

FELRA & UFCW VEBA FUND

AGENDA

DECEMBER 14, 2020

(Approximately 11:00 a.m.)

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 - 13)**
 - A. REGULAR MEETING – OCTOBER 22, 2020**
 - B. APPEALS COMMITTEE MEETING – OCTOBER 14, 2020**
 - C. APPEALS COMMITTEE MEETING – NOVEMBER 4, 2020**
- III. FINANCIAL REPORT (pg. 14 - 15)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
 - 1. DENTEGRA DENTAL**
 - 2. PART TIME PLAN XX & PLAN XXX COSTS PER ENROLLED DEPENDENT CHILD**
 - B. CONFIDIO**
 - 1. EGWP - STATUS UPDATE**
 - 2. UTILIZATION MANAGEMENT PROGRAMS - STATUS UPDATE**
- V. ATTORNEYS' REPORT**
 - A. REGULAR**
 - B. DELINQUENCY REPORT**
 - C. SUBROGATION**
- VI. ADMINISTRATIVE MANAGER'S REPORT - (3Q20) (pg. 16 - 81)**
- VII. INVOICES (pg. 82 - 84)**
- VIII. OTHER FUND BUSINESS (pg. 85 - 87)**
 - A. ASSOCIATED MEMORANDUM OF AGREEMENT - LOCAL 27 AND LOCAL 400**
 - B. DEPENDENT SPOUSAL AUDIT - STATUS UPDATE**
 - C. 2021 MEDICARE DEDUCTIBLE AND CO-INSURANCE RATES**
 - D. SCHOLARSHIP EXPENSES – RECOMMENDATION FROM COMMITTEE**
 - E. COVID-19 RELATED CLAIMS PROCESSING - STATUS**
 - F. SAFEWAY PAYROLL AUDIT 2014 - 2017 - STATUS UPDATE**
 - G. MISCELLANEOUS CORRESPONDENCE**
- IX. 2021 MEETING DATES AND LOCATIONS**
- X. ADJOURNMENT**

MINUTES

FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
VEBA Fund*

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW VEBA FUND
VIA VIDEO CONFERENCE
OCTOBER 22, 2020**

The following Trustees were present:

Union Trustees

M. Federici - Secretary
J. Chorpenning
A. Hanson
J. Nazario

Employer Trustees

J. Paradis - Chairman
D. Dosenbach
M. Goble

Also present were:

Y. Anwar - UFCW Local 400
L. DuVall - Associated Administrators, LLC
N. Eid - Confidio
J. Hack - UFCW Local 27
J. Harrison - UFCW Local 27
J. Herishen - Calibre CPA Group, PLLC
T. Hipkins - UFCW Local 27
C. Hoffmann - UFCW Local 400
N. Jacobs - UFCW Local 400
D. Jensen - Associated Administrators, LLC
M. Kreps - Groom Law Group
C. McDonough - Investment Performance Services
R. McKnight - Associated Administrators, LLC
C. Murphy - Associated Administrators, LLC
S. Sanchez - Slevin & Hart, P.C.
A. Sims - Associated Administrators, LLC
R. Sichel - Investment Performance Services
B. Slevin - Slevin & Hart, P.C.
J. Timm - The Segal Company
L. Walsh - Associated Administrators, LLC
M. Wilson - UFCW Local 400

I. **CALL TO ORDER**

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

II. **MINUTES**

The Trustees reviewed the minutes of the last regular meeting held on July 23, 2020, and the Appeals Committee meetings of July 21, 2020, August 12, 2020, and September 9, 2020, 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 July 23, 2020 and the Appeals Committee Meetings of July 21, 2020, August 12, 2020, and September 9, 2020 are approved, as presented.

Mr. Jensen noted that the April 16, 2020 minutes contained a mistake under the financial report. He noted that the minutes should be revised to reflect that the resolution "to amend the Investment Policy to reduce the Fund's real estate allocation target to 0%" be removed. After discussion and,

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

RESOLVED, that the resolution contained in the April 16, 2020 minutes under the financial report, "to amend the Investment Policy to reduce the Fund's real estate allocation target to 0%," be removed.

III. **FINANCIAL REPORT**

A. **PNC Bank**

1. **Summary of Activity Report – ERISA Account – September 30, 2020**

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2020 through September 30, 2020. Such report indicated a beginning market value of \$35,649,725, earnings of \$920,679, receipts of \$102,344,687, and disbursements of \$98,632,177, producing an ending market value of \$40,282,914 as of September 30, 2020.

2. **Summary of Activity Report – Non-ERISA Account DDA – September 30, 2020**

Mr. Jensen presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2020 through September 30, 2020. Such report indicated a beginning market value of

\$1,023,038, no earnings, receipts of \$101,969,644, and disbursements of \$102,030,128, producing an ending market value of \$962,554 as of September 30, 2020.

3. Reserves

Mr. Jensen noted that as of September 30, 2020, the FELRA VEBA Fund had \$40,491,130, representing 3.67 months of reserves, compared to 3.56 months as of August 31, 2020. The average expense for the four quarters ending June 30, 2020 was \$11,042,892.

B. Investment Performance Services

The Trustees welcomed Mr. Rich Sichel and Mr. Chris McDonough of Investment Performance Services to the meeting.

1. Master Consulting Report – June 30, 2020

Mr. Sichel reviewed the Master Consulting Report for the period ending June 30, 2020. Such report indicated a beginning market value of \$29,422,368, a net cash flow of \$581,681, and a net investment change of \$1,464,103, resulting in an ending market value of \$31,468,152. The year-to-date performance through June 30, 2020 was 4.6%, gross of fees.

2. Preliminary Performance Update – August 31, 2020

Mr. Sichel reviewed the Preliminary Performance Report for the period ending August 31, 2020. Such report indicated a beginning market value of \$39,163,040, negative net cash flow of \$6,882,293, and a net investment change of \$363,314, resulting in an ending market value of \$32,644,061. The year-to-date performance through August 31, 2020 was 0.9%, gross of fees.

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

C. Calibre CPA Group, PLLC ("Calibre")

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

1. Financial Statements – December 31, 2019

Mr. Herishen presented the Financial Statements for the period ended December 31, 2019. He stated that the auditor's opinion was an unmodified opinion and the financial statements were in conformity with generally accepted accounting principles.

Mr. Herishen reported that total assets as of December 31, 2019 were \$58,645,823 and total liabilities were \$2,245,394, producing net assets available for benefits of \$56,400,429. Mr. Herishen reviewed the Notes to 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 2019 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. Josh Timm of The Segal Company ("Segal") to the meeting.

1. Dentegra Dental Insurance ("Dentegra")

Mr. Timm reported on Dentegra's dental benefit proposal. He noted that the Dentegra proposal represented a 3.5% savings or \$211,000 annually. Dentegra would agree to guarantee its proposed rate for three years. Mr. Timm said that Dentegra has two to four times more providers than Group Dental Service. He noted that there would be little disruption to the Plan participants since 73% of Group Dental Service providers are also providers with Dentegra. Dentegra indicated that they would provide \$20,000 towards communications to Plan participants.

The Trustees asked Mr. Timm to request a best and final proposal from Dentegra, including caps on future fee increases. After discussion,

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

RESOLVED, to authorize Chairman and Secretary to make a decision on whether to replace GDS with Dentegra after review of Dentegra's final proposal.

2. Cologuard Colon Cancer Screening Test

Mr. Timm reported on Cologuard, an at-home colorectal cancer screening test. He stated the typical cost of a Cologuard test is \$600, as compared to \$3,000 for a colonoscopy. He noted that most insurance companies now cover the test. He said that approximately 10% of the tests result in a false positive. He noted that the Centers for Medicare & Medicaid Services ("CMS") have guidelines regarding the coverage of Cologuard under Medicare. After discussion,

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

RESOLVED, to approve coverage of Cologuard effective January 1, 2021, in accordance with the coverage guidelines used by CMS.

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

B. Confidio

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting. Ms. Eid presented a report titled "Managed Pharmacy Report October 22, 2020."

1. Managed Pharmacy Report

Ms. Eid reported that the Fund implemented three new trend management programs between June 1, 2020 – July 1, 2020: PCM, SaveonSP, and ESI UM Programs. She said that the rollout of the trend management programs went smoothly, with no participant complaints to date. Cost savings are accruing at expected levels, resulting in a cumulative savings of \$804,809.00 or 23% of annualized target for the first 90 days.

Ms. Eid said that Diabetes, Inflammatory Conditions and Cancer remain the top three drivers of Plan prescription costs. Diabetes accounts for 22.8% of all costs, trending up 16%, but is expected to level off in the fourth quarter 2020, as authorized generics enter the market. Inflammatory conditions represent 16.7% of the total cost, but those costs are also expected to decline, driven by SaveonSP program savings. She noted that the year-to-date trend of 1.5% is holding steady, the non-specialty costs per participant per month decreased by 5.6%, and the specialty per participant per month costs increased by 16.6%. She noted that the effects of COVID-19 will be reported in the fourth quarter.

2. Employer Group Waiver Plan ("GWP")

Ms. Eid noted that during the June 1, 2020 to July 1, 2020 time period, the retiree EGWP implementation began in anticipation of a January 1, 2021 effective date. Ms. Eid reviewed the EGWP implementation schedule, noting that Phase I had been completed and that Phase II was expected to be completed by December 31, 2020.

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

V. ATTORNEY'S REPORT

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

Ms. Sanchez reported on the Fund's protective PCORI fee refund claim.

B. Non-Discrimination Regulations

Ms. Sanchez reported on the revised final rule on non-discrimination under Section 1557 of the Affordable Care Act.

C. Purdue Pharma L.P. Bankruptcy

Ms. Sanchez provided a status update regarding the Purdue Pharma L.P. Bankruptcy.

D. Drug Class Action Notices

Ms. Sanchez reported on the prescription drug class action settlement notices received by the Fund.

E. Dependent Spouse Audit

Ms. Sanchez reported on the dependent spouse eligibility audit being conducted by Associated. The Union Trustees requested that the Unions be provided with a list of names and phone numbers for the Plan participants who have not responded to the dependent spouse audit so that the Unions can assist the Fund office with attempting to contact these participants. After discussion,

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

RESOLVED, that the Fund enter into a Business Associate Agreement with each of UFCW Local 27 and UFCW Local 400 to enable the Fund to release to the Unions the requested dependent spouse audit information.

E. Dentegra Dental Insurance

Ms. Sanchez reported on the Dentegra Non-Disclosure Agreement.

F. Fiduciary Insurance Renewal

Ms. Sanchez reported on the Fund's fiduciary insurance renewal.

G. Beacon Health

Ms. Sanchez reported on Beacon Health's notice regarding use of subcontractors.

H. Form 5500

Ms. Sanchez reported on the Fund's Form 5500, financial statements and Trustee Representation Letters.

I. Subrogation

Mr. Jensen stated that Slevin & Hart reported subrogation recoveries of \$55,038.18 with \$10,607.64 payable to Slevin & Hart for the second quarter 2020.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Second Quarter 2020 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the Second Quarter 2020. For the combined VEBA Fund, Active and Retiree Plans, total income was \$31,882,496. Expenses totaled \$28,936,196, producing a net surplus of \$2,946,300 for the Second Quarter 2020. Mr. Jensen noted that contributions were made on behalf of 15,202 active Plan participants.

Mr. Jensen presented a snapshot of work performed by Associated Administrators during the Second Quarter 2020. The report reflected the processing of 357 accident and sickness claims, 114 appeals, 19,890 participant service calls, the production of 496 COBRA notices, the processing of 53,588 medical claims, and mailings to 84,817 Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated October 22, 2020. It was noted there were no additions, deletions or changes to the lists.

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

RESOLVED, that the invoices on the lists dated October 22, 2020 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Kaiser Permanente Medicare Advantage Renewal - 2021

Mr. Jensen presented the Kaiser Permanente Medicare Advantage Plan renewal for 2021. He noted that Kaiser Permanente has offered a 3.5% decrease in its rates for 2021. The proposed 2021 rates are \$243.17 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 renewal effective January 1, 2021 at a rate of \$243.17 per participant per month and \$142.00 per participant per month for the Part Time Spouse Only coverage.

B. Beacon Health – Change in Prior Authorization Requirement

The Trustees discussed Beacon's recommended change to the Fund's prior authorization requirement and referred the issue to Segal for review.

C. COVID-19 Related Claims Processing – Status

Mr. Jensen provided a summary of COVID-19 medical claims experience for the period March 1, 2020 through August 31, 2020. He indicated that the Fund paid for 1554 COVID-19 tests totaling \$165,310.56. One hundred eighty-seven Plan participants and/or dependents sought treatment for COVID-19 resulting in 574 claims totaling \$593,959.20. The Trustees requested COVID-19 information be broken down by participant, by dependent, and by Employer.

D. Safeway Payroll Audit – Status Update

Ms. DuVall reported that Calibre CPA Group, PLLC notified the Fund office that it completed the 2014-2017 payroll audit of Safeway and submitted its findings to Safeway for review and response. Mr. Dosenbach confirmed that Safeway is in the process of reviewing the findings.

E. Dependent Spouse Eligibility Audit – Status Update

Mr. Jensen provided a status update on the dependent spouse eligibility audit currently underway by Associated Administrators on behalf of the Fund. He noted that a final notice had been sent on October 15, 2020 to 595 plan participants who have not yet responded. He noted that the Fund office would be following-up with calls to any participants who have not responded to the final notice.

