTRATIVE MANAGER'S REPORT

Second Quarter 2022 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Second Quarter 2022. For the combined VEBA Fund, Active and Retiree Plans, total income was $29,832,653 and expenses totaled

$34,409,674, producing a net deficit of $4,577,021 for the second quarter 2022. Mr. Jensen noted that contributions were made on behalf of 15,181 active Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated September 15, 2022. 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 September 15, 2022 for the Active Plan and Retiree Plan, including the addition, are approved for payment.**

VIII. OTHER FUND BUSINESS

A. COVID-19 Related Claims Processing

Mr. Jensen provided a summary of COVID-19 medical claims experience for the period January 1, 2022 through August 31, 2022. He noted that 6,953, tests were paid at a cost of $909,000. Treatment was provided to 1,776 plan participants at a cost of $638,000.

B. 2023 Kaiser Permanente Medicare Advantage Renewal

Mr. Jensen presented the Kaiser Permanente 2023 Medicare Advantage renewal proposal for the period January 1, 2023 to December 31, 2023. He noted there was no increase to the fees over the 2022 Plan Year. The proposed 2023 rates are $246.36 per participant per month and $142.00 per participant per month for the Part Time Spouse Only coverage. After review,

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

> **RESOLVED to approve the Kaiser Permanente Medicare Advantage Plan 2023 rates, effective January 1, 2023.**

C. Patient-Centered Outreach Institute ("PCORI")

Mr. Jensen reported the fees owed for PCORI were paid by July 31, 2022 in the amount of $51,436.44 on behalf of 18,436 participants.

D. Miscellaneous Correspondence

1. EGWP Rebate

Mr. Jensen reported first quarter EGWP rebate was received in the amount of $128,336

2. Litigation Settlements

Mr. Jensen reported the Fund received litigation settlements from Enoxaparin for the amount of $1,221, Loestrin for the amount of $17,453, Seaworld Entertainment for the amount of $1,449, and Terex for the amount of $338.

IX. ADOPTION OF COMMITTEE RECOMMENDATIONS

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. NEXT MEETING DATE AND LOCATION

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

Monday, December 12, 2022

The meeting will be held via video conference.

XI. ADJOURNMENT

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

Respectfully submitted,

Mark Federici, Secretary

21163597v1

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON OCTOBER 12, 2022
AND RESOLVED VIA EMAIL

The following Committee members made determinations on the appeals:

UNION TRUSTEE	**EMPLOYER TRUSTEE**
M. Wilson	M. Goble

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

APPEALS
The following appeals were reviewed by the Trustees:

Local 400 – May/June 2022

Code	Issue	Decision
E22/141-3121	Dependent Spouse Eligibility Audit	Denied
E22/138-3120	Retiree Network of Coverage	Denied
E22/143-8630	Retiree Network of Coverage	Denied
E22/146-5819	Reimbursement of Payroll Deductions	Denied
Rx22/139-5364	Brand Name (Synthroid)	Approved
Rx22/147-7625	Brand Name (Apriso)	Approved
M22/231-3105	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBA WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 1, 2022 to OCTOBER 31, 2022

Item	Amount
Market Value 01/01/2022	$16,223,331
Earnings	($838,258)
Receipts	$102,871,705
Disbursements	($114,368,708)
Market Value 10/31/2022	$3,888,070

PNC BANK, NA

FELRA & UFCW VEBA WELFARE FUND - NON ERISA DDA
SUMMARY OF ACTIVITY
JANUARY 1, 2022 to OCTOBER 31, 2022

Item	Amount
Market Value 01/01/2022	$6,775,489
Earnings	-
Receipts	$99,158,143
Disbursements	($105,208,054)
Market Value 10/31/2022	$725,579

PNC BANK, NA

CONSULTANTS' REPORT

Segal

30 Waterside Drive
Suite 300
Farmington, CT 06032-3069
segalco.com

Memorandum

Via E-Mail

To: David Jensen and Anne-Marie Sims
Associated Administrators LLC

From: Josh Timm
Christopher Heppner

Date: September 22, 2022

Re: Food Employers Labor Relations Association (FELRA) and United Food & Commercial Workers' (UFCW) VEBA Fund
Plans XX and XXX Costs Per Enrolled Dependent Child Effective January 1, 2023

The chart below illustrates projected monthly expenses for Plans XX and XXX for an enrolled dependent child effective January 1, 2023. Costs include medical claims and prescription drug (Rx) claims. Calculations are based on the most recent budget projections.

Plans XX and XXX Costs Per Enrolled Dependent Child Effective January 1, 2023						
	Per Child Rate*			3 or More Children Rate		
Plan	**Medical**	**Rx**	**Total**	**Medical**	**Rx**	**Total**
Plan XX – Part Time	$114.84	$34.31	$149.15	$344.52	$102.93	$447.45
Plan XXX – Part Time	$121.57	$35.75	$157.32	$364.71	$107.25	$471.96

** Based on budget projections with data through June 30, 2019.*

These rates reflect approximately a 7% increase. These rates have been set based on the actual experience of the participants of each plan.

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

The projections in this memorandum are estimates of future costs and are based on information available to Segal at the time the projections were made. Segal has not audited the information provided. Projections are not a guarantee of future results. Actual experience may differ due to, but not limited to, such variables as changes in the regulatory environment, local market pressure, health trend rates and claims volatility. The accuracy and reliability of health projections decrease as the projection period increases. Unless otherwise noted, these projections do not include any cost or savings impact resulting from the new health care reform legislation or other recently passed state or federal regulations.

The Coronavirus (COVID-19) pandemic has impacted the US economy and health plan claims projections for most Health Plan Sponsors. As a result, projections of near-term income and claim expenses could be significantly altered by emerging events. Unless specifically noted, the current report does not include any adjustments in healthcare costs. Additionally, the potential for federal or state fiscal relief is also not contemplated in this report.

jt/smb

cc: Thomas Wyszomirski
Lauren Fratzke

confidio
Pharmacy solutions you can trust.

Confidio Consulting Services Report
FELRA & UFCW VEBA Fund

December 5, 2022

Confidio Consulting Service Changes

Background Information

- Confidio, LLC was acquired in September 2021 by RxBenefits, a privately owned pharmacy benefits optimizer ('PBO').
- Following the acquisition, Confidio Consulting Services ('CCS') continued to operate as a free-standing business unit of RxBenefits.
- Since that time, channel conflicts between RxBenefits' clients (which include large, national brokerage and consulting firms) and CCS have challenged our ability to grow the consulting practice.
- RxBenefits has decided to phase out CCS consulting services by Q'1 2023.
- Confidio and RxBenefits are committed to completing all outstanding deliverables due to the FELRA & UFCW VEBA Fund (the 'Fund').
- A proposed transition plan is included on page 3.

Transition Plan for the Fund

Proposed timing and approach

- Outstanding deliverables to the Fund include:
  - Negotiation of the Fund's PBM contract with ESI
  - SaveOnSP impact report (drug level savings) attributable to changes with AbbVie terms and conditions.
- Nancy Eid, Principal Advisor will continue to serve as the Fund's primary contact until 12/30/2022*
  - Deliverables due to the Fund after December 30th will be completed by an RxBenefits colleague with expertise in pharmacy benefits management and contract negotiations.

Transition Plan for the FELRA & UFCW VEBA Fund		
Tasks		Status
Complete negotiation of the 2022-2025 PBM Contract	See Project Plan on page 5.	Waiting for receipt of Draft v1.
Facilitate Transition to RxBenefits Principal Advisor	Send bio and contact information for designated Principal Advisor ('PA') to the Fund; facilitate introduction as needed or requested.	Facilitate transition no later than December 26, 2022.
Terminate or Assign the Fund's contract with Confidio	Collaborate with Fund Co-Counsel and Associated Administrators to develop a plan for terminating the contract, including handling of confidential information.	Initial discussion with Co-Counsel 12/1/2022; follow-up call with Associated Administrators and Co-Counsel pending.

*N Eid has accepted a pharmacy consulting position with Segal, effective January 3, 2023.

PBM PROCUREMENT PROJECT STATUS UPDATE

PBM PROCUREMENT PROJECT STATUS

KEY MILESTONES		START DATE	END DATE	STATUS
7.0	**ESI Contract Negotiations**	**12/1/2022**	**1/20/2023**	**Updated 12/5/2022**
	Edit Draft v1; submit to Fund Co-Counsel			**Waiting for receipt from ESI**
	Call with Fund Co-Counsel to review Draft v1 edits			
	Conference call with ESI to discuss Draft v1 edits			
	Edit Draft v2; submit to Fund Co-Counsel			
	Call with Fund Co-Counsel to review Draft v2 edits			
	Conference call with ESI to discuss Draft v2 edits			
	Review final executable draft; submit to Fund Co-Counsel			
	Submit for signature - ESI and the Fund			

ATTORNEYS' REPORT

SLEVIN & HART, P.C.
Attorneys at Law
WWW.SLEVINHART.COM

1625 Massachusetts Avenue, NW, Suite 450
Washington, DC 20036

14 Wall Street, 20th Floor
New York, NY 10005

MEMORANDUM

To: Health & Welfare Fund Clients

From: Slevin & Hart, P.C.

Date: August 5, 2022

Re: Mallinckrodt plc Bankruptcy

This is in follow-up to our memorandum dated August 19, 2021 regarding the Chapter 11 bankruptcy plan ("Bankruptcy Plan") of Mallinckrodt plc and its affiliates ("Mallinckrodt"). In that memorandum, we notified you of the Fund's right to vote on the Bankruptcy Plan and that the Fund's action would not prevent it from submitting a claim form to receive proceeds if the Bankruptcy Plan was confirmed. The Bankruptcy Plan was confirmed on March 2, 2022 and became effective on June 16, 2022. This memorandum is to advise the Fund on how to submit a claim to receive proceeds from Mallinckrodt's bankruptcy to use for opioid abatement purposes. If the Fund is eligible and elects to submit a claim, its Claim Form and Form W-9 must be received no later than **December 13, 2022**. We note that submitting a claim in connection with Mallinckrodt's bankruptcy, in addition to prescription claims, will require information on treatment of Opioid Use Disorder ("OUD"), thus meaning that if the Fund submits a claim, this will require coordination of medical claims and may be more labor-intensive than other claims for class actions or bankruptcies associated with prescription drug manufacturers.

Pursuant to the Bankruptcy Plan, a trust (the "TPP Trust") has been established to pay certain proceeds to third-party payors ("TPPs"), like the Fund, that paid for Mallinckrodt's prescription opioid drugs on behalf of participants and beneficiaries. It is anticipated that, over time, a total of $89,091,000 will be paid into the TPP Trust. Additional information on the TPP Trust is available at http://www.mallinckrodttpptrust.com.

As explained more fully below, among the action items for the Fund in deciding whether to submit a Claim Form in Mallinckrodt's bankruptcy, include that the Fund should:

1. Request claims data from its PBM and medical network provider; and
2. Determine whether the Fund has approved opioid abatement purposes on which it could spend any distributions received from the TPP Trust; and
3. Decide whether to submit a Claim Form.

Eligibility

To qualify to receive proceeds from the TPP Trust, the Fund must submit the Claim Form (attached as Tab 1) and, as explained in the Claim Form and the document titled "Maximum Eligible Amount Calculation Methodology" (attached as Tab 2), identify the maximum amount of the Fund's claim, which depends on the Fund's expenditures on: (a) prescription opioid drugs manufactured by Mallinckrodt and (b) treatment for OUD for participants and beneficiaries who were prescribed opioid drugs manufactured by Mallinckrodt.

Submission of Claim

In order to receive proceeds from the TPP Trust, the Fund must submit the attached Claim Form to the TPP Trust. As the Claim Form explains, in addition to certain information identifying the Fund and where any payments should be sent, the Fund must provide: (1) the total number of the Fund's participants and beneficiaries who were prescribed any of the drugs using the National Drug Codes ("NDC") listed on Appendix A to the Claim Form (the "NDC List") between January 1, 2008 and December 31, 2020;[1] (2) the total number of such prescriptions paid; (3) the total dollars spent on such prescriptions; (4) the total number of participants and beneficiaries who received such prescriptions that were diagnosed with OUD; (5) for those participants and beneficiaries who received such prescriptions and were diagnosed with OUD, the total dollar amount spent for treatment of such OUD, including treatment codes; and (6) the total number of participants and beneficiaries (not just those who received such prescriptions and/or were diagnosed with OUD) as of January 1, 2021. The NDC List for items 1-3 above is Appendix A to the Claim Form. The list of qualifying diagnoses of OUD for item 4 above is Appendix B to the Claim Form. The list of qualifying OUD treatment codes for item 5 above is Appendix C to the Claim Form.

As explained more fully in the Claim Form (attached as Tab 1) and the "Maximum Eligible Amount Calculation Methodology" document (attached as Tab 2), the Maximum Eligible Amount of the Fund's claim is calculated by adding item 3 (the total dollar amount spent by the Fund on the prescription drugs identified on the NDC List) and item 5 (the total dollar amount spent by the Fund for treatment of OUD for participants and beneficiaries who were prescribed drugs on the NDC List). Please note that, although the Fund is not required to submit supporting data with its claim, the TPP Trust may request supporting documentation and data. Consequently, the Fund should request the supporting data from its PBM and medical claims processor so that the Fund has it if it is requested.

