

FELRA & UFCW VEBA FUND

AGENDA

OCTOBER 22, 2020

(Approximately 12:00 noon)

- I. CALL TO ORDER**
- II. MINUTES (pg. 1 - 15)**
 - A. REGULAR MEETING - JULY 23, 2020**
 - B. APPEALS COMMITTEE MEETING - JULY 21, 2020**
 - C. APPEALS COMMITTEE MEETING - AUGUST 12, 2020**
 - D. APPEALS COMMITTEE MEETING - SEPTEMBER 9, 2020**
- III. FINANCIAL REPORT (pg. 16 - 17)**
 - A. PNC REPORT**
 - B. INVESTMENT PERFORMANCE SERVICES**
 - C. AUDITOR'S REPORT**
- IV. CONSULTANTS' REPORTS**
 - A. SEGAL COMPANY**
 - 1. DENTEGRA DENTAL**
 - 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 - (2Q20) (pg. 18 - 83)**
- VII. INVOICES (pg. 84 - 86)**
- VIII. OTHER FUND BUSINESS**
 - A. 2021 KAISER PERMANENTE MEDICARE ADVANTAGE RENEWAL**
 - B. BEACON HEALTH - CHANGE IN PRIOR AUTHORIZATION REQUIREMENT**
 - C. COVID-19 RELATED CLAIMS PROCESSING - STATUS**
 - D. SAFEWAY PAYROLL AUDIT 2014 - 2017 - STATUS UPDATE**
 - E. DEPENDENT SPOUSAL AUDIT - STATUS UPDATE**
 - F. MISCELLANEOUS CORRESPONDENCE**
- IX. NEXT MEETING DATE AND LOCATION**
- X. ADJOURNMENT**

MINUTES

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

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
FELRA AND UFCW VEBA FUND
VIA VIDEO CONFERENCE
JULY 23, 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
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. Ridore - Safeway
S. Sanchez - Slevin & Hart, P.C.
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.

A. **Appointment of Trustee**

Mr. Jensen reported that he had been advised by UFCW Local 27 that Mr. Eric Masten was removed as a Trustee effective immediately and replaced by Mr. Javiel Nazario. The Trustees welcomed Mr. Nazario to the meeting.

II. **MINUTES**

The Trustees reviewed the minutes of the last regular meeting held on April 16, 2020, and the Appeals Committee meetings of May 7, 2020 and June 5, 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 April 16, 2020 and the Appeals Committee Meetings of May 7, 2020 and June 5, 2020 are approved, as presented.

III. **FINANCIAL REPORT**

A. **PNC Bank**

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

Mr. Jensen presented the PNC Summary of Activity report for the period January 1, 2020 through June 30, 2020. Such report indicated a beginning market value of \$35,649,725, earnings of \$426,134, receipts of \$64,702,495, and disbursements of \$69,309,305, producing an ending market value of \$31,469,049 as of June 30, 2020.

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

Mr. Jensen presented the PNC Summary of Activity report for the Non-ERISA account for the period January 1, 2020 through June 30, 2020. Such report indicated a beginning market value of \$1,023,038, no earnings, receipts of \$63,325,079, and disbursements of \$63,417,474, producing an ending market value of \$930,643 as of June 30, 2020.

Mr. Jensen noted that as of June 30, 2020, the FELRA Welfare Fund had \$37,840,146, representing 3.36 months of reserves compared to 3.39 months as of May 31, 2020. The average expense for the four quarters ending March 31, 2020 was \$11,271,690.

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 – March 31, 2020

Mr. Sichel reviewed the Master Consulting Report for the period ending March 31, 2020. Such report indicated a beginning market value of \$35,637,252, a negative net cash flow of \$5,188,490, and a negative net investment change of \$1,026,394, resulting in an ending market value of \$29,422,368. The year-to-date performance through March 31, 2020 was negative 3.2% gross of fees.

2. Preliminary Performance Update – May 31, 2020

Mr. Sichel reviewed the Preliminary Performance Report for the period ending May 31, 2020. Such report indicated a beginning market value of \$35,637,252, negative net cash flow of \$3,405,635, and a net investment change of \$250,406, resulting in an ending market value of \$32,482,023. The year-to-date performance through May 31, 2020 was negative 0.1% gross of fees.