F. Miscellaneous Correspondence

1. International Foundation of Employee Benefit Plans (“IFEBP”)

Mr. Jensen noted that the Fund’s membership with the IFEBP had been renewed for 2021.

2. Express Scripts, Inc. (“ESI”) Rebate

Mr. Jensen reported that the Fund received a rebate check from ESI for the second quarter 2020 in the amount of \$1,854,896, which was taken as a credit on ESI’s invoice. He further reported that an ESI rebate in the amount of \$187,496.63 for the period January 1, 2019 through December 31, 2019 was received on July 21, 2020.

3. FASB ASC 965 Report

Mr. Jensen said that the FASB ASC 965 report from Cheiron was posted to the Trustee Web Portal for the Trustees to review.

4. Patient-Centered Outreach Institute (“PCORI”)

Mr. Jensen reported that the Fund filed a Protective Claim with the U.S. Department of Treasury on July 27, 2020 for reimbursement of PCORI fees paid by the Fund should the PCORI fee requirement under the ACA be retroactively invalidated.

IX. ADOPTION OF COMMITTEE RECOMMENDATIONS

After review of the recommendations made by the Severance, Legal and Scholarship 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, Legal and Scholarship Committees are adopted.

X. NEXT MEETING DATE AND LOCATION

The Trustees decided to hold their next regular meeting on December 14, 2020 via video conference immediately following the meetings of the FELRA and UFCW Pension Fund, the Mid-Atlantic UFCW and Participating Employers Pension Fund and the UFCW and FELRA Severance Fund.

XI. ADJOURNMENT

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

Respectfully submitted,

Mark Federici, Secretary

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FELRA & UFCW Health & Welfare Plan
*A Plan of the Food Employers Labor Relations Association
and United Food and Commercial Workers
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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON OCTOBER 14, 2020
AND RESOLVED VIA EMAIL**

The following Committee members made determinations on the appeals:

UNION TRUSTEES

Y. Anwar
T. Hipkins

EMPLOYER TRUSTEE

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – September 2020

Code	Issue	Decision
Rx20/146-4359	Brand Name (Singulair) – <i>Deemed not medically necessary</i>	Denied
M20/388-5000	Routine Services (Cologuard)	Denied
M20/378-8338	CRNA	Denied
M20/327-0021	Excluded Services (Genetic Testing)	Denied
M20/387-6358	Nonparticipating Provider	Denied

Local 400 – September 2020

Code	Issue	Decision
M20/384-3067	Pre-Service, Proton Beam Radiation – <i>Deemed not medically necessary</i>	Denied
A20/110-7043	Re-Appeal, No Specific Disability	Denied
E20/147-1393	Open Enrollment	Denied
E20/148-2953	Extension of Dependent Coverage for Niece	Denied
M20/331-8151	Late Filing	Denied
M20/389-7528	CRNA	Denied
M20/375-4990	CRNA	Denied
M20/376-5468	CRNA	Denied
M20/336-2003	CRNA	Denied
M20/371-1987	CRNA	Denied
M20/379-6007	CRNA	Denied

M20/380-7345	CRNA	Denied
M20/372-5773	CRNA	Denied
M20/374-6488	Experimental/Investigational (Avastin)	Approved
M20/329-6488	Experimental/Investigational (Avastin) – <i>Deemed not medically necessary</i>	Denied

Respectfully submitted,
Chris Brown, Appeals Supervisor

FELRA & UFCW Health & Welfare Plan
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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON NOVEMBER 5, 2020
AND RESOLVED VIA EMAIL**

The following Committee members made determinations on the appeals:

UNION TRUSTEES

Y. Anwar
T. Hipkins

EMPLOYER TRUSTEE

M. Goble

Also present was:

C. Brown – Associated Administrators, LLC

APPEALS

The following appeals were reviewed by the Trustees:

Local 27 – October 2020

Code	Issue	Decision
M20/424-8071	Routine Services (Cologuard)	Denied
M20/409-1622	Ambulance Services	Denied
M20/415-5250	CRNA	Denied
M20/410-0200	CRNA	Denied
M20/411-0086	Excluded Services	Denied
M20/425-6358	Nonparticipating Provider	Denied

Local 400 – October 2020

Code	Issue	Decision
M20/368-9644	Late Filing	Denied
M20/334-1176	Late Filing	Denied
M20/404-3462	Late Filing, Work-Related	Denied
M20/367-1357	No Response to Requests for Additional Information	Denied
M20/414-5663	Routine Services (Cologuard)	Denied
M20/383-1774	Ambulance Services	Denied
M20/408-4726	CRNA	Denied
M20/401-3083	Excluded Services	Denied

Respectfully submitted,

- 13 -

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

FELRA & UFCW VEBA WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 1, 2020 to SEPTEMBER 30, 2020

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2020	\$35,649,725
Earnings	\$920,679
Receipts	\$102,344,687
Disbursements	(\$98,632,177)
Market Value 9/30/2020	\$40,282,914

PNC BANK, NA

FELRA & UFCW VEBA WELFARE FUND - NON ERISA DDA
SUMMARY OF ACTIVITY
JANUARY 1, 2020 to SEPTEMBER 30, 2020

<u>Item</u>	<u>Amount</u>
Market Value 01/01/2020	\$1,023,038
Earnings	-
Receipts	\$101,969,644
Disbursements	(\$102,030,128)
Market Value 9/30/2020	\$962,554

PNC BANK, NA

ADMINISTRATIVE MANAGER'S REPORT

FELRA & UFCW
ACTIVE HEALTH PLAN
THIRD QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,834.50	333	\$1,836,336
SAFEWAY	\$1,840.97	220	1,219,376
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			4,090,764
TOTAL		553	\$7,146,476

¹PLAN 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
FULL TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$4,827		325 PART
OPTICAL BENEFIT 12	\$6.95	4,941		237 PART
TOTAL OPTICAL		\$9,768	\$5.89	
DENTAL INDIVIDUAL ¹	\$28.62	\$17,622		257 PART
DENTAL FAMILY ¹	\$56.72	46,534		305 PART
TOTAL DENTAL		\$64,156	\$38.67	
DRUG	\$.80/SCRIPT	\$536,468	\$323.37	4,467 SCRIPTS
HMO KAISER	\$2,187.70	\$19,689		3 PART
HOSPITAL		2,271		
SURGICAL		18,073		
DIAGNOSTIC		14,055		
MAJOR MEDICAL		970,422		
MEDICAL ADMINISTRATION	\$14.58	24,363		557 PART
TOTAL MEDICAL		\$1,048,873	\$632.23	
BEHAVIORAL HEALTH	\$2.59	\$4,343	\$2.62	559 PART
BEHAVIORAL HEALTH		\$39,459	\$23.78	
E.A.P.	\$.67	\$1,124	\$0.68	559 PART
UM/DM	\$1.03/2.80	\$11,404	\$6.87	558 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,918	\$1.16	563 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$10,091	\$6.08	145 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$5,591	\$3.37	412 PART
HRG/A&G CLAIM DISCOUNTER		\$91	\$0.05	
LIFE-AD&D	\$.215/.018/1000	\$5,566	\$3.36	571 PART
A & S		\$115,290	\$69.49	
SUB TOTAL		\$1,854,142	\$1,117.62	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$24,691	\$14.88	577 PART
MISCELLANEOUS		\$8,441	\$5.09	
SUB TOTAL		\$33,132	\$19.97	

TOTAL	\$1,887,274	\$1,137.59
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¹ INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN I
FULL TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773	\$3,629,149		\$8,722,323
EMPLOYER CONTR - RETIREE	3,596,382	3,493,381	3,517,327		10,607,090
MISC. INCOME-DENTAL	0	0	0		0
-RETIREE	896,294	875,631	873,258		2,645,183
-LOA	0	0	0		0
-COBRA	6,721	11,201	6,516		24,438
-HMO COPAY	8,821	11,026	9,216		29,063

TOTAL	\$7,033,619	\$6,959,012	\$8,035,466	\$0	\$22,028,097
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EXPENSES

MEDICAL	\$1,348,808	\$1,387,643	\$1,048,873		\$3,785,324
RETIREE	4,081,068	3,076,447	3,861,042		11,018,557
A & S	214,514	159,050	115,290		488,854
DENTAL	77,374	76,353	64,156		217,883
DRUG	734,244	478,191	536,468		1,748,903
BEHAVIORAL HEALTH	30,175	73,365	43,802		147,342
OPTICAL	10,171	10,064	9,768		30,003
LIFE & AD & D	5,735	5,676	5,566		16,977
UM/DM	12,683	12,527	11,404		36,614
PRESCRIPTION CARE MNGMT	0	655	1,918		2,573
E.A.P.	1,172	1,158	1,124		3,454
P.P.O.	16,844	16,533	15,773		49,150
OPERATING EXPENSE	34,389	41,066	33,132		108,587

TOTAL EXPENSE	\$6,567,177	\$5,338,728	\$5,748,316	\$0	\$17,654,221
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SURPLUS (DEFICIT)	\$466,442	\$1,620,284	\$2,287,150	\$0	\$4,373,876
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AVERAGE INCOME	\$4,042	\$4,098	\$4,844		\$4,328
AVERAGE EXPENSE	\$3,774	\$3,144	\$3,465		\$3,461
SURPLUS (DEFICIT)	\$268	\$954	\$1,379	\$0	\$867

TOTAL PARTICIPANTS	580	566	553		566
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PLAN I
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,672	\$1,184,220	\$2,650,578	\$2,564,584	\$7,598,054
EMPLOYER CONTR - RETIREE	828,843	844,626	3,672,475	3,637,992	8,983,936
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	919,860	906,390	906,055	900,629	3,632,934
-LOA	0	0	0	0	0
-COBRA	18,157	7,930	4,758	6,067	36,912
-HMO COPAY	4,211	12,633	7,840	7,718	32,402

TOTAL	\$2,969,743	\$2,955,799	\$7,241,706	\$7,116,990	\$20,284,238
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EXPENSES

MEDICAL	\$1,605,274	\$1,733,903	\$1,361,748	\$1,550,371	\$6,251,296
RETIREE	3,905,760	3,712,859	4,292,714	3,291,337	15,202,670
A & S	185,260	146,723	155,039	158,361	645,383
DENTAL	85,666	84,216	81,372	78,790	330,044
DRUG	904,065	720,521	785,574	591,812	3,001,972
BEHAVIORAL HEALTH	14,953	66,851	88,463	10,599	180,866
OPTICAL	11,170	11,007	10,620	10,318	43,115
LIFE & AD & D	6,268	6,177	6,021	5,840	24,306
UTILIZATION MANAGEMENT	4,589	5,454	4,495	5,160	19,698
DISEASE MANAGEMENT	7,262	7,165	7,043	6,696	28,166
E.A.P.	1,282	1,261	1,220	1,186	4,949
P.P.O.	14,876	15,073	33,139	17,744	80,832
OPERATING EXPENSE	35,257	36,657	35,426	36,816	144,156

TOTAL EXPENSE	\$6,781,682	\$6,547,867	\$6,862,874	\$5,765,030	\$25,957,453
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SURPLUS (DEFICIT)	(\$3,811,939)	(\$3,592,068)	\$378,832	\$1,351,960	(\$5,673,215)
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AVERAGE INCOME	\$1,556	\$1,566	\$3,970	\$4,028	\$2,780
AVERAGE EXPENSE	\$3,554	\$3,470	\$3,763	\$3,263	\$3,513
SURPLUS (DEFICIT)	(\$1,998)	(\$1,904)	\$207	\$765	(\$733)

TOTAL PARTICIPANTS	636	629	608	589	616
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PLAN I
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773	\$3,629,149		\$8,722,323
MISC. INCOME-DENTAL	0	0	0		0
-LOA	0	0	0		0
-COBRA	6,721	11,201	6,516		24,438
-HMO COPAY	8,821	11,026	9,216		29,063

TOTAL	\$2,540,943	\$2,590,000	\$3,644,881	\$0	\$8,775,824
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EXPENSES					
MEDICAL	\$1,348,808	\$1,387,643	\$1,048,873		\$3,785,324
A & S	214,514	159,050	115,290		488,854
DENTAL	77,374	76,353	64,156		217,883
DRUG	734,244	478,191	536,468		1,748,903
BEHAVIORAL HEALTH	30,175	73,365	43,802		147,342
OPTICAL	10,171	10,064	9,768		30,003
LIFE & AD & D	5,735	5,676	5,566		16,977
UM/DM	12,683	12,527	11,404		36,614
PRESCRIPTION CARE MNGMT	0	655	1,918		2,573
E.A.P.	1,172	1,158	1,124		3,454
P.P.O.	16,844	16,533	15,773		49,150
OPERATING EXPENSE	34,389	41,066	33,132		108,587

TOTAL EXPENSE	\$2,486,109	\$2,262,281	\$1,887,274	\$0	\$6,635,664
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SURPLUS (DEFICIT)	\$54,834	\$327,719	\$1,757,607	\$0	\$2,140,160
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AVERAGE INCOME	\$1,460	\$1,525	\$2,197	\$0	\$1,727
AVERAGE EXPENSE	\$1,429	\$1,332	\$1,138	\$0	\$1,300
SURPLUS (DEFICIT)	\$31	\$193	\$1,059	\$0	\$427

TOTAL PARTICIPANTS	580	566	553		566
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PLAN I
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,022.25	77	\$236,140
SAFEWAY	\$1,028.72	15	43,027
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			680,561
TOTAL		92	\$959,728