Both the completed Claim Form and IRS Form W-9 must be received by the TPP Trust no later than **December 13, 2022**. The Claim Form may be submitted electronically at https://tinyurl.com/MallinckrodtClaims. Alternatively, the Claim Form provides instructions for submitting it by mail or hand delivery. A Claim Form and Form W-9 sent by mail must be received, and not merely postmarked, by December 13, 2022. Please note that the Claim Form may not be submitted by email – it must be submitted by the website, mail, or hand delivery.

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[1] Each participant or beneficiary that was prescribed any of the drugs identified on the NDC List should only be counted one time, regardless of the number of prescriptions they had.

The Fund's Use of Proceeds

There will be three annual distributions from the TPP Trust to qualifying payors. The first distribution is not expected until approximately Spring 2024. Any distributions that the Fund receives from the TPP Trust may be used only for specified opioid abatement purposes, which include the Fund's attorneys' fees and costs incurred in connection with Mallinckrodt's bankruptcy, including those incurred in connection with submitting any opioid claims like these TPP claims. However, we are advised by the TPP Trustee that any distributions received from the TPP Trust could not be spent on fees and costs incurred in connection with any non-opioid claims.

TPPs that are self-funded health plans must spend at least 50% of any distributions on the Approved Uses/Programs listed on Tab 4, which focus on providing treatment of OUD and/or any Substance Use Disorder or Mental Health ("SUD/MH"). Moreover, the Fund must spend all such distributions on: (a) the Approved Medication-Assisted Treatment ("MAT") Expenses listed on Tab 3; (b) the Approved Uses/Programs listed on Tab 4; and/or (c) attorneys' fees and costs as described in the prior paragraph (collectively, "Approved Abatement Purposes"). To the extent that the Fund uses any distributions on Approved MAT Expenses, as listed on Tab 3, there are 361 approved such expenses. With respect to the Approved Uses/Programs listed on Tab 4, for which the Fund must spend at least 50% of any distributions that it receives, that document details an array of programs that qualify, including programs that: (a) increase the availability or quality of treatment for OUD and/or SUD/MH conditions or are designed to prevent OUD; (b) decrease the cost to the patient of treatment for OUD and/or any SUD/MH conditions; and/or (c) provide grants to any organizations whose mission is to provide, expand access to, and/or improve the delivery of treatment for OUD and/or any SUD/MH conditions through evidence-based or evidence-informed strategies. Specific examples of qualifying programs for which distributions may be spent or organizations to whom grants may be made are listed on Tab 4. The Fund should coordinate with their PBM and medical network provider to see if the provider has an existing program or is developing a new program that will meet the requirements. The ease with which the Fund can implement such a program should affect the decision of whether the Fund elects to file a Claim Form.

The Fund will be required to certify that it spent amounts at least equal to any distributions that it received from the TPP Trust on specified opioid abatement purposes. Each distribution made by the TPP Trust to the Fund will have a "Distribution Period" of 12 months from the date of the distribution. The Fund will have 90 days from the end of the Distribution Period to submit a certification to the TPP Trust as to whether it satisfied the minimum spending requirements on Approved Abatement Purposes. For example, if the TPP Trust made its first distribution to the Fund on April 1, 2024, that Distribution Period would end on April 1, 2025 and a certification would be due by June 30, 2025. If the Fund has not met the minimum spending requirement on Approved Abatement Purposes, then it may carry over the unused funds each year until it meets the relevant spending requirements. However, in that case, additional annual certifications must be submitted until the spending requirements are satisfied. There is no penalty for failing to meet the minimum spending requirements in Distribution Period. However, the TPP Trust retains the right to seek return by legal means of any expenditures which fail to comply with the requirements of the TPP Trust Distribution Procedures, which are enclosed at Tab 5.

The TPP Trust has the right to audit the Fund to determine whether the Fund's expenditures meet the spending requirements and the Fund is required to provide supporting documentation if requested. If the TPP Trustee finds a material misstatement, the Trustee may allow the Fund up to 30 days to resubmit its Claim Form or certification with supporting documentation or revisions. Failure to timely correct a misstatement in a form acceptable to the Trustee may result in a forfeiture of all or part of the Fund's right to qualify as a TPP claimant and/or to receive distributions from the TPP Trust.

Please do not hesitate to contact us if you have any questions or concerns or if you would like to discuss this further.

Enclosures

cc: Co-Counsel (if any)

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ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW

ACTIVE HEALTH PLAN

THIRD QUARTER 2022

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$1,691.34	269	$954,895
SAFEWAY	$1,697.14	180	675,793
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			3,541,481
TOTAL		449	$5,172,169

[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
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$1,134.52	59	$111,655
SAFEWAY	$1,140.32	14	6,075
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			575,787
TOTAL		73	$693,517

[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
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$1,105.63	41	$137,097
GIANT	$1,276.20	2,393	9,161,840
SAFEWAY	$1,282.00	1,456	5,598,494
SAFEWAY DELAWARE	$1,282.00	43	166,660
LOCAL 400 STAFF TEMPS	$1,282.00	0	0
LOCAL 400 STAFF TEMPS	$1,276.20	1	3,829
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(3,541,481)
TOTAL		3,934	$11,526,439

[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
THIRD QUARTER 2022

CONTRIBUTIONS
INDIVIDUAL

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$714.80	0	$0
GIANT	$885.37	1,445	3,837,193
SAFEWAY	$891.17	518	1,385,769
SAFEWAY DELAWARE	$891.17	21	56,144
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(443,635)
TOTAL		1,984	$4,835,471

[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
THIRD QUARTER 2022

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$1,435.13	0	$0
GIANT	$1,605.70	445	2,148,427
SAFEWAY	$1,605.70	138	663,154
SAFEWAY DELAWARE	$1,605.70	8	38,537
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN[1]			(132,152)
TOTAL		591	$2,717,966

[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
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$433.59	89	$115,769
GIANT	$433.59	259	336,031
SAFEWAY	$433.59	141	183,408
SAFEWAY DELAWARE	$433.59	3	3,902
LOCAL 400 STAFF TEMPS	$433.59	1	867
TOTAL		493	$639,977

PLAN XX
PART TIME
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	$261.78	2	$1,832
GIANT	$261.78	446	350,000
GIANT[1]	$400.88	6	7,617
GIANT[2]	$539.98	5	8,100
GIANT[3]	$679.08	0	0
SAFEWAY	$261.78	223	174,869
SAFEWAY[1]	$400.88	1	1,203
SAFEWAY[2]	$539.98	2	3,240
SAFEWAY DELAWARE	$261.78	4	3,141
TOTAL		689	$550,002

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

PLAN XXX
FULL TIME
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$332.94	908	$907,594
LOCAL 400 STAFF TEMPS	$332.94	1	666
SAFEWAY	$332.94	441	440,147
SAFEWAY DELAWARE	$332.94	27	26,968
TOTAL		1,377	$1,375,375

PLAN XXX
PART TIME
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$120.58	1,871	$676,574
GIANT[1]	$267.30	22	17,375
GIANT[2]	$414.02	5	5,796
GIANT[3]	$560.74	1	1,121
SAFEWAY	$120.58	1,043	377,295
SAFEWAY[1]	$267.30	8	6,415
SAFEWAY[2]	$414.02	1	414
SAFEWAY[3]	$560.74	1	1,682
SAFEWAY DELAWARE	$120.58	29	10,611
LOCAL 400 STAFF TEMPS	$120.58	1	241
TOTAL		2,982	$1,097,524

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

PLAN XL
PART TIME
THIRD QUARTER 2022

CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
GIANT	$25.23	1,358	$102,787
SAFEWAY	$25.23	848	64,185
SAFEWAY DELAWARE	$25.23	14	1,060
TOTAL		2,220	$168,032

PLAN I
FULL TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$3,841		259 PART
OPTICAL BENEFIT 12	$6.95	3,968		190 PART
TOTAL OPTICAL		$7,809	$5.80	
DENTAL INDIVIDUAL	$27.60	$20,348		248 PART
DENTAL FAMILY	$54.72	33,367		204 PART
TOTAL DENTAL		$53,715	$39.88	
DRUG	$.80/SCRIPT	$645,945	$479.54	3,802 SCRIPTS
HMO KAISER	$2,207.61	$13,246		2 PART
HOSPITAL		6,031		
SURGICAL		19,131		
DIAGNOSTIC		15,090		
MAJOR MEDICAL		1,223,466		
MEDICAL ADMINISTRATION	$15.47	20,760		447 PART
TOTAL MEDICAL		$1,297,724	$963.42	
BEHAVIORAL HEALTH	$2.59	$3,477	$2.58	447 PART
BEHAVIORAL HEALTH		$235,290	$174.68	
E.A.P.	$.67	$927	$0.69	447 PART
UM/DM	$1.03/2.80	$9,177	$6.81	447 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,439	$1.07	451 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$7,836	$5.82	108 PART
P P O CAREFIRST NETWORK	$4.66	$4,863	$3.61	342 PART
HRGI/A&G CLAIM DISCOUNTER		$96	$0.07	
LIFE-AD&D	$.183/.018/1000	$4,440	$3.30	456 PART
A & S		$133,068	$98.79	
SUB TOTAL		$2,405,806	$1,786.06	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$21,382	$15.87	471 PART
MISCELLANEOUS		$7,384	$5.48	
SUB TOTAL		$28,766	$21.35	
TOTAL		**$2,434,572**	**$1,807.41**	

PLAN I
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL BENEFIT 24	$4.95	$674		45 PART
OPTICAL BENEFIT 12	$6.95	557		27 PART
TOTAL OPTICAL		$1,231	$5.62	
DENTAL INDIVIDUAL	$27.60	$3,769		46 PART
DENTAL FAMILY	$54.72	4,517		28 PART
TOTAL DENTAL		$8,286	$37.84	
DRUG	$.80/SCRIPT	$68,114	$311.02	661 SCRIPTS
HMO KAISER	$2,107.60	$0		
HOSPITAL		974		
SURGICAL		3,114		
DIAGNOSTIC		2,237		
MAJOR MEDICAL		298,318		
MEDICAL ADMINISTRATION	$15.47	3,310		71 PART
TOTAL MEDICAL		$307,953	$1,406.18	
BEHAVIORAL HEALTH	$2.59	$557	$2.54	72 PART
BEHAVIORAL HEALTH		$812	$3.71	
E.A.P.	$.67	$148	$0.68	72 PART
UM/DM	$1.03/2.80	$1,380	$6.30	71 PART
PRESCRIPTION CARE MNGMT	$0.65	$218	$1.00	72 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$1,505	$6.87	21 PART
P P O CAREFIRST NETWORK	$4.66	$749	$3.42	53 PART
HRGI/A&G CLAIM DISCOUNTER		$15	$0.07	
LIFE-AD&D	$.183/.018/1000	$310	$1.42	74 PART
A & S		$10,384	$47.42	
SUB TOTAL		**$401,662**	$1,834.09	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$3,579	$16.34	79 PART
MISCELLANEOUS		$1,201	$5.48	
SUB TOTAL		$4,780	$21.82	
TOTAL		**$406,442**	**$1,855.91**	

PLAN X
FULL TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$58,316	$4.94	3,927 PART
DENTAL FAMILY	$57.65	$285,434		1,659 PART
DENTAL INDIVIDUAL	$28.01	189,621		2,280 PART
TOTAL DENTAL		$475,055	$40.25	
DRUG	$.80/SCRIPT	$4,190,145	$355.04	25,149 SCRIPTS
HMO KAISER	$1,405.51	$101,197		24 PART
MEDICAL INDIVIDUAL		3,532,819		
MEDICAL FAMILY		5,230,934		
MEDICAL ADMINISTRATION	$15.47	181,757		3,916 PART
TOTAL MEDICAL		$9,046,707	$766.54	
BEHAVIORAL HEALTH	$2.59	$30,378	$2.57	3,910 PART
BEHAVIORAL HEALTH		$73,763	$6.25	
E.A.P.	$0.67	$8,093	$0.69	3,910 PART
UM/DM	$1.03/2.80	$90,084	$7.63	3,915 PART
PRESCRIPTION CARE MNGMT	$0.65	$14,096	$1.19	3,928 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$67,509	$5.72	929 PART
P P O CAREFIRST NETWORK	$4.66	$42,489	$3.60	2,988 PART
HRGI/A&G CLAIM DISCOUNTER		$842	$0.07	
LIFE-AD&D	$.183/.018/1000	$17,378	$1.47	3,961 PART
A & S		$890,508	$75.45	
SUB TOTAL		**$15,005,363**	$1,271.41	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$183,858	$15.58	4,052 PART
MISCELLANEOUS		$64,701	$5.48	
SUB TOTAL		$248,559	$21.06	
TOTAL		**$15,253,922**	**$1,292.47**	