Mr. Sichel reminded the Trustees that the Fund had authorized a full redemption of the American Realty (“ARA”) portfolio as of June 30, 2020. He noted that due to the withdrawal queue, the manager has distributed only a portion of the portfolio (\$534,000 of the \$6.3 million combined value) so far.

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

IV. ATTORNEY’S REPORT

A. Purdue Pharma L.P. Bankruptcy

Ms. Sanchez reviewed Slevin & Hart’s memorandum dated July 13, 2020 regarding the Purdue Pharma L.P. Bankruptcy.

B. Summaries of Material Modification

Ms. Sanchez reported on the summaries of material modifications reflecting the Plan changes recently approved by the Trustees.

C. Guidance under CARES Act and FFCRA

Ms. Sanchez reviewed Slevin & Hart's memorandum dated April 23, 2020 regarding agency guidance issued under the CARES Act and the FFCRA. Ms. Sanchez also reported on additional agency guidance issued on June 23, 2020 relating to these two laws.

D. DOL and IRS Guidance Regarding Extension of Deadlines

Ms. Sanchez reported on DOL and IRS guidance relating to the extension of certain deadlines applicable to participants and the Fund. The Fund office will include a notice regarding the deadline extensions with any COBRA election notice or adverse benefit determination sent during the period to which the extension applies.

E. Employer Group Waiver Plan ("EGWP") – Medicare Late Enrollment ("LEP")

Mr. Slevin reported on the implementation process regarding the EGWP previously approved by the Trustees. He also reported on late enrollment penalty rules under Medicare Part D. Ms. Duvall reported that the Fund office estimates that any such late enrollment penalties potentially applicable to Fund participants would be less than \$60 per year. After discussion,

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

RESOLVED, that for the 2021 Plan Year, the Fund will pay the cost of any Medicare late enrollment penalties applicable to participants covered under the EGWP and will reevaluate this matter for the 2022 Plan Year.

F. COBRA Notices

Ms. Sanchez reviewed Slevin & Hart's May 13, 2020 memorandum regarding the DOL's updated model COBRA notices.

G. Prescription Drug Class Action Notices

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

H. Confidio Data Breach

Ms. Sanchez reported on a data breach experienced by Confidio impacting data held by Confidio relating to certain Fund participants.

I. Kaiser Data Breach

Ms. Sanchez reported on a data breach experienced by Kaiser impacting data held by Kaiser relating to certain Fund participants.

J. Fiduciary Policy and Fidelity Bond

Ms. Sanchez reported on the Fund's fiduciary insurance policy renewal and fidelity bond renewal.

K. Subrogation

Mr. Jensen stated that Slevin & Hart reported subrogation recoveries of \$29,379.74 with \$5,875.95 payable to Slevin & Hart for the first quarter 2020.

V. CONSULTANT'S REPORT

A. Confidio

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting. Ms. Eid presented a report titled "Managed Pharmacy Report July 2020." She reported on the second quarter 2020 implementation of the Utilization Management ("UM") programs previously approved by the Fund. She stated that the implementations were well coordinated between Associated Administrators and Express Scripts, leading to minimal participant disruption and no participant complaints. She said that the SaveOn specialty pharmacy program and the Prescription Care Management ("PCM") alternative therapy program have been implemented.

Ms. Eid reported on the EGWP implementation process that will culminate in a January 1, 2021 effective date and that progress to date has been positive, without disruption or delays.

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

B. The Segal Company

The Trustees welcomed Mr. Josh Timm of The Segal Company ("Segal") to the meeting.

1. Affordable Care Act ("ACA") Preventive Services List for 2021

Mr. Timm presented the 2021 proposed Preventive Services list prepared by Segal.

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

RESOLVED, to approve the 2021 proposed Preventive Services list, as presented.

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

VI. ADMINISTRATIVE MANAGER'S REPORT

A. First Quarter 2020 – Combined Fund Recap

Mr. Jensen presented the Administrative Manager's Report for the First Quarter 2020. For the combined VEBA Fund, Active and Retiree Plans, total income was \$32,917,809. Expenses totaled \$33,286,441, producing a net deficit of \$368,632 for the First Quarter 2020. Mr. Jensen noted that contributions were made on behalf of 15,645 active Plan participants.