¹PLAN 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 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$811		55 PART
OPTICAL BENEFIT 12	\$6.95	785		38 PART
TOTAL OPTICAL		\$1,596	\$5.78	
DENTAL INDIVIDUAL ¹	\$28.62	\$3,354		49 PART
DENTAL FAMILY ¹	\$56.72	6,625		43 PART
TOTAL DENTAL		\$9,979	\$36.16	
DRUG	\$.80/SCRIPT	\$52,173	\$189.03	708 SCRIPTS
HMO KAISER	\$2,089.13	\$0		
HOSPITAL		0		
SURGICAL		5,964		
DIAGNOSTIC		4,188		
MAJOR MEDICAL		246,193		
MEDICAL ADMINISTRATION	\$14.58	4,038		92 PART
TOTAL MEDICAL		\$260,383	\$943.42	
BEHAVIORAL HEALTH	\$2.59	\$718	\$2.60	92 PART
BEHAVIORAL HEALTH		\$1,377	\$4.99	
E.A.P.	\$.67	\$185	\$0.67	92 PART
UM/DM	\$1.03/2.80	\$2,173	\$7.87	93 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$282	\$1.02	93 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$1,701	\$6.16	24 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$1,071	\$3.88	79 PART
HRG/A&G CLAIM DISCOUNTER		\$16	\$0.06	
LIFE-AD&D	\$.215/.018/1000	\$394	\$1.43	95 PART
A & S		\$13,941	\$50.51	
SUB TOTAL		\$345,989	\$1,253.58	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$4,211	\$15.26	99 PART
MISCELLANEOUS		\$1,405	\$5.09	
SUB TOTAL		\$5,616	\$20.35	

TOTAL	\$351,605	\$1,273.93
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN I
PART TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$423,815	\$343,261	\$417,501		\$1,184,577
EMPLOYER CONTR - RETIREE	629,409	568,297	542,227		1,739,933
MISC. INCOME-DENTAL	0	0	0		0
-RETIREE	188,985	184,950	185,890		559,825
-LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	0	0	0		0

TOTAL	\$1,242,209	\$1,096,508	\$1,145,618	\$0	\$3,484,335
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EXPENSES

MEDICAL	\$223,373	\$87,453	\$260,383		\$571,209
RETIREE	657,758	523,097	605,049		1,785,904
A & S	9,735	10,382	13,941		34,058
DENTAL	12,633	12,293	9,979		34,905
DRUG	61,341	31,376	52,173		144,890
BEHAVIORAL HEALTH	5,933	6,707	2,095		14,735
OPTICAL	1,737	1,705	1,596		5,038
LIFE & AD & D	416	415	394		1,225
UM/DM	1,876	1,835	2,173		5,884
PRESCRIPTION CARE MNGMT	0	94	282		376
E.A.P.	201	196	185		582
P.P.O.	2,851	2,826	2,788		8,465
OPERATING EXPENSE	6,242	7,234	5,616		19,092

TOTAL EXPENSE	\$984,096	\$685,613	\$956,654	\$0	\$2,626,363
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SURPLUS (DEFICIT)	\$258,113	\$410,895	\$188,964	\$0	\$857,972
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AVERAGE INCOME	\$3,906	\$3,730	\$4,151		\$3,929
AVERAGE EXPENSE	\$3,095	\$2,332	\$3,466		\$2,964
SURPLUS (DEFICIT)	\$811	\$1,398	\$685	\$0	\$965

TOTAL PARTICIPANTS	106	98	92		99
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PLAN I
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,237	\$191,902	\$436,599	\$438,121	\$1,260,859
EMPLOYER CONTR - RETIREE	76,704	81,677	616,831	639,828	1,415,040
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	195,309	192,107	190,797	189,269	767,482
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$466,250	\$465,686	\$1,244,227	\$1,267,218	\$3,443,381
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EXPENSES

MEDICAL	\$136,410	\$249,912	\$313,940	\$176,697	\$876,959
RETIREE	744,167	684,357	716,802	548,861	2,694,187
A & S	21,250	16,548	9,660	8,969	56,427
DENTAL	13,174	13,032	12,863	12,662	51,731
DRUG	59,996	55,654	63,713	38,729	218,092
BEHAVIORAL HEALTH	4,276	1,401	1,476	2,049	9,202
OPTICAL	1,826	1,823	1,789	1,746	7,184
LIFE & AD & D	440	438	432	422	1,732
UTILIZATION MANAGEMENT	866	741	724	855	3,186
DISEASE MANAGEMENT	1,055	1,029	1,028	992	4,104
E.A.P.	212	210	206	202	830
P.P.O.	2,495	2,548	5,633	3,051	13,727
OPERATING EXPENSE	6,034	6,334	6,136	6,606	25,110

TOTAL EXPENSE	\$992,201	\$1,034,027	\$1,134,402	\$801,841	\$3,962,471
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SURPLUS (DEFICIT)	(\$525,951)	(\$568,341)	\$109,825	\$465,377	(\$519,090)
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AVERAGE INCOME	\$1,413	\$1,424	\$3,840	\$3,911	\$2,647
AVERAGE EXPENSE	\$3,007	\$3,162	\$3,501	\$2,475	\$3,036
SURPLUS (DEFICIT)	(\$1,594)	(\$1,738)	\$339	\$1,436	(\$389)

TOTAL PARTICIPANTS	110	109	108	108	109
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PLAN I
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$423,815	\$343,261	\$417,501		\$1,184,577
MISC. INCOME-DENTAL	0	0	0		0
-LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	0	0	0		0

TOTAL	\$423,815	\$343,261	\$417,501	\$0	\$1,184,577
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EXPENSES

MEDICAL	\$223,373	\$87,453	\$260,383		\$571,209
A & S	9,735	10,382	13,941		34,058
DENTAL	12,633	12,293	9,979		34,905
DRUG	61,341	31,376	52,173		144,890
BEHAVIORAL HEALTH	5,933	6,707	2,095		14,735
OPTICAL	1,737	1,705	1,596		5,038
LIFE & AD & D	416	415	394		1,225
UM/DM	1,876	1,835	2,173		5,884
PRESCRIPTION CARE MNGMT	0	94	282		376
E.A.P.	201	196	185		582
P.P.O.	2,851	2,826	2,788		8,465
OPERATING EXPENSE	6,242	7,234	5,616		19,092

TOTAL EXPENSE	\$326,338	\$162,516	\$351,605	\$0	\$840,459
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SURPLUS (DEFICIT)	\$97,477	\$180,745	\$65,896	\$0	\$344,118
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AVERAGE INCOME	\$1,333	\$1,168	\$1,513	\$0	\$1,338
AVERAGE EXPENSE	\$1,026	\$553	\$1,274	\$0	\$951
SURPLUS (DEFICIT)	\$307	\$615	\$239	\$0	\$387

TOTAL PARTICIPANTS	106	98	92		99
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PLAN X
FULL TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894.00	59	\$158,238
GIANT	\$1,138.75	2,596	8,866,308
LOCAL 400 STAFF TEMPS	\$1,138.75	1	2,228
SAFEWAY	\$1,145.22	1,579	5,423,762
SAFEWAY DELAWARE	\$1,145.22	47	160,331
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(4,090,764)
TOTAL		4,282	\$10,520,103

¹PLAN 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 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$63,276	\$4.93	4,261 PART
DENTAL FAMILY ¹	\$59.76	\$358,976		2,218 PART
DENTAL INDIVIDUAL ¹	\$29.04	142,634		2,046 PART
TOTAL DENTAL		\$501,610	\$39.05	
DRUG	\$.80/SCRIPT	\$3,055,920	\$237.89	25,965 SCRIPTS
HMO KAISER	\$1,392.85	\$161,571		39 PART
MEDICAL INDIVIDUAL		3,362,665		
MEDICAL FAMILY		5,164,563		
MEDICAL ADMINISTRATION	\$14.58	185,050		4,231 PART
TOTAL MEDICAL		\$8,873,849	\$690.79	
BEHAVIORAL HEALTH	\$2.59	\$32,828	\$2.56	4,225 PART
BEHAVIORAL HEALTH		\$131,653	\$10.25	
E.A.P.	\$0.67	\$8,493	\$0.66	4,225 PART
UM/DM	\$1.03/2.80	\$100,372	\$7.81	4,234 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$16,287	\$1.27	4,271 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$69,772	\$5.43	1,003 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$44,016	\$3.43	3,246 PART
HRO/A&G CLAIM DISCOUNTER		\$701	\$0.05	
LIFE AD&D	\$.215/.018/1000	\$18,806	\$1.46	4,286 PART
A & S		\$698,523	\$54.38	
SUB TOTAL		\$13,616,106	\$1,059.96	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$187,281	\$14.58	4,373 PART
MISCELLANEOUS		\$65,364	\$5.09	
SUB TOTAL		\$252,645	\$19.67	

TOTAL \$13,868,751 \$1,079.63

¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN X
FULL TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,473,534	\$10,420,388	\$10,520,103		\$31,414,025
MISC. INCOME-LOA	0	0	0		0
-COBRA	35,750	29,053	31,444		96,247
-HMO COPAY	88,194	93,080	78,388		259,662

TOTAL INCOME	\$10,597,478	\$10,542,521	\$10,629,935	\$0	\$31,769,934
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EXPENSES					
MEDICAL	\$8,826,263	\$7,264,084	\$8,873,849		\$24,964,196
A & S	843,094	803,809	698,523		2,345,426
DENTAL	590,163	582,628	501,610		1,674,401
DRUG	2,842,090	2,069,985	3,055,920		7,967,995
BEHAVIORAL HEALTH	138,751	149,761	164,481		452,993
OPTICAL	64,702	64,004	63,276		191,982
LIFE & AD & D	19,149	19,025	18,806		56,980
UM/DM	103,626	103,172	100,372		307,170
PRESCRIPTION CARE MNGMT	0	5,498	16,287		21,785
E.A.P.	8,685	8,602	8,493		25,780
P.P.O.	118,463	118,025	114,489		350,977
OPERATING EXPENSE	256,956	310,410	252,645		820,011

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$13,868,751	\$0	\$39,179,696
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	(\$3,238,816)	\$0	(\$7,409,762)
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AVERAGE INCOME	\$804	\$815	\$827		\$815
AVERAGE EXPENSE	\$1,048	\$889	\$1,080		\$1,006
SURPLUS (DEFICIT)	(\$244)	(\$74)	(\$253)	\$0	(\$191)

TOTAL PARTICIPANTS	4,395	4,310	4,282		4,329
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PLAN X
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652	\$15,051,788	\$10,506,079	\$10,482,076	\$51,081,595
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	33,131	44,866	40,783	53,588	172,368
-HMO COPAY	112,771	107,493	107,642	93,982	421,888

TOTAL INCOME	\$15,187,554	\$15,204,147	\$10,654,504	\$10,629,646	\$51,675,851
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EXPENSES

MEDICAL	\$7,673,530	\$7,989,885	\$8,566,689	\$9,628,145	\$33,858,249
A & S	896,588	843,265	854,331	877,005	3,471,189
DENTAL	605,635	601,694	597,639	591,600	2,396,568
DRUG	3,139,022	2,510,426	3,240,104	2,576,805	11,466,357
BEHAVIORAL HEALTH	114,685	143,762	145,156	201,862	605,465
OPTICAL	65,988	65,577	65,226	64,820	261,611
LIFE & AD & D	19,547	19,467	19,321	19,232	77,567
UTILIZATION MANAGEMENT	31,621	32,135	31,304	37,463	132,523
DISEASE MANAGEMENT	54,441	54,225	53,776	53,019	215,461
E.A.P.	8,815	8,778	8,719	8,708	35,020
P.P.O.	100,166	101,943	226,749	123,634	552,492
OPERATING EXPENSE	245,766	260,110	257,496	271,051	1,034,423

TOTAL EXPENSE	\$12,955,804	\$12,631,267	\$14,066,510	\$14,453,344	\$54,106,925
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SURPLUS (DEFICIT)	\$2,231,750	\$2,572,880	(\$3,412,006)	(\$3,823,698)	(\$2,431,074)
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AVERAGE INCOME	\$1,126	\$1,126	\$798	\$802	\$963
AVERAGE EXPENSE	\$960	\$935	\$1,054	\$1,091	\$1,010
SURPLUS (DEFICIT)	\$166	\$191	(\$256)	(\$289)	(\$47)

TOTAL PARTICIPANTS	4,497	4,501	4,449	4,417	4,466
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PLAN X
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,473,534	\$10,420,388	\$10,520,103		\$31,414,025
MISC. INCOME-LOA	0	0	0		0
-COBRA	35,750	29,053	31,444		96,247
-HMO COPAY	88,194	93,080	78,388		259,662

TOTAL INCOME	\$10,597,478	\$10,542,521	\$10,629,935	\$0	\$31,769,934
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EXPENSES

MEDICAL	\$8,826,263	\$7,264,084	\$8,873,849		\$24,964,196
A & S	843,094	803,809	698,523		2,345,426
DENTAL	590,163	582,628	501,610		1,674,401
DRUG	2,842,090	2,069,985	3,055,920		7,967,995
BEHAVIORAL HEALTH	138,751	149,761	164,481		452,993
OPTICAL	64,702	64,004	63,276		191,982
LIFE & AD & D	19,149	19,025	18,806		56,980
UM/DM	103,626	103,172	100,372		307,170
PRESCRIPTION CARE MNGMT	0	5,498	16,287		21,785
E.A.P.	8,685	8,602	8,493		25,780
P.P.O.	118,463	118,025	114,489		350,977
OPERATING EXPENSE	256,956	310,410	252,645		820,011