PLAN X
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES
INDIVIDUAL

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$27,968	$4.70	1,883 PART
DENTAL	$28.01	$163,590	$27.48	1,967 PART
DRUG	$.80/SCRIPT	$1,604,943	$269.65	8,498 SCRIPTS
HMO KAISER	$1,012.33	$18,222		6 PART
MEDICAL		2,595,319		
MEDICAL ADMINISTRATION	$15.47	87,190		1,879 PART
TOTAL MEDICAL		$2,700,731	$453.75	
BEHAVIORAL HEALTH	$2.59	$14,619	$2.46	1,882 PART
BEHAVIORAL HEALTH		$2,716	$0.46	
E.A.P.	$0.67	$3,895	$0.65	1,882 PART
UM/DM	$1.03/2.80	$23,283	$3.91	1,879 PART
PRESCRIPTION CARE MNGMT	$0.65	$3,643	$0.61	1,895 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$26,516	$4.45	365 PART
P P O CAREFIRST NETWORK	$4.66	$21,837	$3.67	1,536 PART
HRGI/A&G CLAIM DISCOUNTER		$426	$0.07	
LIFE-AD&D	$.183/.018/1000	$5,563	$0.93	1,932 PART
A & S		$191,940	$32.25	
SUB TOTAL		**$4,791,670**	$805.04	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$94,224	$15.83	2,074 PART
MISCELLANEOUS		$32,629	$5.48	
SUB TOTAL		$126,853	$21.31	
TOTAL		**$4,918,523**	**$826.35**	

PLAN X
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES
DEPENDENT

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$8,994	$5.07	606 PART
DENTAL	$57.65	$95,107	$53.64	553 PART
DRUG	$.80/SCRIPT	$849,464	$479.11	6,113 SCRIPTS
HMO KAISER	$1,764.59	$42,350		8 PART
MEDICAL		1,848,260		
MEDICAL ADMINISTRATION	$15.47	27,614		595 PART
TOTAL MEDICAL		$1,918,224	$1,081.91	
BEHAVIORAL HEALTH	$2.59	$4,641	$2.62	597 PART
BEHAVIORAL HEALTH		$5,178	$2.92	
E.A.P.	$.67	$1,236	$0.70	597 PART
UM/DM	$1.03/2.80	$19,767	$11.15	595 PART
PRESCRIPTION CARE MNGMT	$0.65	$3,149	$1.78	610 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$10,439	$5.89	144 PART
P P O CAREFIRST NETWORK	$4.66	$6,565	$3.70	462 PART
HRGI/A&G CLAIM DISCOUNTER		$127	$0.07	
LIFE-AD&D	$.183/.018/1000	$1,751	$0.99	608 PART
A & S		$43,335	$24.44	
SUB TOTAL		**$2,967,977**	$1,673.99	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$28,162	$15.88	622 PART
MISCELLANEOUS		$9,719	$5.48	
SUB TOTAL		$37,881	$21.36	
TOTAL		**$3,005,858**	**$1,695.35**	

PLAN XX
FULL TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$6,435	$4.35	433 PART
DENTAL FAMILY	$33.99	$10,212		101 PART
DENTAL INDIVIDUAL	$16.51	16,189		333 PART
TOTAL DENTAL		$26,401	$17.85	
DRUG	$.80/SCRIPT	$141,318	$95.55	1,291 SCRIPTS
HMO KAISER	$201.81	$2,422		4 PART
MEDICAL INDIVIDUAL		326,248		
MEDICAL FAMILY		503,154		
MEDICAL ADMINISTRATION	$15.47	20,374		439 PART
TOTAL MEDICAL		$852,198	$576.20	
BEHAVIORAL HEALTH	$2.59	$3,388	$2.29	436 PART
BEHAVIORAL HEALTH		$1,620	$1.10	
UM/DM	$1.03/2.80	$7,897	$5.34	439 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,211	$0.82	437 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$7,811	$5.28	108 PART
P P O CAREFIRST NETWORK	$4.66	$4,631	$3.13	326 PART
LIFE-AD&D	$.183/.018/1000	$1,318	$0.89	437 PART
A & S		$28,547	$19.30	
SUB TOTAL		**$1,082,775**	$732.10	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$21,909	$14.81	482 PART
MISCELLANEOUS		$8,108	$5.48	
SUB TOTAL		$30,017	$20.29	
TOTAL		**$1,112,792**	**$752.39**	

PLAN XX
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$6,538	$3.16	440 PART
DENTAL FAMILY	$33.99	$1,315		13 PART
DENTAL INDIVIDUAL	$16.51	21,153		435 PART
DENTAL		$22,468	$10.87	
DRUG	$.80/SCRIPT	$225,632	$109.16	1,347 SCRIPTS
HMO KAISER	$201.81	$1,816		3 PART
MEDICAL INDIVIDUAL		382,638		
MEDICAL FAMILY		0		
MEDICAL ADMINISTRATION	$15.47	20,280		437 PART
TOTAL MEDICAL		$404,734	$195.81	
BEHAVIORAL HEALTH	$2.59	$3,411	$1.65	439 PART
BEHAVIORAL HEALTH		$7,251	$3.51	
UM/DM	$1.03/2.80	$5,712	$2.76	437 PART
PRESCRIPTION CARE MNGMT	$0.65	$894	$0.43	443 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$5,088	$2.46	70 PART
P P O CAREFIRST NETWORK	$4.66	$5,356	$2.59	377 PART
LIFE-AD&D	$.183/.018/1000	$682	$0.33	452 PART
A & S		$13,917	$6.73	
SUB TOTAL		**$701,683**	$339.46	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$32,299	$15.63	710 PART
MISCELLANEOUS		$11,331	$5.48	
SUB TOTAL		$43,630	$21.11	
TOTAL		**$745,313**	**$360.57**	

PLAN XXX
FULL TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$11,548	$2.80	778 PART
DENTAL FAMILY	$33.99	$20,592		204 PART
DENTAL INDIVIDUAL	$16.51	28,081		577 PART
TOTAL DENTAL		$48,673	$11.78	
DRUG	$.80/SCRIPT	$388,427	$94.03	2,517 SCRIPTS
HMO KAISER	$322.36	$10,316		11 PART
MEDICAL INDIVIDUAL		622,012		
MEDICAL FAMILY		92,134		
MEDICAL ADMINISTRATION	$15.47	36,726		791 PART
TOTAL MEDICAL		$761,188	$184.26	
BEHAVIORAL HEALTH	$2.59	$6,078	$1.47	782 PART
BEHAVIORAL HEALTH		$1,775	$0.43	
UM/DM	$1.03/2.80	$14,671	$3.55	791 PART
PRESCRIPTION CARE MNGMT	$0.65	$2,325	$0.56	793 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$13,975	$3.38	192 PART
P P O CAREFIRST NETWORK	$4.66	$8,366	$2.03	588 PART
LIFE-AD&D	$.183/.018/1000	$2,391	$0.58	793 PART
A & S		$47,927	$11.60	
SUB TOTAL		**$1,307,344**	$316.47	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$61,682	$14.93	1,349 PART
MISCELLANEOUS		$22,646	$5.48	
SUB TOTAL		$84,328	$20.41	
TOTAL		**$1,391,672**	**$336.88**	

PLAN XXX
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$11,696	$1.31	788 PART
DENTAL FAMILY	$33.99	$1,922		19 PART
DENTAL INDIVIDUAL	$16.51	38,203		785 PART
DENTAL		$40,125	$4.49	
DRUG	$.80/SCRIPT	$287,355	$32.12	2,234 SCRIPTS
HMO KAISER	$201.39	$4,833		8 PART
MEDICAL INDIVIDUAL		779,604		
MEDICAL FAMILY		0		
MEDICAL ADMINISTRATION	$15.47	43,317		933 PART
TOTAL MEDICAL		$827,754	$92.53	
BEHAVIORAL HEALTH	$2.59	$7,338	$0.82	944 PART
BEHAVIORAL HEALTH		$34,585	$3.87	
UM/DM	$1.03/2.80	$12,102	$1.35	933 PART
PRESCRIPTION CARE MNGMT	$0.65	$1,926	$0.22	957 PART
P.P.O CAREFIRST FLEXLINK	$23.55	$15,360	$1.72	211 PART
P P O CAREFIRST NETWORK	$4.66	$10,618	$1.19	747 PART
LIFE-AD&D	$.183/.018/1000	$1,417	$0.16	940 PART
A & S		$15,169	$1.70	
SUB TOTAL		**$1,265,445**	$141.48	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$143,112	$16.00	3,128 PART
MISCELLANEOUS		$49,044	$5.48	
SUB TOTAL		$192,156	$21.48	
TOTAL		**$1,457,601**	**$162.96**	

PLAN XL
PART TIME
THIRD QUARTER 2022

BENEFIT EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$4,920	$0.74	331 PART
DENTAL	$16.51	$16,368	$2.46	336 PART
LIFE-AD&D	$.183/.018/1000	$634	$0.10	421 PART
A & S		$3,752	$0.56	
SUB TOTAL		**$25,674**	$3.86	

OPERATING EXPENSES

ADMINISTRATION	$15.10	$105,911	$15.90	2,338 PART
MISCELLANEOUS		$36,512	$5.48	
SUB TOTAL		$142,423	$21.38	
TOTAL		**$168,097**	**$25.24**	

PLAN I
FULL TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$1,939,391	$1,891,653	$1,999,050		$5,830,094
EMPLOYER CONTR - RETIREE	3,244,457	3,210,667	3,173,119		9,628,243
MISC. INCOME - RETIREE	810,336	782,952	773,222		2,366,510
-LOA	0	0	0		0
-COBRA	3,677	1,226	2,451		7,354
-HMO COPAY	11,929	2,578	12,983		27,490
TOTAL	$6,009,790	$5,889,076	$5,960,825	$0	$17,859,691
EXPENSES					
MEDICAL	$1,176,542	$1,125,204	$1,297,724		$3,599,470
RETIREE	3,338,605	3,220,287	3,238,617		9,797,509
A & S	158,344	147,129	133,068		438,541
DENTAL	58,640	52,554	53,715		164,909
DRUG	481,080	419,071	645,945		1,546,096
BEHAVIORAL HEALTH	122,883	296,608	238,767		658,258
OPTICAL	8,325	8,066	7,809		24,200
LIFE & AD & D	4,723	4,579	4,440		13,742
UM/DM	9,672	9,467	9,177		28,316
PRESCRIPTION CARE MNGMT	1,552	1,485	1,439		4,476
E.A.P.	985	955	927		2,867
P.P.O.	14,293	13,467	12,795		40,555
OPERATING EXPENSE	29,420	29,963	28,766		88,149
TOTAL EXPENSE	$5,405,064	$5,328,835	$5,673,189	$0	$16,407,088
SURPLUS (DEFICIT)	**$604,726**	**$560,241**	**$287,636**	**$0**	**$1,452,603**
AVERAGE INCOME	$4,244	$4,267	$4,425	$0	$4,312
AVERAGE EXPENSE	$3,817	$3,861	$4,212	$0	$3,963
SURPLUS (DEFICIT)	$427	$406	$213	$0	$349
TOTAL PARTICIPANTS	472	460	449	0	460

PLAN I
PART TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$253,224	$253,863	$203,668		$710,755
EMPLOYER CONTR - RETIREE	499,421	503,572	489,849		1,492,842
MISC. INCOME - RETIREE	174,529	170,000	168,130		512,659
-LOA	0	0	0		0
-COBRA	3,063	0	0		3,063
-HMO COPAY	0	0	0		0
TOTAL	$930,237	$927,435	$861,647	$0	$2,719,319
EXPENSES					
MEDICAL	$421,151	$230,881	$307,953		$959,985
RETIREE	570,777	530,851	551,394		1,653,022
A & S	8,062	9,708	10,384		28,154
DENTAL	9,145	8,204	8,286		25,635
DRUG	89,085	55,686	68,114		212,885
BEHAVIORAL HEALTH	1,208	1,360	1,369		3,937
OPTICAL	1,347	1,311	1,231		3,889
LIFE & AD & D	325	319	310		954
UM/DM	1,495	1,458	1,380		4,333
PRESCRIPTION CARE MNGMT	238	230	218		686
E.A.P.	163	158	148		469
P.P.O.	2,485	2,357	2,269		7,111
OPERATING EXPENSE	4,827	4,917	4,780		14,524
TOTAL EXPENSE	$1,110,308	$847,440	$957,836	$0	$2,915,584
SURPLUS (DEFICIT)	**($180,071)**	**$79,995**	**($96,189)**	**$0**	**($196,265)**
AVERAGE INCOME	$3,975	$4,015	$3,934	$0	$3,975
AVERAGE EXPENSE	$4,745	$3,669	$4,374	$0	$4,263
SURPLUS (DEFICIT)	($770)	$346	($440)	$0	($288)
TOTAL PARTICIPANTS	78	77	73	0	76