Mr. Jensen presented a snapshot of work performed by Associated Administrators during the First Quarter 2020. The report reflected the processing of 370 accident and sickness claims, 114 appeals, 25,173 participant service calls, the production of 445 COBRA notices, the processing of 83,891 medical claims, and mailings to 65,288 Plan participants.

VII. INVOICES

The Trustees reviewed the lists of invoices for the Active Plan and Retiree Plan dated July 23, 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 July 23, 2020 for the Active Plan and Retiree Plan are approved for payment.

VIII. OTHER FUND BUSINESS

A. Group Dental Service ("GDS") – Renewal

Mr. Jensen reviewed a renewal proposal from GDS reflecting a three percent reduction in fees for the 2021 Plan year. He also reported that GDS is providing a fifty percent premium credit for the month of July 2020. After discussion,

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

RESOLVED, to approve the Group Dental Service rates for the 2021 Plan year, as presented.

B. Proposed COBRA Rates

Mr. Jensen presented proposed COBRA rates for the Trustees review. After discussion,

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

RESOLVED, to approve the COBRA rates, as presented, effective September 1, 2020.

C. Memorandum of Agreement ("MOA") Contribution Rate Increases

Mr. Jensen reported that notices of the newly negotiated contribution rates effective June 1, 2020 were sent to the participating employers on April 24, 2020.

D. COVID-19 Related Claims Processing – Status

Mr. Jensen provided a summary of COVID-19 medical claims experience for the period March 1, 2020 through June 30, 2020. He indicated that the Fund paid for 697 COVID-19 tests totaling \$54,539.98. Seventy-four Plan participants and/or dependents sought treatment for COVID-19 totaling \$411,394.97 in paid claims.

E. 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 on July 8, 2020 submitted its findings to Safeway for review and response.

F. 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.

G. Participant Appeal

Mr. Jensen presented Appeal #A20/103-7043 for review by the Trustees, noting that it was referred to the full Board by the Appeals Committee. The participant is requesting payment of accident and sickness benefits commencing March 18, 2020.

The Trustees discussed the appeal and tabled it for further investigation.

H. Miscellaneous Correspondence

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

Mr. Jensen reported that the Fund received a rebate check from ESI for the fourth quarter 2019 in the amount of \$1,532,950. He further reported that the Fund received a rebate check from ESI for the first quarter 2020 in the amount of \$1,970,960.

2. Associated Administrators, LLC – Security Protections

Ms. Walsh reviewed Associated Administrators, LLC’s security protections applicable to the Funds’ data held by Associated.

3. Prescription Drug Class Action

Mr. Jensen reported that Associated had filed a claim on behalf of the Fund in connection with the prescription drug class action settlement involving Thalomid and Revlimid.

4. Fiduciary Insurance – Waiver of Recourse

Mr. Jensen reported that the fiduciary insurance had been renewed through Chubb for the period May 29, 2020 through May 29, 2021 and the Waiver of Recourse invoices had been sent to the Trustees on May 27, 2020. Mr. Jensen noted that all Trustees had remitted their recourse payments timely.

5. Segal Marco Advisors - Proxy Service

Mr. Jensen reported that the Fund notified Segal Marco Advisors that the Fund terminated its proxy voting service, as directed by the Board.

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 October 22, 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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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON JULY 21, 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 – June 2020

Code	Issue	Decision
Rx20/140-8278	Brand Name (Synthroid)	Approved
M20/237-4504	Late Response, Partial Late Appeal	Denied
M20/263-9695	Ambulance Services	Denied
M20/264-6358	Ambulance Services	Denied
M20/252-4907	Mental Health Benefit	Denied

Local 400 – June 2020

Code	Issue	Decision
Rx20/136-8819	Quantity Limits (Zolpidem)	Approved
M20/234-3639	Late Filing	Denied
M20/212-7698	Late Filing	Denied
M20/253-5619	Nonparticipating Provider, Late Appeal	Denied
M20/250-7528	Excluded Services (Wheelchair ramps for car, home)	#1 Denied

		#2 Denied
M20/248-2966	Experimental/Investigational (Avastin)	#1 Approved #2 Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON AUGUST 12, 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 – July 2020

Code	Issue	Decision
M20/287-3033	Routine Services (Cologuard)	Denied
M20/275-7300	Ambulance Services	Denied
M20/286-4725	Ambulance Services	Denied
M20/284-5262	Experimental/Investigational (Avastin)	#1 Approved #2 Approved
M20/288-9561	Services After Termination of Coverage	Denied