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$13,868,751	\$0	\$39,179,696
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	(\$3,238,816)	\$0	(\$7,409,762)
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AVERAGE INCOME	\$804	\$815	\$827	\$0	\$815
AVERAGE EXPENSE	\$1,048	\$889	\$1,080	\$0	\$1,006
SURPLUS (DEFICIT)	(\$244)	(\$74)	(\$253)	\$0	(\$191)

TOTAL PARTICIPANTS	4,395	4,310	4,282		4,329
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PLAN X
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$560.00	1	\$1,710
GIANT	\$764.00	1,802	4,128,656
SAFEWAY	\$770.47	685	1,584,974
SAFEWAY DELAWARE	\$770.47	30	69,342
LOCAL 400 STAFF TEMPS	\$764.00	0	0
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(525,499)
TOTAL		2,518	\$5,259,183

¹PLAN 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 2020

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$35,200	\$4.66	2,370 PART
DENTAL ¹	\$29.04	\$165,123	\$21.86	2,369 PART
DRUG	\$.80/SCRIPT	\$1,024,183	\$135.58	9,888 SCRIPTS
HMO KAISER MEDICAL	\$1,003.20	\$21,067		7 PART
MEDICAL ADMINISTRATION	\$14.58	103,212		2,360 PART
TOTAL MEDICAL		\$1,929,782	\$255.46	
BEHAVIORAL HEALTH	\$2.59	\$18,408	\$2.44	2,369 PART
BEHAVIORAL HEALTH		\$17,047	\$2.26	
E.A.P.	\$0.67	\$4,762	\$0.63	2,369 PART
UM/DM	\$1.03/2.80	\$28,811	\$3.81	2,370 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$4,613	\$0.61	2,364 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$33,371	\$4.42	480 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$26,022	\$3.44	1,919 PART
HRG/A&G CLAIM DISCOUNTER		\$412	\$0.05	
LIFE-AD&D	\$.215/.018/1000	\$6,975	\$0.92	2,422 PART
A & S		\$200,130	\$26.49	
SUB TOTAL		\$3,494,839	\$462.63	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$110,283	\$14.60	2,564 PART
MISCELLANEOUS		\$38,436	\$5.09	
SUB TOTAL		\$148,719	\$19.69	

TOTAL	\$3,643,558	\$482.32
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN X
PART TIME
THIRD QUARTER 2020

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,742,567	\$5,360,572	\$5,259,183		\$16,362,322
MISC. INCOME-LOA	0	0	0		0
-COBRA	30,752	37,014	43,273		111,039
-HMO COPAY	13,309	12,704	12,776		38,789

TOTAL INCOME	\$5,786,628	\$5,410,290	\$5,315,232	\$0	\$16,512,150
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EXPENSES					
MEDICAL	\$2,835,289	\$3,057,858	\$1,929,782		\$7,822,929
A & S	161,845	180,744	200,130		542,719
DENTAL	221,488	215,767	165,123		602,378
DRUG	961,376	720,375	1,024,183		2,705,934
BEHAVIORAL HEALTH	46,784	25,169	35,455		107,408
OPTICAL	37,769	36,793	35,200		109,762
LIFE & AD & D	7,428	7,265	6,975		21,668
UM/DM	30,806	30,377	28,811		89,994
PRESCRIPTION CARE MNGMT	0	1,563	4,613		6,176
E.A.P.	5,124	4,975	4,762		14,861
P.P.O.	65,755	64,102	59,805		189,662
OPERATING EXPENSES	159,341	186,866	148,719		494,926

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$3,643,558	\$0	\$12,708,417
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$1,671,674	\$0	\$3,803,733
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AVERAGE INCOME	\$715	\$711	\$704		\$710
AVERAGE EXPENSE	\$560	\$596	\$482		\$546
SURPLUS (DEFICIT)	\$155	\$115	\$222	\$0	\$164

TOTAL PARTICIPANTS	2,699	2,535	2,518		2,584
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PLAN X
PART TIME
2019

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810	\$6,757,020	\$6,083,119	\$5,904,169	\$25,842,118
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	19,997	22,500	22,592	31,937	97,026
-HMO COPAY	15,796	15,531	17,915	13,647	62,889

TOTAL INCOME	\$7,133,603	\$6,795,051	\$6,123,626	\$5,949,753	\$26,002,033
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EXPENSES

MEDICAL	\$2,902,177	\$3,726,567	\$3,238,684	\$2,954,217	\$12,821,645
A & S	203,153	188,634	221,490	159,851	773,128
DENTAL	247,014	240,974	235,485	226,686	950,159
DRUG	1,246,819	1,031,618	1,226,896	986,495	4,491,828
BEHAVIORAL HEALTH	37,322	79,288	50,341	31,173	198,124
OPTICAL	42,081	41,080	40,109	38,679	161,949
LIFE & AD & D	8,318	8,125	7,933	7,656	32,032
UTILIZATION MANAGEMENT	20,470	19,911	19,341	22,268	81,990
DISEASE MANAGEMENT	17,573	17,309	16,956	16,335	68,173
E.A.P.	5,697	5,561	5,432	5,239	21,929
P.P.O.	60,909	61,179	132,242	71,272	325,602
OPERATING EXPENSES	166,089	171,508	161,100	172,075	670,772

TOTAL EXPENSE	\$4,957,622	\$5,591,754	\$5,356,009	\$4,691,946	\$20,597,331
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SURPLUS (DEFICIT)	\$2,175,981	\$1,203,297	\$767,617	\$1,257,807	\$5,404,702
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AVERAGE INCOME	\$787	\$787	\$717	\$713	\$751
AVERAGE EXPENSE	\$547	\$647	\$628	\$562	\$596
SURPLUS (DEFICIT)	\$240	\$140	\$89	\$151	\$155

TOTAL PARTICIPANTS	3,023	2,879	2,845	2,782	2,882
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PLAN X
PART TIME
2020

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,742,567	\$5,360,572	\$5,259,183		\$16,362,322
MISC. INCOME-LOA	0	0	0		0
-COBRA	30,752	37,014	43,273		111,039
-HMO COPAY	13,309	12,704	12,776		38,789

TOTAL INCOME	\$5,786,628	\$5,410,290	\$5,315,232	\$0	\$16,512,150
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EXPENSES

MEDICAL	\$2,835,289	\$3,057,858	\$1,929,782		\$7,822,929
A & S	161,845	180,744	200,130		542,719
DENTAL	221,488	215,767	165,123		602,378
DRUG	961,376	720,375	1,024,183		2,705,934
BEHAVIORAL HEALTH	46,784	25,169	35,455		107,408
OPTICAL	37,769	36,793	35,200		109,762
LIFE & AD & D	7,428	7,265	6,975		21,668
UM/DM	30,806	30,377	28,811		89,994
PRESCRIPTION CARE MNGMT	0	1,563	4,613		6,176
E.A.P.	5,124	4,975	4,762		14,861
P.P.O.	65,755	64,102	59,805		189,662
OPERATING EXPENSES	159,341	186,866	148,719		494,926

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$3,643,558	\$0	\$12,708,417
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$1,671,674	\$0	\$3,803,733
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AVERAGE INCOME	\$715	\$711	\$704	\$0	\$710
AVERAGE EXPENSE	\$560	\$596	\$482	\$0	\$546
SURPLUS (DEFICIT)	\$155	\$115	\$222	\$0	\$164

TOTAL PARTICIPANTS	2,699	2,535	2,518		2,584
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PLAN X
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236.00	0	\$0
GIANT	\$1,536.00	576	2,655,750
SAFEWAY	\$1,542.47	158	730,749
SAFEWAY DELAWARE	\$1,542.47	9	41,646
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(155,062)
TOTAL		743	\$3,273,083

¹PLAN 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 2020

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$11,043	\$4.95	744 PART
DENTAL ¹	\$59.76	\$120,596	\$54.10	745 PART
DRUG	\$.80/SCRIPT	\$716,695	\$321.53	7,058 SCRIPTS
HMO KAISER MEDICAL	\$1,748.68	\$50,712 2,013,942		10 PART
MEDICAL ADMINISTRATION	\$14.58	32,149		735 PART
TOTAL MEDICAL		\$2,096,803	\$940.69	
BEHAVIORAL HEALTH	\$2.59	\$5,726	\$2.57	737 PART
BEHAVIORAL HEALTH		\$8,219	\$3.69	
E.A.P.	\$.67	\$1,481	\$0.66	737 PART
UM/DM	\$1.03/2.80	\$24,775	\$11.11	737 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$4,011	\$1.80	742 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$11,862	\$5.32	171 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$7,779	\$3.49	574 PART
HRG/A&G CLAIM DISCOUNTER		\$122	\$0.05	
LIFE/AD&D	\$.215/.018/1000	\$2,130	\$0.96	762 PART
A & S		\$76,498	\$34.32	
SUB TOTAL		\$3,087,740	\$1,385.24	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$32,530	\$14.59	810 PART
MISCELLANEOUS		\$11,342	\$5.09	
SUB TOTAL		\$43,872	\$19.68	

TOTAL	\$3,131,612	\$1,404.92
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN X
PART TIME
THIRD QUARTER 2020

DEPENDENT
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,319,396	\$3,177,544	\$3,273,083		\$9,770,023
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	20,349	24,933	21,934		67,216

TOTAL INCOME	\$3,339,745	\$3,202,477	\$3,295,017	\$0	\$9,837,239
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EXPENSES

MEDICAL	\$2,376,707	\$2,041,273	\$2,096,803		\$6,514,783
A & S	77,091	84,398	76,498		237,987
DENTAL	141,034	137,926	120,596		399,556
DRUG	926,002	533,021	716,695		2,175,718
BEHAVIORAL HEALTH	12,630	16,812	13,945		43,387
OPTICAL	11,682	11,424	11,043		34,149
LIFE & AD & D	2,272	2,208	2,130		6,610
UM/DM	26,073	25,735	24,775		76,583
PRESCRIPTION CARE MNGMT	0	1,353	4,011		5,364
E.A.P.	1,565	1,528	1,481		4,574
P.P.O.	21,680	20,921	19,763		62,364
OPERATING EXPENSE	46,594	55,335	43,872		145,801

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$3,131,612	\$0	\$9,706,876
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$163,405	\$0	\$130,363
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AVERAGE INCOME	\$1,393	\$1,421	\$1,478		\$1,431
AVERAGE EXPENSE	\$1,520	\$1,301	\$1,405		\$1,409
SURPLUS (DEFICIT)	(\$127)	\$120	\$73	\$0	\$22

TOTAL PARTICIPANTS	799	751	743		764
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PLAN X
PART TIME
2019

DEPENDENT
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100	\$3,711,430	\$3,472,919	\$3,375,857	\$14,424,306
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	37,560	33,831	27,660	24,311	123,362

TOTAL INCOME	\$3,901,660	\$3,745,261	\$3,500,579	\$3,400,168	\$14,547,668
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EXPENSES

MEDICAL	\$2,778,972	\$2,494,768	\$2,187,221	\$2,714,210	\$10,175,171
A & S	83,100	58,954	65,037	54,534	261,625
DENTAL	158,245	153,344	149,101	145,874	606,564
DRUG	855,768	847,965	985,172	730,080	3,418,985
BEHAVIORAL HEALTH	52,262	24,833	17,704	23,108	117,907
OPTICAL	13,088	12,702	12,355	12,083	50,228
LIFE & AD & D	2,537	2,451	2,386	2,335	9,709
UTILIZATION MANAGEMENT	6,508	6,509	6,025	6,944	25,986
DISEASE MANAGEMENT	15,027	14,594	14,277	13,881	57,779
E.A.P.	1,737	1,689	1,644	1,620	6,690
P.P.O.	20,059	20,015	43,924	23,369	107,367
OPERATING EXPENSE	48,821	50,131	48,261	50,109	197,322

TOTAL EXPENSE	\$4,036,124	\$3,687,955	\$3,533,107	\$3,778,147	\$15,035,333
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SURPLUS (DEFICIT)	(\$134,464)	\$57,306	(\$32,528)	(\$377,979)	(\$487,665)
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AVERAGE INCOME	\$1,473	\$1,474	\$1,399	\$1,396	\$1,436
AVERAGE EXPENSE	\$1,524	\$1,451	\$1,412	\$1,551	\$1,485
SURPLUS (DEFICIT)	(\$51)	\$23	(\$13)	(\$155)	(\$49)

TOTAL PARTICIPANTS	883	847	834	812	844
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PLAN X
PART TIME
2020

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,319,396	\$3,177,544	\$3,273,083		\$9,770,023
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	0		0
-HMO COPAY	20,349	24,933	21,934		67,216

TOTAL INCOME	\$3,339,745	\$3,202,477	\$3,295,017	\$0	\$9,837,239
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EXPENSES

MEDICAL	\$2,376,707	\$2,041,273	\$2,096,803		\$6,514,783
A & S	77,091	84,398	76,498		237,987
DENTAL	141,034	137,926	120,596		399,556
DRUG	926,002	533,021	716,695		2,175,718
BEHAVIORAL HEALTH	12,630	16,812	13,945		43,387
OPTICAL	11,682	11,424	11,043		34,149
LIFE & AD & D	2,272	2,208	2,130		6,610
UM/DM	26,073	25,735	24,775		76,583
PRESCRIPTION CARE MNGMT	0	1,353	4,011		5,364
E.A.P.	1,565	1,528	1,481		4,574
P.P.O.	21,680	20,921	19,763		62,364
OPERATING EXPENSE	46,594	55,335	43,872		145,801