PLAN X
FULL TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$11,095,226	$11,044,681	$11,526,439		$33,666,346
MISC. INCOME - LOA	0	0	0		0
-COBRA	23,282	19,772	18,492		61,546
-HMO COPAY	52,307	48,478	45,298		146,083
TOTAL INCOME	$11,170,815	$11,112,931	$11,590,229	$0	$33,873,975
EXPENSES					
MEDICAL	$10,516,947	$9,438,154	$9,046,707		$29,001,808
A & S	757,603	867,057	890,508		2,515,168
DENTAL	498,101	472,188	475,055		1,445,344
DRUG	3,163,071	2,774,863	4,190,145		10,128,079
BEHAVIORAL HEALTH	150,513	104,688	104,141		359,342
OPTICAL	59,444	59,168	58,316		176,928
LIFE & AD & D	17,565	17,560	17,378		52,503
UM/DM	92,532	91,773	90,084		274,389
PRESCRIPTION CARE MNGMT	14,705	14,460	14,096		43,261
E.A.P.	8,244	8,217	8,093		24,554
P.P.O.	114,030	112,268	110,840		337,138
OPERATING EXPENSE	243,638	255,121	248,559		747,318
TOTAL EXPENSE	$15,636,393	$14,215,517	$15,253,922	$0	$45,105,832
SURPLUS (DEFICIT)	**($4,465,578)**	**($3,102,586)**	**($3,663,693)**	**$0**	**($11,231,857)**
AVERAGE INCOME	$927	$931	$982	$0	$947
AVERAGE EXPENSE	$1,298	$1,191	$1,292	$0	$1,260
SURPLUS (DEFICIT)	($371)	($260)	($310)	$0	($313)
TOTAL PARTICIPANTS	4,017	3,979	3,934	0	3,977

PLAN X
PART TIME
THIRD QUARTER 2022

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$4,467,040	$4,279,403	$4,835,471		$13,581,914
MISC. INCOME - LOA	0	0	0		0
-COBRA	19,000	18,317	13,035		50,352
-HMO COPAY	9,210	7,982	10,571		27,763
TOTAL INCOME	$4,495,250	$4,305,702	$4,859,077	$0	$13,660,029
EXPENSES					
MEDICAL	$2,525,211	$3,724,946	$2,700,731		$8,950,888
A & S	155,011	171,111	191,940		518,062
DENTAL	171,024	158,235	163,590		492,849
DRUG	1,549,329	1,333,589	1,604,943		4,487,861
BEHAVIORAL HEALTH	18,950	55,816	17,335		92,101
OPTICAL	30,155	29,077	27,968		87,200
LIFE & AD & D	5,948	5,761	5,563		17,272
UM/DM	24,862	24,126	23,283		72,271
PRESCRIPTION CARE MNGMT	3,951	3,780	3,643		11,374
E.A.P.	4,205	4,061	3,895		12,161
P.P.O.	53,826	51,208	48,779		153,813
OPERATING EXPENSES	132,704	133,957	126,853		393,514
TOTAL EXPENSE	$4,675,176	$5,695,667	$4,918,523	$0	$15,289,366
SURPLUS (DEFICIT)	**($179,926)**	**($1,389,965)**	**($59,446)**	**$0**	**($1,629,337)**
AVERAGE INCOME	$703	$700	$816	$0	$740
AVERAGE EXPENSE	$731	$926	$826	$0	$828
SURPLUS (DEFICIT)	($28)	($226)	($10)	$0	($88)
TOTAL PARTICIPANTS	2,132	2,050	1,984	0	2,055

PLAN X
PART TIME
THIRD QUARTER 2022

DEPENDENT
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$2,847,411	$2,789,397	$2,717,966		$8,354,774
MISC. INCOME - LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	16,845	17,611	20,265		54,721
TOTAL INCOME	$2,864,256	$2,807,008	$2,738,231	$0	$8,409,495
EXPENSES					
MEDICAL	$1,739,291	$1,634,065	$1,918,224		$5,291,580
A & S	45,064	62,838	43,335		151,237
DENTAL	108,439	94,036	95,107		297,582
DRUG	802,652	695,931	849,464		2,348,047
BEHAVIORAL HEALTH	28,091	15,915	9,819		53,825
OPTICAL	9,638	9,282	8,994		27,914
LIFE & AD & D	1,870	1,793	1,751		5,414
UM/DM	21,230	20,574	19,767		61,571
PRESCRIPTION CARE MNGMT	3,426	3,274	3,149		9,849
E.A.P.	1,327	1,278	1,236		3,841
P.P.O.	18,803	17,695	17,131		53,629
OPERATING EXPENSE	38,987	39,595	37,881		116,463
TOTAL EXPENSE	$2,818,818	$2,596,276	$3,005,858	$0	$8,420,952
SURPLUS (DEFICIT)	**$45,438**	**$210,732**	**($267,627)**	**$0**	**($11,457)**
AVERAGE INCOME	$1,520	$1,519	$1,544	$0	$1,528
AVERAGE EXPENSE	$1,496	$1,405	$1,695	$0	$1,532
SURPLUS (DEFICIT)	$24	$114	($151)	$0	($4)
TOTAL PARTICIPANTS	628	616	591	0	612

PLAN XX
FULL TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$579,022	$576,975	$639,977		$1,795,974
MISC. INCOME - LOA	0	0	0		0
-COBRA	1,416	4,957	(354)		6,019
-HMO COPAY	0	0	0		0
TOTAL INCOME	$580,438	$581,932	$639,623	$0	$1,801,993
EXPENSES					
MEDICAL	$626,774	$1,303,275	$852,198		$2,782,247
A & S	36,401	31,673	28,547		96,621
DENTAL	26,800	24,180	26,401		77,381
DRUG	110,466	125,592	141,318		377,376
BEHAVIORAL HEALTH	4,330	8,976	5,008		18,314
OPTICAL	6,574	6,454	6,435		19,463
LIFE & AD & D	1,332	1,343	1,318		3,993
UM/DM	7,917	7,757	7,897		23,571
PRESCRIPTION CARE MNGMT	1,254	1,226	1,211		3,691
P.P.O.	12,329	12,476	12,442		37,247
OPERATING EXPENSE	29,793	30,884	30,017		90,694
TOTAL EXPENSE	$863,970	$1,553,836	$1,112,792	$0	$3,530,598
SURPLUS (DEFICIT)	**($283,532)**	**($971,904)**	**($473,169)**	**$0**	**($1,728,605)**
AVERAGE INCOME	$396	$403	$432	$0	$410
AVERAGE EXPENSE	$589	$1,077	$752	$0	$806
SURPLUS (DEFICIT)	($193)	($674)	($320)	$0	($396)
TOTAL PARTICIPANTS	489	481	493	0	488

PLAN XX
PART TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$484,151	$463,699	$550,002		$1,497,852
MISC. INCOME - LOA	0	0	0		0
-COBRA	1,039	1,095	1,954		4,088
-HMO COPAY	664	1,098	512		2,274
TOTAL INCOME	$485,854	$465,892	$552,468	$0	$1,504,214
EXPENSES					
MEDICAL	$287,975	$311,668	$404,734		$1,004,377
A & S	4,949	10,099	13,917		28,965
DENTAL	24,370	20,980	22,468		67,818
DRUG	168,042	180,434	225,632		574,108
BEHAVIORAL HEALTH	4,362	3,941	10,662		18,965
OPTICAL	7,226	6,954	6,538		20,718
LIFE & AD & D	743	721	682		2,146
UM/DM	6,237	6,010	5,712		17,959
PRESCRIPTION CARE MNGMT	998	939	894		2,831
P.P.O.	11,146	10,910	10,444		32,500
OPERATING EXPENSE	45,540	46,080	43,630		135,250
TOTAL EXPENSE	$561,588	$598,736	$745,313	$0	$1,905,637
SURPLUS (DEFICIT)	**($75,734)**	**($132,844)**	**($192,845)**	**$0**	**($401,423)**
AVERAGE INCOME	$219	$219	$267	$0	$235
AVERAGE EXPENSE	$253	$281	$361	$0	$298
SURPLUS (DEFICIT)	($34)	($62)	($94)	$0	($63)
TOTAL PARTICIPANTS	740	709	689	0	713

PLAN XXX
FULL TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,046,661	$1,085,884	$1,375,375		$3,507,920
MISC. INCOME - LOA	0	0	0		0
-COBRA	4,977	1,588	6,889		13,454
-HMO COPAY	6,481	5,253	3,129		14,863
TOTAL INCOME	$1,058,119	$1,092,725	$1,385,393		$3,536,237
EXPENSES					
MEDICAL	$709,190	$728,647	$761,188		$2,199,025
A & S	23,818	22,448	47,927		94,193
DENTAL	46,627	44,076	48,673		139,376
DRUG	280,444	297,145	388,427		966,016
BEHAVIORAL HEALTH	7,862	8,387	7,853		24,102
OPTICAL	11,252	11,593	11,548		34,393
LIFE & AD & D	2,234	2,391	2,391		7,016
UM/DM	14,404	14,629	14,671		43,704
PRESCRIPTION CARE MNGMT	2,246	2,352	2,325		6,923
P.P.O.	21,172	22,316	22,341		65,829
OPERATING EXPENSE	75,195	83,002	84,328		242,525
TOTAL EXPENSE	$1,194,444	$1,236,986	$1,391,672	$0	$3,823,102
SURPLUS (DEFICIT)	**($136,325)**	**($144,261)**	**($6,279)**	**$0**	**($286,865)**
AVERAGE INCOME	$272	$271	$335	$0	$293
AVERAGE EXPENSE	$307	$306	$337	$0	$317
SURPLUS (DEFICIT)	($35)	($35)	($2)	$0	($24)
TOTAL PARTICIPANTS	1,299	1,346	1,377		1,341

PLAN XXX
PART TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,593,344	$1,536,523	$1,097,524		$4,227,391
MISC. INCOME - LOA	0	0	0		0
-COBRA	13,119	10,851	8,916		32,886
-HMO COPAY	2,771	1,692	2,421		6,884
TOTAL INCOME	$1,609,234	$1,549,066	$1,108,861	$0	$4,267,161
EXPENSES					
MEDICAL	$528,691	$802,876	$827,754		$2,159,321
A & S	8,461	10,574	15,169		34,204
DENTAL	40,379	36,162	40,125		116,666
DRUG	215,997	191,684	287,355		695,036
BEHAVIORAL HEALTH	12,424	34,416	41,923		88,763
OPTICAL	11,944	11,909	11,696		35,549
LIFE & AD & D	1,498	1,471	1,417		4,386
UM/DM	13,711	12,933	12,102		38,746
PRESCRIPTION CARE MNGMT	2,154	2,028	1,926		6,108
P.P.O.	27,626	27,301	25,978		80,905
OPERATING EXPENSE	189,377	203,699	192,156		585,232
TOTAL EXPENSE	$1,052,262	$1,335,053	$1,457,601	$0	$3,844,916
SURPLUS (DEFICIT)	**$556,972**	**$214,013**	**($348,740)**	**$0**	**$422,245**
AVERAGE INCOME	$166	$165	$124	$0	$152
AVERAGE EXPENSE	$108	$142	$163	$0	$138
SURPLUS (DEFICIT)	$58	$23	($39)	$0	$14
TOTAL PARTICIPANTS	3,240	3,126	2,982	0	3,116

PLAN XL
PART TIME
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$177,674	$180,297	$168,032		$526,003
MISC. INCOME - LOA	0	0	0		0
-COBRA	0	0	0		0
TOTAL INCOME	$177,674	$180,297	$168,032	$0	$526,003
EXPENSES					
A & S	$6,197	$6,240	$3,752		$16,189
DENTAL	16,873	15,176	16,368		48,417
OPTICAL	5,346	5,089	4,920		15,355
LIFE & AD & D	670	670	634		1,974
OPERATING EXPENSE	142,551	145,418	142,423		430,392
TOTAL EXPENSE	$171,637	$172,593	$168,097	$0	$512,327
SURPLUS (DEFICIT)	**$6,037**	**$7,704**	**($65)**	**$0**	**$13,676**
AVERAGE INCOME	$26	$26	$25	$0	$26
AVERAGE EXPENSE	$25	$25	$25	$0	$25
SURPLUS (DEFICIT)	$1	$1	$0	$0	$1
TOTAL PARTICIPANTS	2,303	2,337	2,220	0	2,287

COMBINED FUND
THIRD QUARTER 2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$24,483,144	$24,102,375	$25,113,504	$0	$73,699,023
EMPLOYER CONTR - RETIREE	3,743,878	3,714,239	3,662,968	0	11,121,085
EMPLOYEE CONTRIBUTIONS	1,154,645	1,095,450	1,087,914	0	3,338,009
INTEREST & DIVIDENDS - ACTIVE	54,131	58,926	70,147	0	183,204
INTEREST & DIVIDENDS - RETIREE	11,446	12,467	15,028	0	38,941
STIPEND	890,816	828,735	784,491	0	2,504,042
MISCELLANEOUS[1]	254	20,461	770,015	0	790,730
TOTAL INCOME	$30,338,314	$29,832,653	$31,504,067	$0	$91,675,034
EXPENSES					
MEDICAL	$18,531,772	$19,299,716	$18,117,213	$0	$55,948,701
RETIREES	3,909,382	3,751,138	3,790,011	0	11,450,531
STIPEND	890,816	828,735	784,491	0	2,504,042
A & S	1,203,910	1,338,877	1,378,547	0	3,921,334
DENTAL	1,000,398	925,791	949,788	0	2,875,977
DRUG	6,860,166	6,073,995	8,401,343	0	21,335,504
BEHAVIORAL HEALTH	350,623	530,107	436,877	0	1,317,607
OPTICAL	151,251	148,903	145,455	0	445,609
LIFE & AD & D	36,908	36,608	35,884	0	109,400
UM/DM	192,060	188,727	184,073	0	564,860
PRESCRIPTION CARE MNGMT	30,524	29,774	28,901	0	89,199
E.A.P.	14,924	14,669	14,299	0	43,892
P.P.O.	275,710	269,998	263,019	0	808,727
OPERATING EXPENSE	932,032	972,636	939,393	0	2,844,061
TOTAL EXPENSE	$34,380,476	$34,409,674	$35,469,294	$0	$104,259,444
SURPLUS (DEFICIT)	**($4,042,162)**	**($4,577,021)**	**($3,965,227)**	**$0**	**($12,584,410)**
TOTAL PARTICIPANTS	15,398	15,181	14,792	0	15,124
FUND RESERVE	$15,201,126	$10,652,775	$12,425,548		