Local 400 – July 2020

Code	Issue	Decision
Rx20/142-3742	Brand Name (Cialis)	Approved
Rx20/133-1765	Brand Name (Synthroid)	Approved
M20/242-6731	Late Filing	Denied
M20/283-2848	Routine Services (Cologuard)	Denied
M20/292-9395	Routine Services (Cologuard)	Denied
M20/282-6944	Routine Services (Cologuard)	Denied

M20/291-2251	Routine Services (Cologuard)	Denied
M20/277-4222	Routine Services (Cologuard)	Denied
M20/267-2694	Nonparticipating Provider	Denied
M20/274-1474	Nonparticipating Provider	Approved
M20/293-7540	Schedule of Benefits for Hospital Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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**APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE
OF THE FELRA & UFCW VEBA FUND ON SEPTEMBER 9, 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 – August 2020

Code	Issue	Decision
E20/145-3882	Retroactive Enrollment	Denied
M20/311-7165	Routine Services (Cologuard)	Denied
M20/302-7695	Routine Services (Cologuard)	Denied
M20/308-4424	Routine Services (Cologuard)	Denied
M20/309-5194	Routine Services (Cologuard)	Denied
M20/307-2965	Ambulance Services	Denied
M20/303-9348	Ambulance Services	Denied
M20/299-0373	CRNA	Denied
M20/314-6358	Nonparticipating Provider	Denied

Local 400 – August 2020

Code	Issue	Decision
Rx20/141-7964	Brand Name (Dilantin) – Deemed not medically necessary	Denied
Rx20/144-5895	Prior Authorization (Emgality) – Deemed not medically necessary	Denied
M20/278-7802	Late Filing	Denied
M20/298-9795	Routine Services (Cologuard)	Denied
M20/310-9620	Routine Services (Cologuard)	Denied
M20/319-0635	Routine Services (Cologuard)	Denied
M20/320-0698	Routine Services (Cologuard)	Denied
M20/305-4673	Routine Services (Cologuard)	Denied

M20/315-2275	CRNA	Denied
M20/300-6405	Excluded Services	Denied
M20/312-4040	Experimental/Investigational (Avastin)	#1 Approved #2 Approved
M20/316-4788	Dietary Services	Denied

Respectfully submitted,
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
SECOND QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,834.50	334	\$1,125,504
SAFEWAY	\$1,840.97	232	839,950
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			4,095,700
TOTAL		566	\$6,061,154

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
SECOND 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	\$4,969		335 PART
OPTICAL BENEFIT 12	\$6.95	5,095		244 PART
TOTAL OPTICAL		\$10,064	\$5.93	
DENTAL INDIVIDUAL	\$28.62	\$22,582		263 PART
DENTAL FAMILY	\$56.72	53,771		316 PART
TOTAL DENTAL		\$76,353	\$44.97	
DRUG	\$.80/SCRIPT	\$478,191	\$281.62	3,910 SCRIPTS
HMO KAISER	\$2,187.70	\$19,659		3 PART
HOSPITAL		5,333		
SURGICAL		7,316		
DIAGNOSTIC		4,855		
MAJOR MEDICAL		1,324,285		
MEDICAL ADMINISTRATION ¹	\$14.58	26,195		576 PART
TOTAL MEDICAL		\$1,387,643	\$817.22	
BEHAVIORAL HEALTH	\$2.59	\$4,474	\$2.63	576 PART
BEHAVIORAL HEALTH		\$68,891	\$40.57	
E.A.P.	\$.67	\$1,158	\$0.68	576 PART
UM/DM	\$1.03/2.80	\$12,527	\$7.38	576 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$655	\$0.39	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$10,363	\$6.10	148 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$5,840	\$3.44	431 PART
HRG/A&G CLAIM DISCOUNTER		\$330	\$0.19	
LIFE-AD&D	\$.215/.018/1000	\$5,676	\$3.34	583 PART
A & S		\$159,050	\$93.67	
SUB TOTAL		\$2,221,215	\$1,308.13	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$25,416	\$14.97	594 PART
MISCELLANEOUS		\$15,650	\$9.22	
SUB TOTAL		\$41,066	\$24.19	