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$3,131,612	\$0	\$9,706,876
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$163,405	\$0	\$130,363
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AVERAGE INCOME	\$1,393	\$1,421	\$1,478	\$0	\$1,431
AVERAGE EXPENSE	\$1,520	\$1,301	\$1,405	\$0	\$1,409
SURPLUS (DEFICIT)	(\$127)	\$120	\$73	\$0	\$22

TOTAL PARTICIPANTS	799	751	743		764
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PLAN XX
FULL TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334.00	73	\$73,146
GIANT	\$375.50	286	321,804
SAFEWAY	\$375.50	163	183,620
SAFEWAY DELAWARE	\$375.50	3	3,381
TOTAL		525	\$581,951

PLAN XX
FULL TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,604	\$4.19	445 PART
DENTAL FAMILY ¹	\$35.23	\$11,159		126 PART
DENTAL INDIVIDUAL ¹	\$17.11	10,788		318 PART
TOTAL DENTAL		\$21,947	\$13.93	
DRUG	\$.80/SCRIPT	\$68,904	\$43.75	1,318 SCRIPTS
HMO KAISER	\$200.00	\$1,800		3 PART
MEDICAL INDIVIDUAL		140,149		
MEDICAL FAMILY		81,476		
MEDICAL ADMINISTRATION	\$14.58	19,509		446 PART
TOTAL MEDICAL		\$242,934	\$154.24	
BEHAVIORAL HEALTH	\$2.59	\$3,462	\$2.20	446 PART
BEHAVIORAL HEALTH		\$1,324	\$0.84	
UM/DM	\$1.03/2.80	\$8,152	\$5.18	446 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,322	\$0.84	450 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$7,504	\$4.76	108 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$4,624	\$2.94	341 PART
LIFE:AD&D	\$.215/.018/1000	\$1,359	\$0.86	451 PART
A & S		\$24,376	\$15.48	
SUB TOTAL		\$392,512	\$249.21	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$22,625	\$14.37	529 PART
MISCELLANEOUS		\$8,013	\$5.09	
SUB TOTAL		\$30,638	\$19.46	

TOTAL \$423,150 \$268.67

¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN XX
FULL TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$512,356	\$548,065	\$581,951		\$1,642,372
MISC. INCOME -LOA	0	0	0		0
-COBRA	684	684	1,367		2,735
-HMO COPAY	97	325	65		487

TOTAL INCOME	\$513,137	\$549,074	\$583,383	\$0	\$1,645,594
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EXPENSES

MEDICAL	\$499,900	\$305,433	\$242,934		\$1,048,267
A & S	31,839	17,626	24,376		73,841
DENTAL	29,205	29,781	21,947		80,933
DRUG	38,835	24,383	68,904		132,122
BEHAVIORAL HEALTH	4,179	4,472	4,786		13,437
OPTICAL	6,499	6,609	6,604		19,712
LIFE & AD & D	1,315	1,350	1,359		4,024
UM/DM	8,104	8,267	8,152		24,523
PRESCRIPTION CARE MNGMT	0	440	1,322		1,762
P.P.O.	11,383	11,972	12,128		35,483
OPERATING EXPENSE	29,976	36,470	30,638		97,084

TOTAL EXPENSE	\$661,235	\$446,803	\$423,150	\$0	\$1,531,188
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$160,233	\$0	\$114,406
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AVERAGE INCOME	\$335	\$347	\$370		\$351
AVERAGE EXPENSE	\$431	\$282	\$269		\$327
SURPLUS (DEFICIT)	(\$96)	\$65	\$101	\$0	\$24

TOTAL PARTICIPANTS	511	528	525		521
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PLAN XX
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042	\$525,716	\$514,026	\$527,052	\$2,088,836
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,025	1,025	684	1,025	3,759
-HMO COPAY	324	32	97	260	713

TOTAL INCOME	\$523,391	\$526,773	\$514,807	\$528,337	\$2,093,308
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EXPENSES

MEDICAL	\$248,753	\$364,441	\$287,944	\$332,466	\$1,233,604
A & S	17,542	19,430	22,509	17,393	76,874
DENTAL	27,916	28,133	28,099	27,717	111,865
DRUG	57,464	44,242	58,379	59,253	219,338
BEHAVIORAL HEALTH	10,979	51,036	5,440	4,599	72,054
OPTICAL	6,207	6,242	6,247	6,167	24,863
LIFE & AD & D	1,248	1,278	1,291	1,272	5,089
UTILIZATION MANAGEMENT	3,000	2,977	2,986	3,635	12,598
DISEASE MANAGEMENT	3,935	4,030	4,022	3,893	15,880
P.P.O.	9,272	9,485	21,789	10,762	51,308
OPERATING EXPENSE	28,002	29,855	29,444	31,320	118,621

TOTAL EXPENSE	\$414,318	\$561,149	\$468,150	\$498,477	\$1,942,094
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SURPLUS (DEFICIT)	\$109,073	(\$34,376)	\$46,657	\$29,860	\$151,214
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AVERAGE INCOME	\$335	\$334	\$335	\$335	\$335
AVERAGE EXPENSE	\$265	\$356	\$304	\$316	\$310
SURPLUS (DEFICIT)	\$70	(\$22)	\$31	\$19	\$25

TOTAL PARTICIPANTS	521	525	513	525	521
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PLAN XX
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$512,356	\$548,065	\$581,951		\$1,642,372
MISC. INCOME -LOA	0	0	0		0
-HMO COPAY	684	684	1,367		2,735
-COBRA	97	325	65		487

TOTAL INCOME	\$513,137	\$549,074	\$583,383	\$0	\$1,645,594
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EXPENSES

MEDICAL	\$499,900	\$305,433	\$242,934		\$1,048,267
A & S	31,839	17,626	24,376		73,841
DENTAL	29,205	29,781	21,947		80,933
DRUG	38,835	24,383	68,904		132,122
BEHAVIORAL HEALTH	4,179	4,472	4,786		13,437
OPTICAL	6,499	6,609	6,604		19,712
LIFE & AD & D	1,315	1,350	1,359		4,024
UM/DM	8,104	8,267	8,152		24,523
PRESCRIPTION CARE MNGMT	0	440	1,322		1,762
P.P.O.	11,383	11,972	12,128		35,483
OPERATING EXPENSE	29,976	36,470	30,638		97,084

TOTAL EXPENSE	\$661,235	\$446,803	\$423,150	\$0	\$1,531,188
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$160,233	\$0	\$114,406
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AVERAGE INCOME	\$335	\$347	\$370	\$0	\$351
AVERAGE EXPENSE	\$431	\$282	\$269	\$0	\$327
SURPLUS (DEFICIT)	(\$96)	\$65	\$101	\$0	\$24

TOTAL PARTICIPANTS	511	528	525		521
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PLAN XX
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	3	\$1,280
GIANT	\$178.50	625	334,688
GIANT ¹	\$312.93	13	11,891
GIANT ²	\$447.36	4	5,815
GIANT ³	\$581.79	0	0
SAFEWAY	\$178.50	298	159,529
SAFEWAY ¹	\$312.93	4	3,756
SAFEWAY ²	\$447.36	2	2,685
SAFEWAY DELAWARE	\$178.50	7	3,749
TOTAL		956	\$523,393

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$8,723	\$3.04	587 PART
DENTAL FAMILY ¹	\$35.23	\$2,242		25 PART
DENTAL INDIVIDUAL ¹	\$17.11	19,066		562 PART
DENTAL		\$21,308	\$7.43	
DRUG	\$.80/SCRIPT	\$141,023	\$49.17	1,459 SCRIPTS
HMO KAISER	\$200.00	\$600		1 PART
MEDICAL		368,314		
MEDICAL ADMINISTRATION	\$14.58	25,501		583 PART
TOTAL MEDICAL		\$394,415	\$137.52	
BEHAVIORAL HEALTH	\$2.59	\$4,551	\$1.59	586 PART
BEHAVIORAL HEALTH		\$1,121	\$0.39	
UM/DM	\$1.03/2.80	\$7,508	\$2.62	584 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,210	\$0.42	586 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$7,084	\$2.47	102 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$6,748	\$2.35	498 PART
LIFE AD&D	\$.215/.018/1000	\$912	\$0.32	605 PART
A & S		\$4,648	\$1.62	
SUB TOTAL		\$599,251	\$208.94	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$41,224	\$14.37	962 PART
MISCELLANEOUS		\$14,594	\$5.09	
SUB TOTAL		\$55,818	\$19.46	

TOTAL \$655,069 \$228.40

¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN XX
PART TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$409,218	\$431,683	\$523,393		\$1,364,294
MISC. INCOME -LOA	0	0	0		0
-COBRA	1,124	562	1,641		3,327
-HMO COPAY	1,394	1,498	821		3,713

TOTAL INCOME	\$411,736	\$433,743	\$525,855	\$0	\$1,371,334
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EXPENSES

MEDICAL	\$246,578	\$348,736	\$394,415		\$989,729
A & S	4,796	15,036	4,648		24,480
DENTAL	34,683	33,520	21,308		89,511
DRUG	165,551	147,068	141,023		453,642
BEHAVIORAL HEALTH	5,541	6,782	5,672		17,995
OPTICAL	9,585	9,241	8,723		27,549
LIFE & AD & D	977	951	912		2,840
UM/DM	8,227	8,065	7,508		23,800
PRESCRIPTION CARE MNGMT	0	409	1,210		1,619
P.P.O.	14,841	14,639	13,832		43,312
OPERATING EXPENSE	61,985	73,898	55,818		191,701

TOTAL EXPENSE	\$552,764	\$658,345	\$655,069	\$0	\$1,866,178
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	(\$129,214)	\$0	(\$494,844)
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AVERAGE INCOME	\$132	\$150	\$183		\$155
AVERAGE EXPENSE	\$178	\$228	\$228		\$211
SURPLUS (DEFICIT)	(\$46)	(\$78)	(\$45)	\$0	(\$56)

TOTAL PARTICIPANTS	1,038	963	956		986
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PLAN XX
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642	\$479,294	\$453,911	\$430,332	\$1,873,179
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,094	1,546	1,546	1,546	6,732
-HMO COPAY	988	1,259	1,123	988	4,358

TOTAL INCOME	\$512,724	\$482,099	\$456,580	\$432,866	\$1,884,269
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EXPENSES

MEDICAL	\$409,776	\$369,013	\$337,513	\$400,450	\$1,516,752
A & S	14,232	13,798	8,847	7,711	44,588
DENTAL	39,668	37,993	36,282	34,680	148,623
DRUG	145,284	125,732	183,501	125,837	580,354
BEHAVIORAL HEALTH	6,735	7,468	7,375	6,831	28,409
OPTICAL	11,074	10,594	10,099	9,599	41,366
LIFE & AD & D	1,117	1,095	1,043	996	4,251
UTILIZATION MANAGEMENT	5,348	5,044	4,788	5,524	20,704
DISEASE MANAGEMENT	4,568	4,712	4,470	4,302	18,052
P.P.O.	14,361	14,127	30,486	14,752	73,726
OPERATING EXPENSE	70,750	73,932	71,440	69,194	285,316

TOTAL EXPENSE	\$722,913	\$663,508	\$695,844	\$679,876	\$2,762,141
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SURPLUS (DEFICIT)	(\$210,189)	(\$181,409)	(\$239,264)	(\$247,010)	(\$877,872)
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AVERAGE INCOME	\$130	\$130	\$131	\$132	\$131
AVERAGE EXPENSE	\$183	\$179	\$200	\$207	\$192
SURPLUS (DEFICIT)	(\$53)	(\$49)	(\$69)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,315	1,236	1,162	1,097	1,203
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PLAN XX
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$409,218	\$431,683	\$523,393		\$1,364,294
MISC. INCOME -LOA	0	0	0		0
-HMO COPAY	1,124	562	1,641		3,327
-COBRA	1,394	1,498	821		3,713

TOTAL INCOME	\$411,736	\$433,743	\$525,855	\$0	\$1,371,334
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EXPENSES

MEDICAL	\$246,578	\$348,736	\$394,415		\$989,729
A & S	4,796	15,036	4,648		24,480
DENTAL	34,683	33,520	21,308		89,511
DRUG	165,551	147,068	141,023		453,642
BEHAVIORAL HEALTH	5,541	6,782	5,672		17,995
OPTICAL	9,585	9,241	8,723		27,549
LIFE & AD & D	977	951	912		2,840
UM/DM	8,227	8,065	7,508		23,800
PRESCRIPTION CARE MNGMT	0	409	1,210		1,619
P.P.O.	14,841	14,639	13,832		43,312
OPERATING EXPENSE	61,985	73,898	55,818		191,701

TOTAL EXPENSE	\$552,764	\$658,345	\$655,069	\$0	\$1,866,178
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	(\$129,214)	\$0	(\$494,844)
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AVERAGE INCOME	\$132	\$150	\$183	\$0	\$155
AVERAGE EXPENSE	\$178	\$228	\$228	\$0	\$211
SURPLUS (DEFICIT)	(\$46)	(\$78)	(\$45)	\$0	(\$56)

TOTAL PARTICIPANTS	1,038	963	956		986
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PLAN XXX
FULL TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$275.25	600	\$494,900
LOCAL 400 STAFF TEMPS	\$275.25	0	0
SAFEWAY	\$275.25	268	221,301
SAFEWAY DELAWARE	\$275.25	9	7,432
TOTAL		877	\$723,633