[1]LITIGATION SETTLEMENTS 3RD QTR:

$219	METLIFE
769,796	THALOMID/REVLIMID
$770,015	

PLAN I
FULL TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTR - ACTIVE	$1,221,714	$2,411,061	$2,091,159	$1,986,167	$7,710,101
EMPLOYER CONTR - RETIREE	3,438,589	3,463,049	3,377,526	3,309,601	13,588,765
MISC. INCOME - RETIREE	862,085	854,882	843,782	835,625	3,396,374
-LOA	0	0	0	0	0
-COBRA	4,314	4,314	4,314	3,677	16,619
-HMO COPAY	7,079	14,391	10,728	11,380	43,578
TOTAL	$5,533,781	$6,747,697	$6,327,509	$6,146,450	$24,755,437
EXPENSES					
MEDICAL	$1,408,162	$1,379,593	$1,924,891	$1,432,697	$6,145,343
RETIREE	3,293,195	3,641,556	3,575,547	3,492,892	14,003,190
A & S	140,586	205,778	130,085	188,949	665,398
DENTAL	67,620	64,675	61,923	62,445	256,663
DRUG	489,609	387,553	361,648	481,071	1,719,881
BEHAVIORAL HEALTH	88,719	54,733	25,253	39,341	208,046
OPTICAL	9,342	9,084	8,864	8,596	35,886
LIFE & AD & D	5,274	5,151	5,033	4,895	20,353
UM/DM	11,276	11,200	10,623	10,125	43,224
PRESCRIPTION CARE MNGMT	1,774	1,736	1,684	1,605	6,799
E.A.P.	1,072	1,046	1,023	991	4,132
P.P.O.	16,703	15,425	15,252	14,621	62,001
OPERATING EXPENSE	36,165	33,400	34,167	30,088	133,820
TOTAL EXPENSE	$5,569,497	$5,810,930	$6,155,993	$5,768,316	$23,304,736
SURPLUS (DEFICIT)	**($35,716)**	**$936,767**	**$171,516**	**$378,134**	**$1,450,701**
AVERAGE INCOME	$3,461	$4,301	$4,160	$4,242	$4,041
AVERAGE EXPENSE	$3,483	$3,704	$4,047	$3,981	$3,804
SURPLUS (DEFICIT)	($22)	$597	$113	$261	$237
TOTAL PARTICIPANTS	533	523	507	483	512

PLAN I
PART TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTR - ACTIVE	$109,815	$231,102	$265,628	$259,065	$865,610
EMPLOYER CONTR - RETIREE	543,587	520,793	496,908	503,503	2,064,791
MISC. INCOME - RETIREE	183,461	183,518	181,573	179,671	728,223
-LOA	0	0	0	0	0
-COBRA	0	0	0	3,063	3,063
-HMO COPAY	0	0	0	0	0
TOTAL	$836,863	$935,413	$944,109	$945,302	$3,661,687
EXPENSES					
MEDICAL	$209,371	$167,179	$149,811	$143,342	$669,703
RETIREE	592,548	670,176	585,181	595,957	2,443,862
A & S	8,741	12,594	12,312	7,162	40,809
DENTAL	10,707	10,223	9,692	9,361	39,983
DRUG	47,925	41,246	23,888	42,764	155,823
BEHAVIORAL HEALTH	3,313	2,940	4,061	1,862	12,176
OPTICAL	1,412	1,524	1,384	1,342	5,662
LIFE & AD & D	365	354	340	325	1,384
UM/DM	1,673	1,684	1,530	1,480	6,367
PRESCRIPTION CARE MNGMT	265	263	254	231	1,013
E.A.P.	172	169	160	156	657
P.P.O.	2,746	2,477	2,448	2,351	10,022
OPERATING EXPENSE	6,033	5,506	5,520	4,828	21,887
TOTAL EXPENSE	$885,271	$916,335	$796,581	$811,161	$3,409,348
SURPLUS (DEFICIT)	**($48,408)**	**$19,078**	**$147,528**	**$134,141**	**$252,339**
AVERAGE INCOME	$3,099	$3,668	$3,885	$3,989	$3,660
AVERAGE EXPENSE	$3,279	$3,593	$3,278	$3,423	$3,393
SURPLUS (DEFICIT)	($180)	$75	$607	$566	$267
TOTAL PARTICIPANTS	90	85	81	79	84

PLAN X
FULL TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$8,271,146	$10,521,871	$11,123,288	$11,026,264	$40,942,569
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	28,826	23,161	16,485	31,069	99,541
-HMO COPAY	73,649	60,803	59,737	53,358	247,547
TOTAL INCOME	$8,373,621	$10,605,835	$11,199,510	$11,110,691	$41,289,657
EXPENSES					
MEDICAL	$9,888,796	$7,507,645	$8,448,559	$8,362,512	$34,207,512
A & S	758,138	868,937	884,132	955,204	3,466,411
DENTAL	540,745	523,514	503,930	516,208	2,084,397
DRUG	3,144,637	2,155,783	2,548,911	2,680,250	10,529,581
BEHAVIORAL HEALTH	162,940	106,281	118,252	137,256	524,729
OPTICAL	62,132	61,267	60,241	59,563	243,203
LIFE & AD & D	18,402	18,223	17,959	17,726	72,310
UM/DM	98,052	98,186	94,553	93,273	384,064
PRESCRIPTION CARE MNGMT	15,522	15,315	15,022	14,702	60,561
E.A.P.	8,354	8,249	8,102	8,009	32,714
P.P.O.	124,415	115,228	115,279	113,132	468,054
OPERATING EXPENSE	279,752	261,121	271,172	242,520	1,054,565
TOTAL EXPENSE	$15,101,885	$11,739,749	$13,086,112	$13,200,355	$53,128,101
SURPLUS (DEFICIT)	**($6,728,264)**	**($1,133,914)**	**($1,886,602)**	**($2,089,664)**	**($11,838,444)**
AVERAGE INCOME	$667	$856	$918	$923	$841
AVERAGE EXPENSE	$1,203	$948	$1,073	$1,096	$1,080
SURPLUS (DEFICIT)	($536)	($92)	($155)	($173)	($239)
TOTAL PARTICIPANTS	4,184	4,128	4,065	4,014	4,098

PLAN X
PART TIME
2021

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$4,476,695	$5,096,595	$4,813,564	$4,648,041	$19,034,895
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	39,198	32,511	28,854	13,920	114,483
-HMO COPAY	15,426	17,302	10,475	12,279	55,482
TOTAL INCOME	$4,531,319	$5,146,408	$4,852,893	$4,674,240	$19,204,860
EXPENSES					
MEDICAL	$2,755,797	$2,746,624	$3,118,073	$3,231,830	$11,852,324
A & S	197,775	237,804	187,828	204,578	827,985
DENTAL	193,049	189,811	192,791	178,031	753,682
DRUG	1,324,898	1,108,831	1,233,831	1,279,014	4,946,574
BEHAVIORAL HEALTH	65,723	31,618	22,424	32,969	152,734
OPTICAL	32,917	34,091	32,130	31,012	130,150
LIFE & AD & D	6,659	6,523	6,329	6,143	25,654
UM/DM	28,270	27,993	26,695	25,687	108,645
PRESCRIPTION CARE MNGMT	4,427	4,324	4,209	4,064	17,024
E.A.P.	4,571	4,477	4,351	4,193	17,592
P.P.O.	63,520	58,041	57,170	54,730	233,461
OPERATING EXPENSES	161,078	151,313	157,178	134,501	604,070
TOTAL EXPENSE	$4,838,684	$4,601,450	$5,043,009	$5,186,752	$19,669,895
SURPLUS (DEFICIT)	**($307,365)**	**$544,958**	**($190,116)**	**($512,512)**	**($465,035)**
AVERAGE INCOME	$628	$707	$708	$704	$687
AVERAGE EXPENSE	$671	$632	$736	$782	$705
SURPLUS (DEFICIT)	($43)	$75	($28)	($78)	($18)
TOTAL PARTICIPANTS	2,404	2,428	2,285	2,212	2,332

PLAN X
PART TIME
2021

DEPENDENT
QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$2,818,651	$3,034,154	$3,032,702	$2,958,907	$11,844,414
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	17,587	17,586	18,280	17,304	70,757
TOTAL INCOME	$2,836,238	$3,051,740	$3,050,982	$2,976,211	$11,915,171
EXPENSES					
MEDICAL	$2,037,692	$1,962,773	$1,889,170	$1,751,784	$7,641,419
A & S	74,565	93,009	53,753	62,286	283,613
DENTAL	124,055	117,308	107,352	115,991	464,706
DRUG	789,680	529,454	633,889	685,982	2,639,005
BEHAVIORAL HEALTH	10,611	14,865	9,698	7,941	43,115
OPTICAL	10,222	10,806	10,187	9,860	41,075
LIFE & AD & D	2,040	2,011	1,972	1,916	7,939
UM/DM	23,957	23,764	22,688	22,025	92,434
PRESCRIPTION CARE MNGMT	3,788	3,704	3,605	3,500	14,597
E.A.P.	1,419	1,398	1,365	1,322	5,504
P.P.O.	21,090	19,282	19,500	19,113	78,985
OPERATING EXPENSE	47,269	43,604	44,548	39,301	174,722
TOTAL EXPENSE	$3,146,388	$2,821,978	$2,797,727	$2,721,021	$11,487,114
SURPLUS (DEFICIT)	**($310,150)**	**$229,762**	**$253,255**	**$255,190**	**$428,057**
AVERAGE INCOME	$1,351	$1,492	$1,525	$1,522	$1,473
AVERAGE EXPENSE	$1,498	$1,379	$1,398	$1,391	$1,417
SURPLUS (DEFICIT)	($147)	$113	$127	$131	$56
TOTAL PARTICIPANTS	700	682	667	652	675

PLAN XX
FULL TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$512,779	$577,496	$590,586	$590,586	$2,271,447
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	1,359	340	1,374	2,124	5,197
-HMO COPAY	0	0	0	0	0
TOTAL INCOME	$514,138	$577,836	$591,960	$592,710	$2,276,644
EXPENSES					
MEDICAL	$283,334	$487,610	$595,301	$495,685	$1,861,930
A & S	17,027	29,004	18,396	9,581	74,008
DENTAL	29,292	28,559	28,290	27,372	113,513
DRUG	42,520	40,459	34,088	68,922	185,989
BEHAVIORAL HEALTH	4,504	4,565	5,250	4,802	19,121
OPTICAL	6,796	6,682	6,514	6,434	26,426
LIFE & AD & D	1,363	1,390	1,342	1,334	5,429
UM/DM	8,406	8,336	8,038	7,898	32,678
PRESCRIPTION CARE MNGMT	1,331	1,300	1,273	1,250	5,154
P.P.O.	12,960	12,710	12,426	12,315	50,411
OPERATING EXPENSE	32,822	32,165	33,284	29,534	127,805
TOTAL EXPENSE	$440,355	$652,780	$744,202	$665,127	$2,502,464
SURPLUS (DEFICIT)	**$73,783**	**($74,944)**	**($152,242)**	**($72,417)**	**($225,820)**
AVERAGE INCOME	$329	$378	$395	$396	$375
AVERAGE EXPENSE	$282	$427	$496	$444	$412
SURPLUS (DEFICIT)	$47	($49)	($101)	($48)	($37)
TOTAL PARTICIPANTS	521	510	500	499	508

PLAN XX
PART TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$427,769	$441,269	$526,795	$500,922	$1,896,755
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	1,300	1,081	751	3,553	6,685
-HMO COPAY	1,668	1,680	1,291	1,115	5,754
TOTAL INCOME	$430,737	$444,030	$528,837	$505,590	$1,909,194
EXPENSES					
MEDICAL	$339,489	$478,515	$503,033	$215,458	$1,536,495
A & S	12,136	12,882	13,713	18,519	57,250
DENTAL	29,627	28,187	27,891	26,086	111,791
DRUG	115,786	140,428	96,905	129,540	482,659
BEHAVIORAL HEALTH	5,114	4,296	5,534	5,783	20,727
OPTICAL	7,801	8,861	7,782	7,414	31,858
LIFE & AD & D	871	846	808	770	3,295
UM/DM	7,368	7,197	6,745	6,448	27,758
PRESCRIPTION CARE MNGMT	1,162	1,109	1,068	1,019	4,358
P.P.O.	13,856	13,009	12,097	11,565	50,527
OPERATING EXPENSE	59,918	52,667	51,223	46,995	210,803
TOTAL EXPENSE	$593,128	$747,997	$726,799	$469,597	$2,537,521
SURPLUS (DEFICIT)	**($162,391)**	**($303,967)**	**($197,962)**	**$35,993**	**($628,327)**
AVERAGE INCOME	$163	$193	$219	$220	$199
AVERAGE EXPENSE	$224	$325	$301	$204	$264
SURPLUS (DEFICIT)	($61)	($132)	($82)	$16	($65)
TOTAL PARTICIPANTS	882	766	804	766	805