TOTAL \$2,262,281 \$1,332.32

¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN I
FULL TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773			\$5,093,174
EMPLOYER CONTR - RETIREE	3,596,382	3,493,381			7,089,763
MISC. INCOME-DENTAL	0	0			0
-RETIREE	896,294	875,631			1,771,925
-LOA	0	0			0
-COBRA	6,721	11,201			17,922
-HMO COPAY	8,821	11,026			19,847

TOTAL	\$7,033,619	\$6,959,012	\$0	\$0	\$13,992,631
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EXPENSES

MEDICAL	\$1,348,808	\$1,387,643			\$2,736,451
RETIREE	4,081,068	3,076,447			7,157,515
A & S	214,514	159,050			373,564
DENTAL	77,374	76,353			153,727
DRUG	734,244	478,191			1,212,435
BEHAVIORAL HEALTH	30,175	73,365			103,540
OPTICAL	10,171	10,064			20,235
LIFE & AD & D	5,735	5,676			11,411
UM/DM	12,683	12,527			25,210
PRESCRIPTION CARE MNGMT	0	655			655
E.A.P.	1,172	1,158			2,330
P.P.O.	16,844	16,533			33,377
OPERATING EXPENSE	34,389	41,066			75,455

TOTAL EXPENSE	\$6,567,177	\$5,338,728	\$0	\$0	\$11,905,905
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SURPLUS (DEFICIT)	\$466,442	\$1,620,284	\$0	\$0	\$2,086,726
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AVERAGE INCOME	\$4,042	\$4,098			\$4,070
AVERAGE EXPENSE	\$3,774	\$3,144			\$3,459
SURPLUS (DEFICIT)	\$268	\$954	\$0	\$0	\$611

TOTAL PARTICIPANTS	580	566			573
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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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PLANT
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773			\$5,093,174
MISC. INCOME-DENTAL	0	0			0
-LOA	0	0			0
-COBRA	6,721	11,201			17,922
-HMO COPAY	8,821	11,026			19,847

TOTAL	\$2,540,943	\$2,590,000	\$0	\$0	\$5,130,943
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EXPENSES

MEDICAL	\$1,348,808	\$1,387,643			\$2,736,451
A & S	214,514	159,050			373,564
DENTAL	77,374	76,353			153,727
DRUG	734,244	478,191			1,212,435
BEHAVIORAL HEALTH	30,175	73,365			103,540
OPTICAL	10,171	10,064			20,235
LIFE & AD & D	5,735	5,676			11,411
UM/DM	12,683	12,527			25,210
PRESCRIPTION CARE MNGMT	0	655			655
E.A.P.	1,172	1,158			2,330
P.P.O.	16,844	16,533			33,377
OPERATING EXPENSE	34,389	41,066			75,455

TOTAL EXPENSE	\$2,486,109	\$2,262,281	\$0	\$0	\$4,748,390
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SURPLUS (DEFICIT)	\$54,834	\$327,719	\$0	\$0	\$382,553
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AVERAGE INCOME	\$1,460	\$1,525	\$0	\$0	\$1,493
AVERAGE EXPENSE	\$1,429	\$1,332	\$0	\$0	\$1,381
SURPLUS (DEFICIT)	\$31	\$193	\$0	\$0	\$112

TOTAL PARTICIPANTS	580	566			573
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PLAN I
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$1,022.25	78	\$193,740
SAFEWAY	\$1,028.72	20	8,668
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			709,150
TOTAL		98	\$911,558