PLAN XXX
FULL TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,436	\$2.83	501 PART
DENTAL FAMILY ¹	\$35.23	\$14,708		167 PART
DENTAL INDIVIDUAL ¹	\$17.11	11,313		334 PART
TOTAL DENTAL		\$26,021	\$9.89	
DRUG	\$.80/SCRIPT	\$135,353	\$51.45	1,530 SCRIPTS
HMO KAISER	\$319.47	\$4,473		5 PART
MEDICAL INDIVIDUAL		242,104		
MEDICAL FAMILY		83,592		
MEDICAL ADMINISTRATION	\$14.58	22,672		518 PART
TOTAL MEDICAL		\$352,841	\$134.11	
BEHAVIORAL HEALTH	\$2.59	\$3,997	\$1.52	514 PART
BEHAVIORAL HEALTH		\$5,301	\$2.01	
UM/DM	\$1.03/2.80	\$10,196	\$3.88	519 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,606	\$0.61	510 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$8,716	\$3.31	125 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$5,225	\$1.99	385 PART
LIFE AD&D	\$.215/.018/1000	\$1,530	\$0.58	507 PART
A & S		\$17,417	\$6.62	
SUB TOTAL		\$575,639	\$218.80	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$34,828	\$13.24	795 PART
MISCELLANEOUS		\$13,387	\$5.09	
SUB TOTAL		\$48,215	\$18.33	

TOTAL	\$623,854	\$237.13
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN XXX
FULL TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,333,657	\$1,150,871	\$723,633		\$3,208,161
MISC. INCOME -LOA	0	0	0		0
-COBRA	3,171	668	995		4,834
-HMO COPAY	1,384	0	0		1,384

TOTAL INCOME	\$1,338,212	\$1,151,539	\$724,628	\$0	\$3,214,379
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EXPENSES

MEDICAL	\$290,155	\$218,245	\$352,841		\$861,241
A & S	13,702	32,725	17,417		63,844
DENTAL	30,769	32,396	26,021		89,186
DRUG	113,983	111,459	135,353		360,795
BEHAVIORAL HEALTH	4,549	4,799	9,298		18,646
OPTICAL	6,638	7,010	7,436		21,084
LIFE & AD & D	1,306	1,427	1,530		4,263
UM/DM	9,077	9,522	10,196		28,795
PRESCRIPTION CARE MNGMT	0	511	1,606		2,117
P.P.O.	11,902	13,195	13,941		39,038
OPERATING EXPENSE	42,023	54,776	48,215		145,014

TOTAL EXPENSE	\$524,104	\$486,065	\$623,854	\$0	\$1,634,023
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$100,774	\$0	\$1,580,356
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AVERAGE INCOME	\$596	\$484	\$275		\$452
AVERAGE EXPENSE	\$233	\$204	\$237		\$225
SURPLUS (DEFICIT)	\$363	\$280	\$38	\$0	\$227

TOTAL PARTICIPANTS	749	793	877		806
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PLAN XXX
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,367	\$1,076,295	\$1,173,547	\$1,269,020	\$4,538,229
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,790	1,002	668	0	3,460
-HMO COPAY	0	0	0	0	0

TOTAL INCOME	\$1,021,157	\$1,077,297	\$1,174,215	\$1,269,020	\$4,541,689
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EXPENSES

MEDICAL	\$249,890	\$241,960	\$231,629	\$174,434	\$897,913
A & S	10,267	15,150	15,972	17,624	59,013
DENTAL	22,106	23,385	24,649	26,678	96,818
DRUG	77,323	51,714	83,686	90,610	303,333
BEHAVIORAL HEALTH	3,063	3,335	3,454	18,039	27,891
OPTICAL	4,703	4,901	5,168	5,619	20,391
LIFE & AD & D	915	1,012	1,053	1,129	4,109
UTILIZATION MANAGEMENT	2,345	2,489	2,541	3,297	10,672
DISEASE MANAGEMENT	2,995	3,524	3,601	3,759	13,879
P.P.O.	7,088	8,061	19,462	10,042	44,653
OPERATING EXPENSE	29,068	33,443	34,891	41,446	138,848

TOTAL EXPENSE	\$409,763	\$388,974	\$426,106	\$392,677	\$1,617,520
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SURPLUS (DEFICIT)	\$611,394	\$688,323	\$748,109	\$876,343	\$2,924,169
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AVERAGE INCOME	\$594	\$594	\$592	\$592	\$593
AVERAGE EXPENSE	\$238	\$214	\$215	\$183	\$213
SURPLUS (DEFICIT)	\$356	\$380	\$377	\$409	\$380

TOTAL PARTICIPANTS	573	605	661	715	639
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PLAN XXX
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,333,657	\$1,150,871	\$723,633		\$3,208,161
MISC. INCOME -LOA	0	0	0		0
-COBRA	3,171	668	995		4,834
-HMO COPAY	1,384	0	0		1,384

TOTAL INCOME	\$1,338,212	\$1,151,539	\$724,628	\$0	\$3,214,379
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EXPENSES

MEDICAL	\$290,155	\$218,245	\$352,841		\$861,241
A & S	13,702	32,725	17,417		63,844
DENTAL	30,769	32,396	26,021		89,186
DRUG	113,983	111,459	135,353		360,795
BEHAVIORAL HEALTH	4,549	4,799	9,298		18,646
OPTICAL	6,638	7,010	7,436		21,084
LIFE & AD & D	1,306	1,427	1,530		4,263
UM/DM	9,077	9,522	10,196		28,795
PRESCRIPTION CARE MNGMT	0	511	1,606		2,117
P.P.O.	11,902	13,195	13,941		39,038
OPERATING EXPENSE	42,023	54,776	48,215		145,014

TOTAL EXPENSE	\$524,104	\$486,065	\$623,854	\$0	\$1,634,023
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$100,774	\$0	\$1,580,356
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AVERAGE INCOME	\$596	\$484	\$275	\$0	\$452
AVERAGE EXPENSE	\$233	\$204	\$237	\$0	\$225
SURPLUS (DEFICIT)	\$363	\$280	\$38	\$0	\$227

TOTAL PARTICIPANTS	749	793	877		806
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PLAN XXX
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$101.75	1,707	\$521,164
GIANT ¹	\$234.24	27	18,739
GIANT ²	\$366.64	10	10,635
GIANT ³	\$499.22	1	1,498
SAFEWAY	\$101.75	954	291,055
SAFEWAY ¹	\$358.61	7	4,920
SAFEWAY ²	\$366.64	6	6,968
SAFEWAY ³	\$499.22	0	0
SAFEWAY DELAWARE	\$101.75	29	8,954
TOTAL		2,741	\$863,933

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,662	\$1.30	718 PART
DENTAL FAMILY ¹	\$35.23	\$3,055		35 PART
DENTAL INDIVIDUAL ¹	\$17.11	23,221		684 PART
DENTAL		\$26,276	\$3.20	
DRUG	\$.80/SCRIPT	\$162,617	\$19.78	2,216 SCRIPTS
HMO KAISER	\$200.00	\$600		1 PART
MEDICAL INDIVIDUAL		1,150,846		
MEDICAL FAMILY		408		
MEDICAL ADMINISTRATION	\$14.58	40,444		925 PART
TOTAL MEDICAL		\$1,192,298	\$145.00	
BEHAVIORAL HEALTH	\$2.59	\$7,239	\$0.88	932 PART
BEHAVIORAL HEALTH		\$1,677	\$0.20	
UM/DM	\$1.03/2.80	\$11,996	\$1.46	923 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,924	\$0.23	922 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$15,334	\$1.86	220 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$9,605	\$1.17	708 PART
LIFE AD&D	\$215/018/1000	\$1,295	\$0.16	859 PART
A & S		\$14,984	\$1.82	
SUB TOTAL		\$1,455,907	\$177.06	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$114,217	\$13.89	2,629 PART
MISCELLANEOUS		\$41,840	\$5.09	
SUB TOTAL		\$156,057	\$18.98	

TOTAL	\$1,611,964	\$196.04
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN XXX
PART TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,162,541	\$984,186	\$863,933		\$3,010,660
MISC. INCOME -LOA	0	0	0		0
-COBRA	7,263	8,803	8,997		25,063
-HMO COPAY	0	570	1,302		1,872

TOTAL INCOME	\$1,169,804	\$993,559	\$874,232	\$0	\$3,037,595
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EXPENSES

MEDICAL	\$316,754	\$616,808	\$1,192,298		\$2,125,860
A & S	4,896	15,779	14,984		35,659
DENTAL	36,527	37,712	26,276		100,515
DRUG	99,997	104,102	162,617		366,716
BEHAVIORAL HEALTH	11,183	11,699	8,916		31,798
OPTICAL	10,033	10,355	10,662		31,050
LIFE & AD & D	1,247	1,330	1,295		3,872
UM/DM	12,088	12,109	11,996		36,193
PRESCRIPTION CARE MNGMT	0	622	1,924		2,546
P.P.O.	24,283	25,313	24,939		74,535
OPERATING EXPENSE	141,132	198,481	156,057		495,670

TOTAL EXPENSE	\$658,140	\$1,034,310	\$1,611,964	\$0	\$3,304,414
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	(\$737,732)	\$0	(\$266,819)
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AVERAGE INCOME	\$132	\$126	\$106		\$121
AVERAGE EXPENSE	\$74	\$131	\$196		\$134
SURPLUS (DEFICIT)	\$58	(\$5)	(\$90)	\$0	(\$13)

TOTAL PARTICIPANTS	2,964	2,629	2,741		2,778
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PLAN XXX
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703	\$926,619	\$958,858	\$874,868	\$3,682,048
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,602	7,244	7,598	6,016	31,460
-HMO COPAY	652	977	651	814	3,094

TOTAL INCOME	\$932,957	\$934,840	\$967,107	\$881,698	\$3,716,602
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EXPENSES

MEDICAL	\$327,779	\$437,065	\$704,501	\$629,401	\$2,098,746
A & S	3,472	11,744	13,669	9,339	38,224
DENTAL	28,217	30,389	31,555	31,794	121,955
DRUG	157,673	141,480	214,717	86,801	600,671
BEHAVIORAL HEALTH	6,938	8,277	10,231	7,492	32,938
OPTICAL	7,657	8,316	8,622	8,687	33,282
LIFE & AD & D	1,048	1,164	1,163	1,142	4,517
UTILIZATION MANAGEMENT	6,144	6,154	5,970	6,831	25,099
DISEASE MANAGEMENT	4,792	5,522	5,380	5,239	20,933
P.P.O.	19,094	19,886	44,397	22,191	105,568
OPERATING EXPENSE	120,031	136,170	136,328	145,937	538,466

TOTAL EXPENSE	\$682,845	\$806,167	\$1,176,533	\$954,854	\$3,620,399
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SURPLUS (DEFICIT)	\$250,112	\$128,673	(\$209,426)	(\$73,156)	\$96,203
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AVERAGE INCOME	\$132	\$132	\$131	\$132	\$132
AVERAGE EXPENSE	\$97	\$114	\$160	\$143	\$129
SURPLUS (DEFICIT)	\$35	\$18	(\$29)	(\$11)	\$3

TOTAL PARTICIPANTS	2,352	2,361	2,452	2,230	2,349
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PLAN XXX
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,162,541	\$984,186	\$863,933		\$3,010,660
MISC. INCOME -LOA	0	0	0		0
-COBRA	7,263	8,803	8,997		25,063
-HMO COPAY	0	570	1,302		1,872

TOTAL INCOME	\$1,169,804	\$993,559	\$874,232	\$0	\$3,037,595
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EXPENSES

MEDICAL	\$316,754	\$616,808	\$1,192,298		\$2,125,860
A & S	4,896	15,779	14,984		35,659
DENTAL	36,527	37,712	26,276		100,515
DRUG	99,997	104,102	162,617		366,716
BEHAVIORAL HEALTH	11,183	11,699	8,916		31,798
OPTICAL	10,033	10,355	10,662		31,050
LIFE & AD & D	1,247	1,330	1,295		3,872
UM/DM	12,088	12,109	11,996		36,193
PRESCRIPTION CARE MNGMT	0	622	1,924		2,546
P.P.O.	24,283	25,313	24,939		74,535
OPERATING EXPENSE	141,132	198,481	156,057		495,670

TOTAL EXPENSE	\$658,140	\$1,034,310	\$1,611,964	\$0	\$3,304,414
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	(\$737,732)	\$0	(\$266,819)
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AVERAGE INCOME	\$132	\$126	\$106	\$0	\$121
AVERAGE EXPENSE	\$74	\$131	\$196	\$0	\$134
SURPLUS (DEFICIT)	\$58	(\$5)	(\$90)	\$0	(\$13)

TOTAL PARTICIPANTS	2,964	2,629	2,741		2,778
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PLAN XL
PART TIME
THIRD QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$22.75	1,318	\$89,909
SAFEWAY	\$22.75	845	57,686
SAFEWAY DELAWARE	\$22.75	26	1,798
TOTAL		2,189	\$149,393

PLAN XL
PART TIME
THIRD QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,242	\$0.80	353 PART
DENTAL ¹	\$17.11	\$11,958	\$1.82	352 PART
LIFE-AD&D	\$215/018/1000	\$703	\$0.11	466 PART
A & S		\$889	\$0.14	
SUB TOTAL		\$18,792	\$2.87	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$87,065	\$13.26	2,030 PART
MISCELLANEOUS		\$33,414	\$5.09	
SUB TOTAL		\$120,499	\$18.35	