PLAN XXX
FULL TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$784,188	$913,654	$948,066	$991,589	$3,637,497
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	401	327	334	5,479	6,541
-HMO COPAY	2,020	2,139	1,783	4,844	10,786
TOTAL INCOME	$786,609	$916,120	$950,183	$1,001,912	$3,654,824
EXPENSES					
MEDICAL	$569,975	$433,123	$649,858	$694,215	$2,347,171
A & S	35,135	33,438	55,339	38,111	162,023
DENTAL	41,855	43,363	44,424	45,045	174,687
DRUG	238,279	215,120	249,428	236,670	939,497
BEHAVIORAL HEALTH	8,582	8,813	13,402	22,894	53,691
OPTICAL	9,326	9,751	10,014	10,202	39,293
LIFE & AD & D	1,832	2,015	2,060	2,087	7,994
UM/DM	12,848	13,221	13,082	13,116	52,267
PRESCRIPTION CARE MNGMT	2,040	2,084	2,077	2,096	8,297
P.P.O.	17,950	19,029	19,288	19,832	76,099
OPERATING EXPENSE	66,664	67,852	74,767	70,714	279,997
TOTAL EXPENSE	$1,004,486	$847,809	$1,133,739	$1,154,982	$4,141,016
SURPLUS (DEFICIT)	**($217,877)**	**$68,311**	**($183,556)**	**($153,070)**	**($486,192)**
AVERAGE INCOME	$246	$274	$269	$272	$265
AVERAGE EXPENSE	$314	$253	$321	$313	$300
SURPLUS (DEFICIT)	($68)	$21	($52)	($41)	($35)
TOTAL PARTICIPANTS	1,066	1,115	1,176	1,230	1,147

PLAN XXX
PART TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$872,365	$1,177,353	$1,582,908	$1,520,751	$5,153,377
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	13,330	10,824	8,126	9,773	42,053
-HMO COPAY	3,291	2,575	1,903	1,578	9,347
TOTAL INCOME	$888,986	$1,190,752	$1,592,937	$1,532,102	$5,204,777
EXPENSES					
MEDICAL	$609,628	$556,691	$537,276	$594,435	$2,298,030
A & S	7,951	7,457	5,371	9,726	30,505
DENTAL	41,170	42,442	42,512	41,276	167,400
DRUG	199,035	92,973	137,275	262,149	691,432
BEHAVIORAL HEALTH	13,254	10,329	16,896	32,093	72,572
OPTICAL	11,736	12,206	11,954	11,701	47,597
LIFE & AD & D	1,447	1,567	1,526	1,491	6,031
UM/DM	14,475	14,681	13,848	13,245	56,249
PRESCRIPTION CARE MNGMT	2,294	2,283	2,223	2,094	8,894
P.P.O.	28,834	29,496	28,631	26,879	113,840
OPERATING EXPENSE	197,463	200,064	210,988	189,935	798,450
TOTAL EXPENSE	$1,127,287	$970,189	$1,008,500	$1,185,024	$4,291,000
SURPLUS (DEFICIT)	**($238,301)**	**$220,563**	**$584,437**	**$347,078**	**$913,777**
AVERAGE INCOME	$93	$126	$165	$165	$137
AVERAGE EXPENSE	$117	$103	$104	$128	$113
SURPLUS (DEFICIT)	($24)	$23	$61	$37	$24
TOTAL PARTICIPANTS	3,198	3,139	3,223	3,093	3,163

PLAN XL
PART TIME
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$138,208	$179,199	$189,582	$185,955	$692,944
MISC. INCOME - LOA	0	0	0	0	0
-COBRA	69	69	46	0	184
TOTAL INCOME	$138,277	$179,268	$189,628	$185,955	$693,128
EXPENSES					
A & S	$2,427	$2,588	$529	$3,505	$9,049
DENTAL	16,882	17,167	16,720	16,015	66,784
OPTICAL	5,054	5,124	4,807	4,811	19,796
LIFE & AD & D	676	663	634	624	2,597
OPERATING EXPENSE	150,413	146,158	163,797	143,987	604,355
TOTAL EXPENSE	$175,452	$171,700	$186,487	$168,942	$702,581
SURPLUS (DEFICIT)	**($37,175)**	**$7,568**	**$3,141**	**$17,013**	**($9,453)**
AVERAGE INCOME	$20	$24	$26	$26	$24
AVERAGE EXPENSE	$26	$23	$25	$23	$24
SURPLUS (DEFICIT)	($6)	$1	$1	$3	$0
TOTAL PARTICIPANTS	2,280	2,519	2,457	2,410	2,417

COMBINED FUND
2021

QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTR - ACTIVE	$19,633,330	$24,583,754	$25,164,278	$24,668,247	$94,049,609
EMPLOYER CONTR - RETIREE	3,982,176	3,983,842	3,874,434	3,813,104	15,653,556
EMPLOYEE CONTRIBUTIONS	1,255,063	1,227,503	1,189,836	1,189,812	4,862,214
INTEREST & DIVIDENDS - ACTIVE	121,845	88,263	56,755	53,990	320,853
INTEREST & DIVIDENDS - RETIREE	26,185	18,758	12,096	11,660	68,699
STIPEND	1,021,927	979,146	936,109	893,068	3,830,250
MISCELLANEOUS	0	31	26,141	0	26,172
TOTAL INCOME	$26,040,526	$30,881,297	$31,259,649	$30,629,881	$118,811,353
EXPENSES					
MEDICAL	$18,102,244	$15,719,753	$17,815,972	$16,921,958	$68,559,927
RETIREES	3,885,743	4,311,732	4,160,728	4,088,849	16,447,052
STIPEND	1,021,927	979,146	936,109	893,068	3,830,250
A & S	1,254,481	1,503,491	1,361,458	1,497,621	5,617,051
DENTAL	1,095,002	1,065,249	1,035,525	1,037,830	4,233,606
DRUG	6,392,369	4,711,847	5,319,863	5,866,362	22,290,441
BEHAVIORAL HEALTH	362,760	238,440	220,770	284,941	1,106,911
OPTICAL	156,738	159,396	153,877	150,935	620,946
LIFE & AD & D	38,929	38,743	38,003	37,311	152,986
UM/DM	206,325	206,262	197,802	193,297	803,686
PRESCRIPTION CARE MNGMT	32,603	32,118	31,415	30,561	126,697
E.A.P.	15,588	15,339	15,001	14,671	60,599
P.P.O.	302,074	284,697	282,091	274,538	1,143,400
OPERATING EXPENSE	1,037,577	993,850	1,046,644	932,403	4,010,474
TOTAL EXPENSE	$33,904,360	$30,260,063	$32,615,258	$32,224,345	$129,004,026
SURPLUS (DEFICIT)	**($7,863,834)**	**$621,234**	**($1,355,609)**	**($1,594,464)**	**($10,192,673)**
TOTAL PARTICIPANTS	15,858	15,895	15,765	15,438	15,739
FUND RESERVE	$26,480,029	$25,532,305	$27,188,034	$22,998,665	

PLAN I
FULL TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$1,939,391	$1,891,653	$1,999,050		$5,830,094
MISC. INCOME - LOA	0	0	0		0
-COBRA	3,677	1,226	2,451		7,354
-HMO COPAY	11,929	2,578	12,983		27,490
TOTAL	$1,954,997	$1,895,457	$2,014,484	$0	$5,864,938
EXPENSES					
MEDICAL	$1,176,542	$1,125,204	$1,297,724		$3,599,470
A & S	158,344	147,129	133,068		438,541
DENTAL	58,640	52,554	53,715		164,909
DRUG	481,080	419,071	645,945		1,546,096
BEHAVIORAL HEALTH	122,883	296,608	238,767		658,258
OPTICAL	8,325	8,066	7,809		24,200
LIFE & AD & D	4,723	4,579	4,440		13,742
UM/DM	9,672	9,467	9,177		28,316
PRESCRIPTION CARE MNGMT	1,552	1,485	1,439		4,476
E.A.P.	985	955	927		2,867
P.P.O.	14,293	13,467	12,795		40,555
OPERATING EXPENSE	29,420	29,963	28,766		88,149
TOTAL EXPENSE	$2,066,459	$2,108,548	$2,434,572	$0	$6,609,579
SURPLUS (DEFICIT)	**($111,462)**	**($213,091)**	**($420,088)**	**$0**	**($744,641)**
AVERAGE INCOME	$1,381	$1,374	$1,496	$0	$1,417
AVERAGE EXPENSE	$1,459	$1,528	$1,807	$0	$1,598
SURPLUS (DEFICIT)	($78)	($154)	($311)	$0	($181)
TOTAL PARTICIPANTS	472	460	449	0	460

PLAN I
PART TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$253,224	$253,863	$203,668		$710,755
MISC. INCOME - LOA	0	0	0		0
-COBRA	3,063	0	0		3,063
-HMO COPAY	0	0	0		0
TOTAL	$256,287	$253,863	$203,668	$0	$713,818
EXPENSES					
MEDICAL	$421,151	$230,881	$307,953		$959,985
A & S	8,062	9,708	10,384		28,154
DENTAL	9,145	8,204	8,286		25,635
DRUG	89,085	55,686	68,114		212,885
BEHAVIORAL HEALTH	1,208	1,360	1,369		3,937
OPTICAL	1,347	1,311	1,231		3,889
LIFE & AD & D	325	319	310		954
UM/DM	1,495	1,458	1,380		4,333
PRESCRIPTION CARE MNGMT	238	230	218		686
E.A.P.	163	158	148		469
P.P.O.	2,485	2,357	2,269		7,111
OPERATING EXPENSE	4,827	4,917	4,780		14,524
TOTAL EXPENSE	$539,531	$316,589	$406,442	$0	$1,262,562
SURPLUS (DEFICIT)	**($283,244)**	**($62,726)**	**($202,774)**	**$0**	**($548,744)**
AVERAGE INCOME	$1,095	$1,099	$930	$0	$1,041
AVERAGE EXPENSE	$2,306	$1,371	$1,856	$0	$1,844
SURPLUS (DEFICIT)	($1,211)	($272)	($926)	$0	($803)
TOTAL PARTICIPANTS	78	77	73	0	76

PLAN X
FULL TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$11,095,226	$11,044,681	$11,526,439		$33,666,346
MISC. INCOME-LOA	0	0	0		0
-COBRA	23,282	19,772	18,492		61,546
-HMO COPAY	52,307	48,478	45,298		146,083
TOTAL INCOME	$11,170,815	$11,112,931	$11,590,229	$0	$33,873,975
EXPENSES					
MEDICAL	$10,516,947	$9,438,154	$9,046,707		$29,001,808
A & S	757,603	867,057	890,508		2,515,168
DENTAL	498,101	472,188	475,055		1,445,344
DRUG	3,163,071	2,774,863	4,190,145		10,128,079
BEHAVIORAL HEALTH	150,513	104,688	104,141		359,342
OPTICAL	59,444	59,168	58,316		176,928
LIFE & AD & D	17,565	17,560	17,378		52,503
UM/DM	92,532	91,773	90,084		274,389
PRESCRIPTION CARE MNGMT	14,705	14,460	14,096		43,261
E.A.P.	8,244	8,217	8,093		24,554
P.P.O.	114,030	112,268	110,840		337,138
OPERATING EXPENSE	243,638	255,121	248,559		747,318
TOTAL EXPENSE	$15,636,393	$14,215,517	$15,253,922	$0	$45,105,832
SURPLUS (DEFICIT)	**($4,465,578)**	**($3,102,586)**	**($3,663,693)**	**$0**	**($11,231,857)**
AVERAGE INCOME	$927	$931	$982	$0	$947
AVERAGE EXPENSE	$1,298	$1,191	$1,292	$0	$1,260
SURPLUS (DEFICIT)	($371)	($260)	($310)	$0	($313)
TOTAL PARTICIPANTS	4,017	3,979	3,934	0	3,977