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
SECOND 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	\$836		56 PART
OPTICAL BENEFIT 12	\$6.95	869		42 PART
TOTAL OPTICAL		\$1,705	\$5.80	
DENTAL INDIVIDUAL	\$28.62	\$4,465		52 PART
DENTAL FAMILY	\$56.72	7,828		46 PART
TOTAL DENTAL		\$12,293	\$41.81	
DRUG	\$.80/SCRIPT	\$31,376	\$106.72	567 SCRIPTS
HMO KAISER	\$2,089.13	\$0		
HOSPITAL		0		
SURGICAL		732		
DIAGNOSTIC		1,768		
MAJOR MEDICAL		80,725		
MEDICAL ADMINISTRATION ¹	\$14.58	4,228		97 PART
TOTAL MEDICAL		\$87,453	\$297.46	
BEHAVIORAL HEALTH	\$2.59	\$756	\$2.57	97 PART
BEHAVIORAL HEALTH		\$5,951	\$20.24	
E.A.P.	\$.67	\$196	\$0.67	97 PART
UM/DM	\$1.03/2.80	\$1,835	\$6.24	97 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$94	\$0.32	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$1,766	\$6.01	25 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$999	\$3.40	74 PART
HRG/A&G CLAIM DISCOUNTER		\$61	\$0.21	
LIFE AD&D	\$.215/.018/1000	\$415	\$1.41	99 PART
A & S		\$10,382	\$35.31	
SUB TOTAL		\$155,282	\$528.17	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$4,524	\$15.39	106 PART
MISCELLANEOUS		\$2,710	\$9.22	
SUB TOTAL		\$7,234	\$24.61	

TOTAL	\$162,516	\$552.78
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN I
PART TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$423,815	\$343,261			\$767,076
EMPLOYER CONTR - RETIREE	629,409	568,297			1,197,706
MISC. INCOME-DENTAL	0	0			0
-RETIREE	188,985	184,950			373,935
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	0	0			0

TOTAL	\$1,242,209	\$1,096,508	\$0	\$0	\$2,338,717
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EXPENSES

MEDICAL	\$223,373	\$87,453			\$310,826
RETIREE	657,758	523,097			1,180,855
A & S	9,735	10,382			20,117
DENTAL	12,633	12,293			24,926
DRUG	61,341	31,376			92,717
BEHAVIORAL HEALTH	5,933	6,707			12,640
OPTICAL	1,737	1,705			3,442
LIFE & AD & D	416	415			831
UM/DM	1,876	1,835			3,711
PRESCRIPTION CARE MNGMT	0	94			94
E.A.P.	201	196			397
P.P.O.	2,851	2,826			5,677
OPERATING EXPENSE	6,242	7,234			13,476

TOTAL EXPENSE	\$984,096	\$685,613	\$0	\$0	\$1,669,709
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SURPLUS (DEFICIT)	\$258,113	\$410,895	\$0	\$0	\$669,008
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AVERAGE INCOME	\$3,906	\$3,730			\$3,818
AVERAGE EXPENSE	\$3,095	\$2,332			\$2,714
SURPLUS (DEFICIT)	\$811	\$1,398	\$0	\$0	\$1,104

TOTAL PARTICIPANTS	106	98			102
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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			\$767,076
MISC. INCOME-DENTAL	0	0			0
-LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	0	0			0

TOTAL	\$423,815	\$343,261	\$0	\$0	\$767,076
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EXPENSES

MEDICAL	\$223,373	\$87,453			\$310,826
A & S	9,735	10,382			20,117
DENTAL	12,633	12,293			24,926
DRUG	61,341	31,376			92,717
BEHAVIORAL HEALTH	5,933	6,707			12,640
OPTICAL	1,737	1,705			3,442
LIFE & AD & D	416	415			831
UM/DM	1,876	1,835			3,711
PRESCRIPTION CARE MNGMT	0	94			94
E.A.P.	201	196			397
P.P.O.	2,851	2,826			5,677
OPERATING EXPENSE	6,242	7,234			13,476

TOTAL EXPENSE	\$326,338	\$162,516	\$0	\$0	\$488,854
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SURPLUS (DEFICIT)	\$97,477	\$180,745	\$0	\$0	\$278,222
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AVERAGE INCOME	\$1,333	\$1,168	\$0	\$0	\$1,251
AVERAGE EXPENSE	\$1,026	\$553	\$0	\$0	\$790
SURPLUS (DEFICIT)	\$307	\$615	\$0	\$0	\$461

TOTAL PARTICIPANTS	106	98			102
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PLAN X
FULL TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$894.00	59	\$159,132
GIANT	\$1,138.75	2,594	8,734,463
LOCAL 400 STAFF TEMPS	\$1,138.75	1	1,114
SAFEWAY	\$1,145.22	1,607	5,455,132
SAFEWAY DELAWARE	\$1,145.22	49	166,247
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(4,095,700)
TOTAL		4,310	\$10,420,388