TOTAL	\$139,291	\$21.22		
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¹INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PLAN XL
PART TIME
THIRD QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$129,984	\$143,635	\$149,393		\$423,012
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	99		99

TOTAL INCOME	\$129,984	\$143,635	\$149,492	\$0	\$423,111
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EXPENSES

A & S	\$2,673	\$2,360	889		\$5,922
DENTAL	18,223	18,410	11,958		48,591
OPTICAL	5,256	5,326	5,242		15,824
LIFE & AD & D	667	702	703		2,072
OPERATING EXPENSE	122,973	133,558	120,499		377,030

TOTAL EXPENSE	\$149,792	\$160,356	\$139,291	\$0	\$449,439
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$10,201	\$0	(\$26,328)
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AVERAGE INCOME	\$24	\$24	\$23		\$24
AVERAGE EXPENSE	\$28	\$26	\$21		\$25
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$2	\$0	(\$1)

TOTAL PARTICIPANTS	1,804	2,029	2,189		2,007
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PLAN XL
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
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EXPENSES

A & S	\$2,168	\$4,752	2,803	1,985	\$11,708
DENTAL	14,115	14,543	15,194	15,639	59,491
OPTICAL	4,063	4,208	4,391	4,519	17,181
LIFE & AD & D	564	613	609	596	2,382
OPERATING EXPENSE	112,192	124,689	124,416	130,551	491,848

TOTAL EXPENSE	\$133,102	\$148,805	\$147,413	\$153,290	\$582,610
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SURPLUS (DEFICIT)	\$21,626	\$13,819	\$2,707	\$10,390	\$48,542
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AVERAGE INCOME	\$24	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$21	\$22	\$24	\$22	\$22
SURPLUS (DEFICIT)	\$3	\$2	\$0	\$2	\$2

TOTAL PARTICIPANTS	2,153	2,257	2,086	2,272	2,192
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PLAN XL
PART TIME
2020
QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$129,984	\$143,635	\$149,393		\$423,012
MISC. INCOME -LOA	0	0	0		0
-COBRA	0	0	99		99

TOTAL INCOME	\$129,984	\$143,635	\$149,492	\$0	\$423,111
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EXPENSES

A & S	\$2,673	\$2,360	889		\$5,922
DENTAL	18,223	18,410	11,958		48,591
OPTICAL	5,256	5,326	5,242		15,824
LIFE & AD & D	667	702	703		2,072
OPERATING EXPENSE	122,973	133,558	120,499		377,030

TOTAL EXPENSE	\$149,792	\$160,356	\$139,291	\$0	\$449,439
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$10,201	\$0	(\$26,328)
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AVERAGE INCOME	\$24	\$24	\$23	\$0	\$24
AVERAGE EXPENSE	\$28	\$26	\$21	\$0	\$25
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$2	\$0	(\$1)

TOTAL PARTICIPANTS	1,804	2,029	2,189		2,007
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FELRA & UFCW
RETIREE HEALTH PLAN
THIRD QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
THIRD QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$3,517,327
RETIREE COPAYMENTS	\$873,258
INTEREST AND DIVIDENDS	\$24,536
TOTAL INCOME	\$4,415,121

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$41,070	\$4.76	2,766 RET
DENTAL ²	\$28.80	\$190,796		2,765 RET
TOTAL DENTAL		\$190,796	\$22.12	
DRUG	\$.80/1.25/SCRIPT	\$1,385,391		18,582 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	5,366		
TOTAL DRUG		\$1,390,757	\$161.25	
HMO KAISER	\$251.99	\$1,415,864		1,418 RET
HOSPITAL		255,545		
SURGICAL		147,941		
DIAGNOSTIC		57,658		
MAJOR MEDICAL		231,226		
MEDICAL ADMINISTRATION	\$14.16	60,201		1,376 RET
TOTAL MEDICAL		\$2,168,435	\$251.41	
BEHAVIORAL HEALTH	\$2.59	\$10,686	\$1.24	1,375 RET
BEHAVIORAL HEALTH/EAP		\$117	\$0.01	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$4.52	\$68	\$0.01	5 RET
HRG/A&G CLAIM DISCOUNTER		\$470	\$0.05	
ADMINISTRATION	\$6.80	\$58,643	\$6.80	2,875 RET
TOTAL EXPENSES		\$3,861,042	\$447.66	
SURPLUS (DEFICIT)		\$554,079		

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

²INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

PART TIME RETIREES
THIRD QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$542,227
RETIREE COPAYMENTS	\$185,890
INTEREST AND DIVIDENDS	\$5,223
TOTAL INCOME	\$733,340

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,097	\$4.95	613 RET
DENTAL ²	\$28.80	\$42,265	\$23.02	613 RET
DRUG	\$.80/1.25/SCRIPT	\$139,705		2,443 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	588		
DRUG		\$140,293	\$76.41	
HMO KAISER	\$251.99	\$303,235		381 RET
HOSPITAL		33,243		
SURGICAL		18,811		
DIAGNOSTIC		9,929		
MAJOR MEDICAL		22,141		
MEDICAL ADMINISTRATION	\$14.16	11,314		259 RET
TOTAL MEDICAL		\$398,673	\$217.14	
BEHAVIORAL HEALTH	\$2.59	\$2,010	\$1.09	259 RET
BEHAVIORAL HEALTH/EAP		\$91	\$0.05	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$4.52	\$41	\$0.02	3 RET
HRG/A&G CLAIM DISCOUNTER		\$100	\$0.05	
ADMINISTRATION	\$6.80	\$12,479	\$6.80	612 RET

TOTAL EXPENSES	\$605,049	\$329.55
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SURPLUS (DEFICIT)	\$128,291
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¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

²INCLUDES 50% CREDIT FOR THE MONTH OF JUNE APPLIED TO AUGUST PAYMENT

THIRD QUARTER 2020 STIPEND INCOME & EXPENSES

INCOME¹

GIANT	\$715,949
SAFEWAY	403,817
TOTAL INCOME	\$1,119,766

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,110,250
SUBTOTAL	\$1,110,250

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$8,284
PNC FEES	519
POSTAGE	713
SUBTOTAL	\$9,516
TOTAL EXPENSES	\$1,119,766

SURPLUS (DEFICIT)	\$0
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PARTICIPANTS 1,052

2020
RETIREES
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,225,791	\$4,061,678	\$4,059,554		\$12,347,023
RETIREE COPAYMENTS	1,085,279	1,060,581	1,059,148		3,205,008
STIPEND INCOME	1,200,856	1,163,185	1,119,766		3,483,807
INTEREST & DIVIDENDS	28,371	43,859	29,759		101,989

TOTAL INCOME	\$6,540,297	\$6,329,303	\$6,268,227	\$0	\$19,137,827
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EXPENSES

MEDICAL	\$3,087,811	\$2,618,131	\$2,567,108		\$8,273,050
DENTAL	295,142	293,126	233,061		821,329
DRUG	1,217,946	551,628	1,531,050		3,300,624
BEHAVIORAL HEALTH	14,438	12,825	12,904		40,167
OPTICAL	50,726	50,381	50,167		151,274
P.P.O.	2,955	2,086	679		5,720
ADMINISTRATION	69,808	71,367	71,122		212,297
STIPEND	1,200,856	1,163,185	1,119,766		3,483,807

TOTAL EXPENSES	\$5,939,682	\$4,762,729	\$5,585,857	\$0	\$16,288,268
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SURPLUS (DEFICIT)	\$600,615	\$1,566,574	\$682,370	\$0	\$2,849,559
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TOTAL PARTICIPANTS	3,526	3,498	3,487		3,504
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FUND RESERVE	\$5,765,638	\$5,521,879	\$5,339,723	
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2019
RETIREES
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$905,547	\$926,303	\$4,289,306	\$4,277,820	\$10,398,976
RETIREE COPAYMENTS	1,115,169	1,098,497	1,096,852	1,089,898	4,400,416
STIPEND INCOME	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
INTEREST & DIVIDENDS	36,659	31,851	45,910	52,999	167,419

TOTAL INCOME	\$3,446,332	\$3,397,201	\$6,737,034	\$6,651,142	\$20,231,709
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EXPENSES

MEDICAL	\$2,884,264	\$2,937,512	\$2,823,541	\$2,635,216	\$11,280,533
DENTAL	303,120	301,536	300,615	299,030	1,204,301
DRUG	1,324,372	1,011,986	1,725,897	755,552	4,817,807
BEHAVIORAL HEALTH	14,858	20,024	32,973	18,720	86,575
OPTICAL	52,137	51,825	51,669	51,401	207,032
UTILIZATION MANAGEMENT	272	141	283	0	696
DISEASE MANAGEMENT	111	103	0	0	214
P.P.O.	1,181	2,994	3,403	9,474	17,052
ADMINISTRATION	69,612	71,095	71,135	70,805	282,647
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898

TOTAL EXPENSES	\$6,038,884	\$5,737,766	\$6,314,482	\$5,070,623	\$23,161,755
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SURPLUS (DEFICIT)	(\$2,592,552)	(\$2,340,565)	\$422,552	\$1,580,519	(\$2,930,046)
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TOTAL PARTICIPANTS	3,620	3,591	3,593	3,576	3,595
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FUND RESERVE	\$5,656,450	\$5,659,739	\$5,932,013	\$5,790,439	
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**COMBINED FUND
THIRD QUARTER 2020**

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$25,941,322	\$0	\$77,101,769
EMPLOYER CONTR - RETIREE	4,225,791	4,061,678	4,059,554	0	12,347,023
EMPLOYEE CONTRIBUTIONS	1,304,292	1,292,702	1,277,982	0	3,874,976
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	132,076	0	448,567
INTEREST & DIVIDENDS - RETIREE	28,371	43,859	29,759	0	101,989
STIPEND	1,200,856	1,163,185	1,119,766	0	3,483,807
MISCELLANEOUS	147	2,486	0	0	2,633

TOTAL INCOME	\$32,917,809	\$31,882,496	\$32,560,459	\$0	\$97,360,764
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EXPENSES

MEDICAL	\$16,963,827	\$15,327,533	\$16,392,178	\$0	\$48,683,538
RETIREES	4,738,826	3,599,544	4,466,091	0	12,804,461
STIPEND	1,200,856	1,163,185	1,119,766	0	3,483,807
A & S	1,364,185	1,321,909	1,166,696	0	3,852,790
DENTAL	1,192,099	1,176,786	968,974	0	3,337,859
DRUG	5,943,419	4,219,960	5,893,336	0	16,056,715
BEHAVIORAL HEALTH	259,725	299,566	288,450	0	847,741
OPTICAL	164,072	162,531	159,550	0	486,153
LIFE & AD & D	40,512	40,349	39,670	0	120,531
UM/DM	212,560	211,609	205,387	0	629,556
PRESCRIPTION CARE MNGMT	0	11,145	33,173	0	44,318
E.A.P.	16,747	16,459	16,045	0	49,251
P.P.O.	288,002	287,526	277,458	0	852,986
OPERATING EXPENSE	901,611	1,098,094	895,211	0	2,894,916

TOTAL EXPENSE	\$33,286,441	\$28,936,196	\$31,921,985	\$0	\$94,144,622
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SURPLUS (DEFICIT)	(\$368,632)	\$2,946,300	\$638,474	\$0	\$3,216,142
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TOTAL PARTICIPANTS	15,645	15,202	15,476	0	15,441
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FUND RESERVE	\$33,501,442	\$32,398,796	\$41,245,219	
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COMBINED FUND
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$30,066,908	\$26,399,756	\$26,029,759	\$113,020,376
EMPLOYER CONTR - RETIREE	905,547	926,303	4,289,306	4,277,820	10,398,976
EMPLOYEE CONTRIBUTIONS	1,374,267	1,356,366	1,338,409	1,331,797	5,400,839
INTEREST & DIVIDENDS - ACTIVE	162,657	141,464	200,836	230,416	735,373
INTEREST & DIVIDENDS - RETIREE	36,659	31,851	45,909	52,999	167,418
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
MISCELLANEOUS	0	1,422	234	0	1,656

TOTAL INCOME	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
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EXPENSES

MEDICAL	\$16,332,561	\$17,607,514	\$17,229,869	\$18,560,391	\$69,730,335
RETIREES	4,649,927	4,397,216	5,009,516	3,840,198	17,896,857
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
A & S	1,437,032	1,318,998	1,369,357	1,312,772	5,438,159
DENTAL	1,241,756	1,227,703	1,212,239	1,192,120	4,873,818
DRUG	6,643,414	5,529,352	6,841,742	5,286,422	24,300,930
BEHAVIORAL HEALTH	251,213	386,251	329,640	305,752	1,272,856
OPTICAL	167,857	166,450	164,626	162,237	661,170
LIFE & AD & D	42,002	41,820	41,252	40,620	165,694
UTILIZATION REVIEW	80,891	81,414	78,174	91,977	332,456
DISEASE MANAGEMENT	111,648	112,110	110,553	108,116	442,427
E.A.P.	17,743	17,499	17,221	16,955	69,418
P.P.O.	248,320	252,317	557,821	296,817	1,355,275
OPERATING EXPENSE	862,010	922,829	904,938	955,105	3,644,882