PLAN X
PART TIME
2022

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$4,467,040	$4,279,403	$4,835,471		$13,581,914
MISC. INCOME-LOA	0	0	0		0
-COBRA	19,000	18,317	13,035		50,352
-HMO COPAY	9,210	7,982	10,571		27,763
TOTAL INCOME	$4,495,250	$4,305,702	$4,859,077	$0	$13,660,029
EXPENSES					
MEDICAL	$2,525,211	$3,724,946	$2,700,731		$8,950,888
A & S	155,011	171,111	191,940		518,062
DENTAL	171,024	158,235	163,590		492,849
DRUG	1,549,329	1,333,589	1,604,943		4,487,861
BEHAVIORAL HEALTH	18,950	55,816	17,335		92,101
OPTICAL	30,155	29,077	27,968		87,200
LIFE & AD & D	5,948	5,761	5,563		17,272
UM/DM	24,862	24,126	23,283		72,271
PRESCRIPTION CARE MNGMT	3,951	3,780	3,643		11,374
E.A.P.	4,205	4,061	3,895		12,161
P.P.O.	53,826	51,208	48,779		153,813
OPERATING EXPENSES	132,704	133,957	126,853		393,514
TOTAL EXPENSE	$4,675,176	$5,695,667	$4,918,523	$0	$15,289,366
SURPLUS (DEFICIT)	**($179,926)**	**($1,389,965)**	**($59,446)**	**$0**	**($1,629,337)**
AVERAGE INCOME	$703	$700	$816	$0	$740
AVERAGE EXPENSE	$731	$926	$826	$0	$828
SURPLUS (DEFICIT)	($28)	($226)	($10)	$0	($88)
TOTAL PARTICIPANTS	2,132	2,050	1,984	0	2,055

PLAN X
PART TIME
2022

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$2,847,411	$2,789,397	$2,717,966		$8,354,774
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	16,845	17,611	20,265		54,721
TOTAL INCOME	$2,864,256	$2,807,008	$2,738,231	$0	$8,409,495
EXPENSES					
MEDICAL	$1,739,291	$1,634,065	$1,918,224		$5,291,580
A & S	45,064	62,838	43,335		151,237
DENTAL	108,439	94,036	95,107		297,582
DRUG	802,652	695,931	849,464		2,348,047
BEHAVIORAL HEALTH	28,091	15,915	9,819		53,825
OPTICAL	9,638	9,282	8,994		27,914
LIFE & AD & D	1,870	1,793	1,751		5,414
UM/DM	21,230	20,574	19,767		61,571
PRESCRIPTION CARE MNGMT	3,426	3,274	3,149		9,849
E.A.P.	1,327	1,278	1,236		3,841
P.P.O.	18,803	17,695	17,131		53,629
OPERATING EXPENSE	38,987	39,595	37,881		116,463
TOTAL EXPENSE	$2,818,818	$2,596,276	$3,005,858	$0	$8,420,952
SURPLUS (DEFICIT)	**$45,438**	**$210,732**	**($267,627)**	**$0**	**($11,457)**
AVERAGE INCOME	$1,520	$1,519	$1,544	$0	$1,528
AVERAGE EXPENSE	$1,496	$1,405	$1,695	$0	$1,532
SURPLUS (DEFICIT)	$24	$114	($151)	$0	($4)
TOTAL PARTICIPANTS	628	616	591	0	612

PLAN XX
FULL TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$579,022	$576,975	$639,977		$1,795,974
MISC. INCOME -LOA	0	0	0		0
-HMO COPAY	1,416	4,957	(354)		6,019
-COBRA	0	0	0		0
TOTAL INCOME	$580,438	$581,932	$639,623	$0	$1,801,993
EXPENSES					
MEDICAL	$626,774	$1,303,275	$852,198		$2,782,247
A & S	36,401	31,673	28,547		96,621
DENTAL	26,800	24,180	26,401		77,381
DRUG	110,466	125,592	141,318		377,376
BEHAVIORAL HEALTH	4,330	8,976	5,008		18,314
OPTICAL	6,574	6,454	6,435		19,463
LIFE & AD & D	1,332	1,343	1,318		3,993
UM/DM	7,917	7,757	7,897		23,571
PRESCRIPTION CARE MNGMT	1,254	1,226	1,211		3,691
P.P.O.	12,329	12,476	12,442		37,247
OPERATING EXPENSE	29,793	30,884	30,017		90,694
TOTAL EXPENSE	$863,970	$1,553,836	$1,112,792	$0	$3,530,598
SURPLUS (DEFICIT)	**($283,532)**	**($971,904)**	**($473,169)**	**$0**	**($1,728,605)**
AVERAGE INCOME	$396	$403	$432	$0	$410
AVERAGE EXPENSE	$589	$1,077	$752	$0	$806
SURPLUS (DEFICIT)	($193)	($674)	($320)	$0	($396)
TOTAL PARTICIPANTS	489	481	493	0	488

PLAN XX
PART TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$484,151	$463,699	$550,002		$1,497,852
MISC. INCOME -LOA	0	0	0		0
-HMO COPAY	1,039	1,095	1,954		4,088
-COBRA	664	1,098	512		2,274
TOTAL INCOME	$485,854	$465,892	$552,468	$0	$1,504,214
EXPENSES					
MEDICAL	$287,975	$311,668	$404,734		$1,004,377
A & S	4,949	10,099	13,917		28,965
DENTAL	24,370	20,980	22,468		67,818
DRUG	168,042	180,434	225,632		574,108
BEHAVIORAL HEALTH	4,362	3,941	10,662		18,965
OPTICAL	7,226	6,954	6,538		20,718
LIFE & AD & D	743	721	682		2,146
UM/DM	6,237	6,010	5,712		17,959
PRESCRIPTION CARE MNGMT	998	939	894		2,831
P.P.O.	11,146	10,910	10,444		32,500
OPERATING EXPENSE	45,540	46,080	43,630		135,250
TOTAL EXPENSE	$561,588	$598,736	$745,313	$0	$1,905,637
SURPLUS (DEFICIT)	**($75,734)**	**($132,844)**	**($192,845)**	**$0**	**($401,423)**
AVERAGE INCOME	$219	$219	$267	$0	$235
AVERAGE EXPENSE	$253	$281	$361	$0	$298
SURPLUS (DEFICIT)	($34)	($62)	($94)	$0	($63)
TOTAL PARTICIPANTS	740	709	689	0	713

PLAN XXX
FULL TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,046,661	$1,085,884	$1,375,375		$3,507,920
MISC. INCOME -LOA	0	0	0		0
-COBRA	4,977	1,588	6,889		13,454
-HMO COPAY	6,481	5,253	3,129		14,863
TOTAL INCOME	$1,058,119	$1,092,725	$1,385,393	$0	$3,536,237
EXPENSES					
MEDICAL	$709,190	$728,647	$761,188		$2,199,025
A & S	23,818	22,448	47,927		94,193
DENTAL	46,627	44,076	48,673		139,376
DRUG	280,444	297,145	388,427		966,016
BEHAVIORAL HEALTH	7,862	8,387	7,853		24,102
OPTICAL	11,252	11,593	11,548		34,393
LIFE & AD & D	2,234	2,391	2,391		7,016
UM/DM	14,404	14,629	14,671		43,704
PRESCRIPTION CARE MNGMT	2,246	2,352	2,325		6,923
P.P.O.	21,172	22,316	22,341		65,829
OPERATING EXPENSE	75,195	83,002	84,328		242,525
TOTAL EXPENSE	$1,194,444	$1,236,986	$1,391,672	$0	$3,823,102
SURPLUS (DEFICIT)	**($136,325)**	**($144,261)**	**($6,279)**	**$0**	**($286,865)**
AVERAGE INCOME	$272	$271	$335	$0	$293
AVERAGE EXPENSE	$307	$306	$337	$0	$317
SURPLUS (DEFICIT)	($35)	($35)	($2)	$0	($24)
TOTAL PARTICIPANTS	1,299	1,346	1,377	0	1,341

PLAN XXX
PART TIME
2022

QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$1,593,344	$1,536,523	$1,097,524		$4,227,391
MISC. INCOME -LOA	0	0	0		0
-COBRA	13,119	10,851	8,916		32,886
-HMO COPAY	2,771	1,692	2,421		6,884
TOTAL INCOME	$1,609,234	$1,549,066	$1,108,861	$0	$4,267,161
EXPENSES					
MEDICAL	$528,691	$802,876	$827,754		$2,159,321
A & S	8,461	10,574	15,169		34,204
DENTAL	40,379	36,162	40,125		116,666
DRUG	215,997	191,684	287,355		695,036
BEHAVIORAL HEALTH	12,424	34,416	41,923		88,763
OPTICAL	11,944	11,909	11,696		35,549
LIFE & AD & D	1,498	1,471	1,417		4,386
UM/DM	13,711	12,933	12,102		38,746
PRESCRIPTION CARE MNGMT	2,154	2,028	1,926		6,108
P.P.O.	27,626	27,301	25,978		80,905
OPERATING EXPENSE	189,377	203,699	192,156		585,232
TOTAL EXPENSE	$1,052,262	$1,335,053	$1,457,601	$0	$3,844,916
SURPLUS (DEFICIT)	**$556,972**	**$214,013**	**($348,740)**	**$0**	**$422,245**
AVERAGE INCOME	$166	$165	$124	$0	$152
AVERAGE EXPENSE	$108	$142	$163	$0	$138
SURPLUS (DEFICIT)	$58	$23	($39)	$0	$14
TOTAL PARTICIPANTS	3,240	3,126	2,982	0	3,116

PLAN XL
PART TIME
2022
QUARTERLY RECAPS - ACTIVE

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$177,674	$180,297	$168,032		$526,003
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	0		0
TOTAL INCOME	$177,674	$180,297	$168,032	$0	$526,003
EXPENSES					
A & S	$6,197	$6,240	3,752		$16,189
DENTAL	16,873	15,176	16,368		48,417
OPTICAL	5,346	5,089	4,920		15,355
LIFE & AD & D	670	670	634		1,974
OPERATING EXPENSE	142,551	145,418	142,423		430,392
TOTAL EXPENSE	$171,637	$172,593	$168,097	$0	$512,327
SURPLUS (DEFICIT)	**$6,037**	**$7,704**	**($65)**	**$0**	**$13,676**
AVERAGE INCOME	$26	$26	$25	$0	$26
AVERAGE EXPENSE	$25	$25	$25	$0	$25
SURPLUS (DEFICIT)	$1	$1	$0	$0	$1
TOTAL PARTICIPANTS	2,303	2,337	2,220	0	2,287

ACTIVE PLANS
2022

QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTR - ACTIVE	$24,483,144	$24,102,375	$25,113,504	$0	$73,699,023
EMPLOYEE CONTRIBUTIONS	169,780	142,498	146,562	0	458,840
INTEREST & DIVIDENDS - ACTIVE	54,131	58,926	70,147	0	183,204
MISCELLANEOUS[1]	254	20,461	770,015	0	790,730
TOTAL INCOME	$24,707,309	$24,324,260	$26,100,228	$0	$75,131,797
EXPENSES					
MEDICAL	$18,531,772	$19,299,716	$18,117,213	$0	$55,948,701
A & S	1,203,910	1,338,877	1,378,547	0	3,921,334
DENTAL	1,000,398	925,791	949,788	0	2,875,977
DRUG	6,860,166	6,073,995	8,401,343	0	21,335,504
BEHAVIORAL HEALTH	350,623	530,107	436,877	0	1,317,607
OPTICAL	151,251	148,903	145,455	0	445,609
LIFE & AD & D	36,908	36,608	35,884	0	109,400
UM/DM	192,060	188,727	184,073	0	564,860
PRESCRIPTION CARE MNGMT	30,524	29,774	28,901	0	89,199
E.A.P.	14,924	14,669	14,299	0	43,892
P.P.O.	275,710	269,998	263,019	0	808,727
OPERATING EXPENSE	932,032	972,636	939,393	0	2,844,061
TOTAL EXPENSE	$29,580,278	$29,829,801	$30,894,792	$0	$90,304,871
SURPLUS (DEFICIT)	**($4,872,969)**	**($5,505,541)**	**($4,794,564)**	**$0**	**($15,173,074)**
TOTAL PARTICIPANTS	15,398	15,181	14,792	0	15,124
FUND RESERVE	$10,158,668	$5,788,069	$7,691,425		

[1]LITIGATION SETTLEMENTS 3RD QTR:

$219	METLIFE
769,796	THALOMID/REVLIMID
$770,015	

COMBINED FUND
THIRD QUARTER 2022

MISCELLANEOUS

ACCOUNTING	$45,833
ACTUARIAL & CONSULTING	39,876
EDUCATION FEES FOR RETIREE ASSISTANCE	8,208
INVESTMENT MANAGEMENT	6,109
INVESTMENT PERFORMANCE SERVICES	20,000
LEGAL	48,424
PCORI FEES	51,436
POSTAGE	5,919
PRINTING	16,157
TELEPHONE	1,313
TOTAL	$243,275

DELINQUENCIES

NONE

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

QUARTERLY RECAPS

INCOME	1Q2022	2Q2022	3Q2022	4Q2022	Total
Health	$30,338,314	$29,832,653	$31,504,067		$91,675,034
Legal	828,964	819,345	804,523		2,452,832
Severance	7,785	9,858	24,190		41,833
Total Income	$31,175,063	$30,661,856	$32,332,780	$0	$94,169,699

EXPENSES	1Q2021	2Q2021	3Q2021	4Q2021	Total
Health	$34,380,476	$34,409,674	$35,469,294		$104,259,444
Legal	782,866	834,031	818,629		2,435,526
Severance	798,030	964,999	196,558		1,959,587
Total Expenses	$35,961,372	$36,208,704	$36,484,481	$0	$108,654,557

Surplus/(Deficit)	1Q2021	2Q2021	3Q2021	4Q2021	Total
Health	($4,042,162)	($4,577,021)	($3,965,227)	$0	($12,584,410)
Legal	46,098	(14,686)	(14,106)	0	17,306
Severance	(790,245)	(955,141)	(172,368)	0	(1,917,754)
Total Surplus/(Deficit)	($4,786,309)	($5,546,848)	($4,151,701)	$0	($14,484,858)