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
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$64,004	\$4.95	4,310 PART
DENTAL FAMILY	\$59.76	\$402,783		2,247 PART
DENTAL INDIVIDUAL	\$29.04	179,845		2,064 PART
TOTAL DENTAL		\$582,628	\$45.06	
DRUG	\$.80/SCRIPT	\$2,069,985	\$160.09	20,875 SCRIPTS
HMO KAISER	\$1,392.85	\$171,321		41 PART
MEDICAL INDIVIDUAL		2,569,103		
MEDICAL FAMILY		4,336,409		
MEDICAL ADMINISTRATION ¹	\$14.58	187,251		4,281 PART
TOTAL MEDICAL		\$7,264,084	\$561.80	
BEHAVIORAL HEALTH	\$2.59	\$33,259	\$2.57	4,280 PART
BEHAVIORAL HEALTH		\$116,502	\$9.01	
E.A.P.	\$0.67	\$8,602	\$0.67	4,280 PART
UM/DM	\$1.03/2.80	\$103,172	\$7.98	4,282 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$5,498	\$0.43	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$70,887	\$5.48	1,012 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$44,635	\$3.45	3,292 PART
HRG/A&G CLAIM DISCOUNTER		\$2,503	\$0.19	
LIFE-AD&D	\$.215/.018/1000	\$19,025	\$1.47	4,336 PART
A & S		\$803,809	\$62.17	
SUB TOTAL		\$11,188,593	\$865.32	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$191,239	\$14.79	4,468 PART
MISCELLANEOUS		\$119,171	\$9.22	
SUB TOTAL		\$310,410	\$24.01	

TOTAL	\$11,499,003	\$889.33
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN X
FULL TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,473,534	\$10,420,388			\$20,893,922
MISC. INCOME-LOA	0	0			0
-COBRA	35,750	29,053			64,803
-HMO COPAY	88,194	93,080			181,274

TOTAL INCOME	\$10,597,478	\$10,542,521	\$0	\$0	\$21,139,999
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EXPENSES

MEDICAL	\$8,826,263	\$7,264,084			\$16,090,347
A & S	843,094	803,809			1,646,903
DENTAL	590,163	582,628			1,172,791
DRUG	2,842,090	2,069,985			4,912,075
BEHAVIORAL HEALTH	138,751	149,761			288,512
OPTICAL	64,702	64,004			128,706
LIFE & AD & D	19,149	19,025			38,174
UM/DM	103,626	103,172			206,798
PRESCRIPTION CARE MNGMT	0	5,498			5,498
E.A.P.	8,685	8,602			17,287
P.P.O.	118,463	118,025			236,488
OPERATING EXPENSE	256,956	310,410			567,366

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$0	\$0	\$25,310,945
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	\$0	\$0	(\$4,170,946)
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AVERAGE INCOME	\$804	\$815			\$810
AVERAGE EXPENSE	\$1,048	\$889			\$969
SURPLUS (DEFICIT)	(\$244)	(\$74)	\$0	\$0	(\$159)

TOTAL PARTICIPANTS	4,395	4,310			4,353
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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			\$20,893,922
MISC. INCOME-LOA	0	0			0
-COBRA	35,750	29,053			64,803
-HMO COPAY	88,194	93,080			181,274

TOTAL INCOME	\$10,597,478	\$10,542,521	\$0	\$0	\$21,139,999
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EXPENSES

MEDICAL	\$8,826,263	\$7,264,084			\$16,090,347
A & S	843,094	803,809			1,646,903
DENTAL	590,163	582,628			1,172,791
DRUG	2,842,090	2,069,985			4,912,075
BEHAVIORAL HEALTH	138,751	149,761			288,512
OPTICAL	64,702	64,004			128,706
LIFE & AD & D	19,149	19,025			38,174
UM/DM	103,626	103,172			206,798
PRESCRIPTION CARE MNGMT	0	5,498			5,498
E.A.P.	8,685	8,602			17,287
P.P.O.	118,463	118,025			236,488
OPERATING EXPENSE	256,956	310,410			567,366

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$0	\$0	\$25,310,945
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	\$0	\$0	(\$4,170,946)
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AVERAGE INCOME	\$804	\$815	\$0	\$0	\$810
AVERAGE EXPENSE	\$1,048	\$889	\$0	\$0	\$969
SURPLUS (DEFICIT)	(\$244)	(\$74)	\$0	\$0	(\$159)