TOTAL EXPENSE	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
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SURPLUS (DEFICIT)	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
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TOTAL PARTICIPANTS	16,063	15,949	15,718	15,547	15,819
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FUND RESERVE ¹	\$29,386,247	\$37,813,988	\$37,635,248	\$36,660,290
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¹ DOES NOT REFLECT DEPOSIT IN TRANSFER AS OF 3/31/19 - \$7,007,526.34

ACTIVE PLANS
2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$25,941,322	\$0	\$77,101,769
EMPLOYEE CONTRIBUTIONS	219,013	232,121	218,834	0	669,968
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	132,076	0	448,567
MISCELLANEOUS	147	2,486	0	0	2,633

TOTAL INCOME	\$26,377,512	\$25,553,193	\$26,292,232	\$0	\$78,222,937
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EXPENSES

MEDICAL	\$16,963,827	\$15,327,533	\$16,392,178	\$0	\$48,683,538
A & S	1,364,185	1,321,909	1,166,696	0	3,852,790
DENTAL	1,192,099	1,176,786	968,974	0	3,337,859
DRUG	5,943,419	4,219,960	5,893,336	0	16,056,715
BEHAVIORAL HEALTH	259,725	299,566	288,450	0	847,741
OPTICAL	164,072	162,531	159,550	0	486,153
LIFE & AD & D	40,512	40,349	39,670	0	120,531
UM/DM	212,560	211,609	205,387	0	629,556
PRESCRIPTION CARE MNGMT	0	11,145	33,173	0	44,318
E.A.P.	16,747	16,459	16,045	0	49,251
P.P.O.	288,002	287,526	277,458	0	852,986
OPERATING EXPENSE	901,611	1,098,094	895,211	0	2,894,916

TOTAL EXPENSE	\$27,346,759	\$24,173,467	\$26,336,128	\$0	\$77,856,354
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SURPLUS (DEFICIT)	(\$969,247)	\$1,379,726	(\$43,896)	\$0	\$366,583
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TOTAL PARTICIPANTS	15,645	15,202	15,476	0	15,441
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FUND RESERVE	\$27,735,804	\$26,876,917	\$35,905,496		
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COMBINED FUND
THIRD QUARTER 2020

MISCELLANEOUS

ACCOUNTING	\$59,482
ACTUARIAL & CONSULTING	51,191
EDUCATION FEES FOR RETIREE ASSISTANCE	9,355
IFEBP	1,665
INVESTMENT MANAGEMENT	7,444
INVESTMENT PERFORMANCE SERVICES	10,000
LEGAL	78,845
POSTAGE	9,374
PRINTING	7,512
TELEPHONE	1,368

TOTAL	\$236,236
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DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
THIRD QUARTER 2020**

QUARTERLY RECAPS

INCOME	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$32,917,809	\$31,882,496	\$32,560,459		\$97,360,764
Legal	803,742	771,450	771,416		2,346,608
Severance	18,427	1,474,569	2,475,793		3,968,789
Scholarship	421	257	166		844
Total Income	\$33,740,399	\$34,128,772	\$35,807,834	\$0	\$103,677,005

EXPENSES	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$33,286,441	\$28,936,196	\$31,921,985		\$94,144,622
Legal	812,977	799,841	780,340		2,393,158
Severance	1,250,054	920,257	994,698		3,165,009
Scholarship	11,496	18,838	14,147		44,481
Total Expenses	\$35,360,968	\$30,675,132	\$33,711,170	\$0	\$99,747,270

Surplus/(Deficit)	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	(\$368,632)	\$2,946,300	\$638,474	\$0	\$3,216,142
Legal	(9,235)	(28,391)	(8,924)	0	(46,550)
Severance	(1,231,627)	554,312	1,481,095	0	803,780
Scholarship	(11,075)	(18,581)	(13,981)	0	(43,637)
Total Surplus/(Deficit)	(\$1,620,569)	\$3,453,640	\$2,096,664	\$0	\$3,929,735

Fund Reserve	\$36,286,031	\$35,341,640	\$45,768,124	
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**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2019**

QUARTERLY RECAPS

INCOME	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
Legal	846,008	840,203	827,987	814,078	3,328,276
Severance	921,391	16,287	2,985,356	30,472	3,953,506
Scholarship	964	220	769	746	2,699
Total Income	\$36,160,403	\$34,721,574	\$37,393,528	\$33,998,512	\$142,274,017

EXPENSES	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
Legal	848,171	849,104	839,285	822,262	3,358,822
Severance	1,030,481	861,783	458,209	1,522,338	3,872,811
Scholarship	10,198	9,914	27,190	12,363	59,665
Total Expenses	\$35,364,181	\$35,122,824	\$36,496,598	\$35,756,870	\$142,740,473

Surplus/(Deficit)	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
Legal	(2,163)	(8,901)	(11,298)	(8,184)	(30,546)
Severance	(109,090)	(845,496)	2,527,147	(1,491,866)	80,695
Scholarship	(9,234)	(9,694)	(26,421)	(11,617)	(56,966)
Total Surplus/(Deficit)	\$796,222	(\$401,250)	\$896,930	(\$1,758,358)	(\$466,456)

Fund Reserve	\$32,832,926	\$40,455,650	\$42,777,033	\$40,441,104
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CONTRACT INFORMATION
THIRD QUARTER 2020

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	894.00	11-01-18	10-29-20
	X	560.00	11-01-18	
	X	1,236.00	11-01-18	
	XX	334.00	11-01-18	
	XX	128.00	11-01-18	
GIANT 27	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT 400	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT DELAWARE	X	1,138.75	06-01-20	10-28-23
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT LEXINGTON PARK 400	X	1,138.75	06-01-20	10-28-23
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT VALLEY 400	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	

CONTRACT INFORMATION
THIRD QUARTER 2020

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY 400	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY CULPEPER	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY DELAWARE	X	1,145.22	06-01-20	10-28-23
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY DOVER	X	1,145.22	06-01-20	10-28-23
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
STAFF 400	X	1,114.00	11-01-18	

Work Snapshot 2020 FELRA					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
<i>Accident & Sickness Claims</i>	370	357	321		
<i>Appeals</i>	107	114	97		
<i>Participant Services Calls</i>	25,173	19,890	32,323		
<i>COBRA Notices Mailed</i>	445	496	551		
<i>Pension Apps Received</i>	279	229	240		
<i>Pension Estimates Received</i>	407	263	164		
<i>Medical Claims Processed</i>	87,801	63,048	71,340		
<i>Communications Mailings Sent to Participants</i>	65,288	84,817	33,786		

SPECIAL PROJECTS IN 3Q:

1. PBGC project - Professional's Meetings and AA internal activities
2. COB Mass Mailing project. Third and final request: 4,035 forms mailed on 8/25/20.

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

DECEMBER 14, 2020

1. **Calibre**

10/16/20	Progress billing for professional services rendered in connection with the audit of the financial statements for the year ended 12/31/19	\$	5,200.00
11/19/20	Final billing for professional services rendered in connection with the audit of the financial statements for the year ended 12/31/19; billing for professional services rendered in connection with the preparation of the PCORI IRS Form 720; Chargeable expenses - Profx tax software, e-bank confirms, deliveries etc.		3,570.30

2. **Chartwell**

10/01/20	For Investment Management Services rendered - 3Q20	\$	4,115.31
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3. **Cheiron**

10/27/20	Retainer Services - 09/20	\$	4,677.00
11/24/20	Retainer Services - 10/20		4,677.00

4. **Confidio**

11/16/20	Retainer Services - 10/20	\$	13,300.00
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5. **Groom Law Group, Chartered**

10/29/20	Professional Services rendered - 09/20	\$	2,821.50
11/19/20	Professional Services rendered - 10/20		1,633.50

6. **Investment Performance Services**

12/01/20	For Investment Consultant Services rendered 4Q20	\$	10,000.00
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7. **Segal Consulting**

11/30/20	For Compliance Consulting services through October 31, 2020 in connection with updating of the Fund's 2021 SBC's	\$	2,811.25
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11/30/20	For Supplemental Services in conjunction with the Dental RFP, analysis, best and final discussion	\$ 12,000.00
12/01/20	For Actuarial and Consulting Services rendered December 1, 2020 — February 28, 2021	\$ 16,750.00

8. **Slevin & Hart P.C.**

07/23/20	Subrogation Services rendered - 2Q20	\$ 10,607.64
10/26/20	Subrogation Services rendered - 3Q20	92,590.61
10/28/20	Professional Services rendered - 09/20	14,447.50
11/23/20	Professional Services rendered - 10/20	16,872.08

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

DECEMBER 14, 2020

1. **Slevin & Hart, P.C.**

10/28/20	Professional Services rendered 09/20	\$	8,173.00
11/23/20	Professional Services rendered 10/20		1,733.00

OTHER FUND BUSINESS

**Memorandum of Agreement
Between
Associated Administrators, LLC
And
United Food and Commercial Workers
Local 27 and Local 400**

This Memorandum of Agreement is, by and between Associated Administrators, LLC. (the "Employer"), and the United Food & Commercial Workers, Local 27 and Local 400 (the "Unions"). The items listed below outline tentative agreements reached by both parties during contract negotiations. Items agreed to during negotiations are tentative agreements until ratified by the membership.

3. ARTICLE 27 - DURATION OF AGREEMENT

Four-year agreement

This Agreement shall remain in full force and effect from October 30, 2020 to October 29, 2024 and shall thereafter, be continued for annual periods unless written notice by registered mail is given by one party to the other party at least sixty (60) days prior to said date or any subsequent anniversary date thereafter. In the event of such notice, negotiations shall commence promptly following receipt thereof for the extension or renewal of this Agreement.

6. ARTICLE 19 - HEALTH AND WELFARE

Associated Administrators LLC
Collective Bargaining Unit
UFCW Local 27 & 400
(Subject to Change with Board Action)

<u>PLAN/BENEFIT</u>	<u>COST PER PARTICIPANT PER MONTH</u>
FELRA Plan X Full Time Individual	\$918.75
FELRA Plan X Full Time Family	\$918.75
FELRA Plan X Full Time Husband/Wife	\$918.75
FELRA Plan X Full Time Parent/Child	\$918.75
FELRA Plan X Part Time Individual	\$544.00
FELRA Plan X Part Time Family	\$1316.00
FELRA Plan XX Full Time Individual	\$344.00
FELRA Plan XX Full Time Family	\$334.00
FELRA Plan XX Full time Husband/Wife	\$344.00
FELRA Plan XX Full Time Parent/Child	\$334.00
FELRA Plan XX Part time	\$128.00

MOB reserve target moved from three (3) months to two (2) months effective upon ratification.

MOB rate increases capped at 8% in any given year. If the actual cost to maintain benefits is less than the maximum allowed in any year, then the remaining percentage shall be carried over to the following years during the term of this agreement.

MOB sunset moved to end of new term.

The Fund administrative manager or consultant (whichever recommends MOB contribution rates) shall monitor the reserve monthly and shall immediately calculate and propose MOB contribution rates designed to have a two month reserve each month, if the reserve is, or is projected to be, below two months.

Weekly unit employee contributions increase by one dollar (\$1.00) for each group on the first of the month following the anniversary of the new contract effective date each year beginning in 2021. (Likely November 1, 2021.)

Increase Ambulance coverage from \$25.00 to \$200.00 per claim, effective the first of the month following ratification.

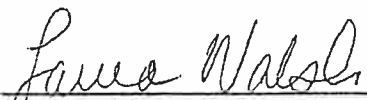
IN WITNESS WHEREOF, as November 2, 2020, the parties hereto have agreed to the tentative agreements in this MOA reached during negotiations and have caused their names to be subscribed hereto by their duly authorized officers and representatives.

FOR THE UNION:
UFCW Local 400



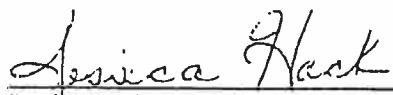
John Lee
Collective Bargaining Representative
and Vice President

FOR THE COMPANY:
Associated Administrators, LLC



Laura Walsh
CEO

FOR THE UNION:
UFCW Local 27



Jessica Hack
Assistant to the President

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

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

December 14, 2020

Board of Trustees of the
FELRA and UFCW VEBA Fund

Re: Medicare Deductible and Co-insurance Rates - 2021

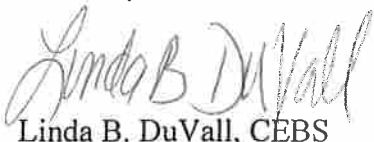
Ladies and Gentlemen:

The Centers for Medicare and Medicaid Services (CMS) published the changes to the Medicare Part A and B premiums, deductibles and co-insurance for 2020.

	<u>2020</u>	<u>2021</u>
Medicare Part B Deductible:	\$ 198.00	\$ 203.00
First-Day Part A Hospital Deductible:	\$1,408.00	\$1,484.00
Daily Part A Coinsurance for the 61 st Through 90 th Day of a Hospital Stay:	\$ 352.00	\$ 371.00
Daily Part A Coinsurance for Hospital Stays Longer than 90 Days	\$ 704.00	\$ 742.00
Daily Part A Coinsurance for the 21 st Through 100 th day in Skilled Nursing Facility	\$ 176.00	\$ 185.50

Please advise if we may process in accordance with the above listed rates.

Sincerely,



Linda B. DuVall, CEBS

Account Executive

ASSOCIATED ADMINISTRATORS, LLC



MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page, possibly from a composition book. The edges of the paper are slightly irregular, suggesting it might be a scan of a physical document. There is no handwriting or other markings on the page.