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

COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2021

QUARTERLY RECAPS

INCOME	1Q2021	2Q2021	3Q2021	4Q2021	Total
Health	$26,040,526	$30,881,297	$31,259,649	$30,629,881	$118,811,353
Legal	768,086	767,648	755,887	748,010	3,039,631
Severance	2,274,324	886,706	10,406	3,221,512	6,392,948
Scholarship	0	3	2	1	6
Total Income	$29,082,936	$32,535,654	$32,025,944	$34,599,404	$128,243,938

EXPENSES	1Q2021	2Q2021	3Q2021	4Q2021	Total
Health	$33,904,360	$30,260,063	$32,615,258	$32,224,345	$129,004,026
Legal	768,027	770,187	761,319	750,684	3,050,217
Severance	1,028,529	1,174,542	673,010	1,372,469	4,248,550
Scholarship	4,004	4,454	41,019	19,919	69,396
Total Expenses	$35,704,920	$32,209,246	$34,090,606	$34,367,417	$136,372,189

Surplus/(Deficit)	1Q2021	2Q2021	3Q2021	4Q2021	Total
Health	($7,863,834)	$621,234	($1,355,609)	($1,594,464)	($10,192,673)
Legal	59	(2,539)	(5,432)	(2,674)	(10,586)
Severance	1,245,795	(287,836)	(662,604)	1,849,043	2,144,398
Scholarship	(4,004)	(4,451)	(41,017)	(19,918)	(69,390)
Total Surplus/(Deficit)	($6,621,984)	$326,408	($2,064,662)	$231,987	($8,128,251)

Fund Reserve	$31,005,835	$29,745,358	$30,684,885	$28,309,699

CONTRACT INFORMATION
THIRD QUARTER 2022

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
ASSOCIATED ADMINISTRATORS	X	1,105.63	07-01-22	10-29-24
	X	714.80	07-01-22	
	X	1,435.13	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
GIANT 27	I	1,691.34	07-01-22	10-28-23
	I	1,134.52	07-01-22	
	X	1,276.20	07-01-22	
	X	885.37	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
GIANT 400	I	1,691.34	07-01-22	10-28-23
	I	1,134.52	07-01-22	
	X	1,276.20	07-01-22	
	X	885.37	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
GIANT DELAWARE	X	1,276.20	07-01-22	10-28-23
	X	885.37	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
GIANT VALLEY 400	I	1,691.34	07-01-22	10-28-23
	I	1,134.52	07-01-22	
	X	1,276.20	07-01-22	
	X	885.37	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	

CONTRACT INFORMATION
THIRD QUARTER 2022

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
SAFEWAY 27	I	1,697.14	07-01-22	10-28-23
	I	1,140.32	07-01-22	
	X	1,282.00	07-01-22	
	X	891.17	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
SAFEWAY 400	I	1,697.14	07-01-22	10-28-23
	I	1,140.32	07-01-22	
	X	1,282.00	07-01-22	
	X	891.17	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
SAFEWAY CULPEPER	I	1,697.14	07-01-22	10-28-23
	I	1,140.32	07-01-22	
	X	1,282.00	07-01-22	
	X	891.17	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
SAFEWAY DELAWARE	X	1,282.00	07-01-22	10-28-23
	X	891.17	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
SAFEWAY DOVER	X	1,282.00	07-01-22	10-28-23
	X	891.17	07-01-22	
	X	1,605.70	07-01-22	
	XX	433.59	07-01-22	
	XX	261.78	07-01-22	
	XXX	332.94	07-01-22	
	XXX	120.58	07-01-22	
	XL	25.23	07-01-22	
STAFF 400	X	1,276.20	07-01-22	

FELRA & UFCW

RETIREE HEALTH PLAN

THIRD QUARTER 2022

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
THIRD QUARTER 2022

INCOME

EMPLOYER CONTRIBUTIONS	$3,173,119
RETIREE COPAYMENTS	$773,222
INTEREST AND DIVIDENDS	$12,344
TOTAL INCOME	**$3,958,685**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$36,957	$4.73	2,489 RET
DENTAL	$27.78	$206,220	$26.41	2,500 RET
DRUG	$.80/1.25/SCRIPT	$1,012,680		13,008 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	$0.21/CLAIM	0		
TOTAL DRUG		$1,012,680	$129.68	
HMO KAISER	$246.36	$1,317,284		1,346 RET
HOSPITAL		188,076		
SURGICAL		150,291		
DIAGNOSTIC		49,873		
MAJOR MEDICAL		155,985		
MEDICAL ADMINISTRATION	$15.47	55,104		1,187 RET
TOTAL MEDICAL		$1,916,613	$245.44	
BEHAVIORAL HEALTH	$2.59	$9,161	$1.17	1,179 RET
BEHAVIORAL HEALTH/EAP		$45	$0.01	
P.P.O CAREFIRST FLEXLINK	$22.86	$0	$0.00	0 RET
P P O CAREFIRST NETWORK	$4.52	$81	$0.01	6 RET
HRGI/A&G CLAIM DISCOUNTER		$557	$0.07	
ADMINISTRATION	$7.21	$56,303	$7.21	2,603 RET
TOTAL EXPENSES		**$3,238,617**	**$414.73**	
SURPLUS (DEFICIT)		**$720,068**		

[1]INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

PART TIME RETIREES
THIRD QUARTER 2022

INCOME

EMPLOYER CONTRIBUTIONS	$489,849
RETIREE COPAYMENTS	$168,130
INTEREST AND DIVIDENDS	$2,684

TOTAL INCOME	**$660,663**

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	$4.95	$8,431	$4.97	568 RET
DENTAL	$27.78	$47,040	$27.70	570 RET
DRUG	$.80/1.25/SCRIPT	$109,559		2,142 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	$0.21/CLAIM	0		
DRUG		$109,559	$64.52	
HMO KAISER	$246.36	$270,284		354 RET
HOSPITAL		43,641		
SURGICAL		26,632		
DIAGNOSTIC		9,452		
MAJOR MEDICAL		10,949		
MEDICAL ADMINISTRATION	$15.47	11,154		240 RET
TOTAL MEDICAL		$372,112	$219.15	
BEHAVIORAL HEALTH	$2.59	$1,868	$1.10	240 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		$121	$0.07	
ADMINISTRATION	$7.21	$12,235	$7.21	566 RET
TOTAL EXPENSES		**$551,394**	**$324.73**	
SURPLUS (DEFICIT)		**$109,269**		

[1]INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

THIRD QUARTER 2022
STIPEND
INCOME & EXPENSES

INCOME[1]

GIANT	$499,172
SAFEWAY	285,319
TOTAL INCOME	**$784,491**

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	$777,565
SUBTOTAL	$777,565

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	$6,158
PNC FEES	677
POSTAGE	44
PRINTING	47
SUBTOTAL	$6,926
TOTAL EXPENSES	**$784,491**

SURPLUS (DEFICIT)	**$0**

PARTICIPANTS 705

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

2022
RETIREES
QUARTERLY RECAPS

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
EMPLOYER CONTRIBUTIONS	$3,743,878	$3,714,239	$3,662,968		$11,121,085
RETIREE COPAYMENTS	984,865	952,952	941,352		2,879,169
STIPEND INCOME	890,816	828,735	784,491		2,504,042
INTEREST & DIVIDENDS	11,446	12,467	15,028		38,942
TOTAL INCOME	$5,631,005	$5,508,393	$5,403,839	$0	$16,543,238

EXPENSES					
MEDICAL	$2,774,582	$2,577,629	$2,288,725		$7,640,936
DENTAL	259,822	238,745	253,260		751,827
DRUG	745,608	806,690	1,122,239		2,674,537
BEHAVIORAL HEALTH	10,858	11,182	11,074		33,114
OPTICAL	46,757	46,003	45,388		138,148
P.P.O.	3,379	1,414	787		5,580
ADMINISTRATION	68,376	69,475	68,538		206,389
STIPEND	890,816	828,735	784,491		2,504,042
TOTAL EXPENSES	$4,800,198	$4,579,873	$4,574,502	$0	$13,954,573
SURPLUS (DEFICIT)	$830,807	$928,520	$829,337	$0	$2,588,665
TOTAL PARTICIPANTS	3,256	3,212	3,169		3,212
FUND RESERVE	$5,042,458	$4,864,706	$4,734,123		

2021
RETIREES
QUARTERLY RECAPS

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
EMPLOYER CONTRIBUTIONS	$3,982,176	$3,983,842	$3,874,434	$3,813,104	$15,653,556
RETIREE COPAYMENTS	1,045,546	1,038,400	1,025,355	1,015,296	4,124,597
STIPEND INCOME	1,021,927	979,146	936,109	893,068	3,830,250
INTEREST & DIVIDENDS	26,185	18,758	12,096	11,660	68,700
TOTAL INCOME	$6,075,834	$6,020,146	$5,847,994	$5,733,128	$23,677,103

EXPENSES					
MEDICAL	$2,722,925	$2,793,787	$2,461,700	$2,453,510	$10,431,922
DENTAL	276,158	272,957	270,272	269,299	1,088,686
DRUG	751,591	1,111,606	1,294,067	1,231,662	4,388,926
BEHAVIORAL HEALTH	11,324	12,381	12,830	14,002	50,537
OPTICAL	48,926	48,445	48,154	47,843	193,368
P.P.O.	5,296	1,625	3,145	2,512	12,578
ADMINISTRATION	69,523	70,931	70,560	70,021	281,035
STIPEND	1,021,927	979,146	936,109	893,068	3,830,250
TOTAL EXPENSES	$4,907,670	$5,290,878	$5,096,837	$4,981,917	$20,277,302
SURPLUS (DEFICIT)	$1,168,164	$729,268	$751,157	$751,211	$3,399,801
TOTAL PARTICIPANTS	3,408	3,378	3,360	3,334	3,370
FUND RESERVE	$5,048,838	$5,180,875	$5,058,620	$5,069,326	

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

DECEMBER 12, 2022

1. Beacon Health Options

07/21/2022	Machine Readable Files monthly fee	$	3,000.00

2. Calibre CPA Group

09/28/2022	Progress billing through 09/15/2022 for the annual audit for the Plan Year ending December 31, 2021	$	18,500.00
09/28/2022	Billing for the Safeway Payroll Audit period January 1, 2017 – December 31, 2017. Billed through August 31, 2022		1,786.75

3. Chartwell Investment Partners

09/30/2022	Investment Consultant Services rendered – 3Q2022	$	1,798.21

4. Cheiron

07/27/2022	Retainer Services – 06/2022	$	4,850.00
08/31/2022	Retainer Services – 07/2022		4,850.00
09/30/2022	Retainer Services – 08/2022		4,850.00
10/28/2022	Retainer Services – 09/2022		4,850.00

5. Green Light

10/14/2022	Machine Readable Files monthly fee	$	500.00

6. Groom Law Group, Chartered

09/27/2022	Professional Services rendered – 08/2022	$	4,140.00
10/12/2022	Professional Services rendered – 09/2022		5,596.65
11/16/2022	Professional Services rendered – 10/2022		5,832.90

7. Investment Performance Services

12/05/2022	Fee for Professional Services for the quarter ending 12/31/2022	$	10,000.00

8. Segal Company

07/31/2022	For supplemental Compliance Consulting services through 06/30/2022 related to the work-in-progress on the No Surprises Act and Transparency in Coverage Final Rules project.	$	853.75

09/30/2022	For supplemental Compliance Consulting services through 08/31/2022 related to the work-in-progress on the Mental Health Parity and Addiction Equity Act NQTL compliance project.		1,600.00
10/31/2022	For supplemental Compliance Consulting services through 09/30/2022 related to the work-in-progress on the Mental Health Parity and Addiction Equity Act NQTL compliance project.		1,997.50
11/30/2022	For supplemental Compliance Consulting services through 10/31/2022		7,634.25
12/01/2022	For Actuarial and Consulting services rendered 12/01/2022 through 02/28/2023		16,750.00

9. Segall Bryant & Hamill

10/14/2022	Management Fee	$	960.47

10. Slevin & Hart, P.C.

09/30/2022	Professional Services rendered through August 31, 2022	$	8,481.57
10/28/2022	Professional Services rendered through September 30, 2022		14,791.50
11/30/2022	Professional Services rendered through October 31, 2022		18,729.56

11. Woodard Insurance Agency, LLC

09/30/2022	Professional Services rendered – 3Q2022	$	7,884.00

Standard monthly premium: $164.90 in 2023, a decrease of $5.20 from $170.10 in 2022.
Annual deductible: $226 in 2023, a decrease of $7 from the annual deductible of $233 in 2022

Part A Deductible and Coinsurance Amounts for Calendar Years 2022 and 2023 Type of Cost Sharing		
	2022	2023
Inpatient hospital deductible	$1,556	$1,600
Daily coinsurance for 61st–90th Day	$389	$400
Daily coinsurance for lifetime reserve days	$778	$800
Skilled Nursing Facility coinsurance	$194.50	$200.00

MEETING NOTES