TOTAL PARTICIPANTS	4,395	4,310			4,353
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PLAN X
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$560.00	1	\$1,680
GIANT	\$764.00	1,794	4,168,064
SAFEWAY	\$770.47	708	1,663,480
SAFEWAY DELAWARE	\$770.47	32	74,425
LOCAL 400 STAFF TEMPS	\$764.00	0	0
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(547,077)
TOTAL		2,535	\$5,360,572

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
SECOND QUARTER 2020

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$36,793	\$4.84	2,478 PART
DENTAL	\$29.04	\$215,767	\$28.37	2,477 PART
DRUG	\$.80/SCRIPT	\$720,375	\$94.72	8,058 SCRIPTS
HMO KAISER	\$1,003.20	\$21,067		7 PART
MEDICAL		2,929,133		
MEDICAL ADMINISTRATION ¹	\$14.58	107,658		2,461 PART
TOTAL MEDICAL		\$3,057,858	\$402.09	
BEHAVIORAL HEALTH	\$2.59	\$19,230	\$2.53	2,475 PART
BEHAVIORAL HEALTH		\$5,939	\$0.78	
E.A.P.	\$0.67	\$4,975	\$0.65	2,475 PART
UM/DM	\$1.03/2.80	\$30,377	\$3.99	2,467 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,563	\$0.21	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$35,368	\$4.65	505 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$27,197	\$3.58	2,006 PART
HRG/A&G CLAIM DISCOUNTER		\$1,537	\$0.20	
LIFE-AD&D	\$.215/.018/1000	\$7,265	\$0.96	2,523 PART
A & S		\$180,744	\$23.77	
SUB TOTAL		\$4,344,988	\$571.34	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$116,773	\$15.35	2,719 PART
MISCELLANEOUS		\$70,093	\$9.22	
SUB TOTAL		\$186,866	\$24.57	

TOTAL	\$4,531,854	\$595.91
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN X
PART TIME
SECOND QUARTER 2020

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,742,567	\$5,360,572			\$11,103,139
MISC. INCOME-LOA	0	0			0
-COBRA	30,752	37,014			67,766
-HMO COPAY	13,309	12,704			26,013

TOTAL INCOME	\$5,786,628	\$5,410,290	\$0	\$0	\$11,196,918
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EXPENSES

MEDICAL	\$2,835,289	\$3,057,858			\$5,893,147
A & S	161,845	180,744			342,589
DENTAL	221,488	215,767			437,255
DRUG	961,376	720,375			1,681,751
BEHAVIORAL HEALTH	46,784	25,169			71,953
OPTICAL	37,769	36,793			74,562
LIFE & AD & D	7,428	7,265			14,693
UM/DM	30,806	30,377			61,183
PRESCRIPTION CARE MNGMT	0	1,563			1,563
E.A.P.	5,124	4,975			10,099
P.P.O.	65,755	64,102			129,857
OPERATING EXPENSES	159,341	186,866			346,207

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$0	\$0	\$9,064,859
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$0	\$0	\$2,132,059
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AVERAGE INCOME	\$715	\$711			\$713
AVERAGE EXPENSE	\$560	\$596			\$578
SURPLUS (DEFICIT)	\$155	\$115	\$0	\$0	\$135

TOTAL PARTICIPANTS	2,699	2,535			2,617
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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			\$11,103,139
MISC. INCOME-LOA	0	0			0
-COBRA	30,752	37,014			67,766
-HMO COPAY	13,309	12,704			26,013

TOTAL INCOME	\$5,786,628	\$5,410,290	\$0	\$0	\$11,196,918
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EXPENSES

MEDICAL	\$2,835,289	\$3,057,858			\$5,893,147
A & S	161,845	180,744			342,589
DENTAL	221,488	215,767			437,255
DRUG	961,376	720,375			1,681,751
BEHAVIORAL HEALTH	46,784	25,169			71,953
OPTICAL	37,769	36,793			74,562
LIFE & AD & D	7,428	7,265			14,693
UM/DM	30,806	30,377			61,183
PRESCRIPTION CARE MNGMT	0	1,563			1,563
E.A.P.	5,124	4,975			10,099
P.P.O.	65,755	64,102			129,857
OPERATING EXPENSES	159,341	186,866			346,207

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$0	\$0	\$9,064,859
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$0	\$0	\$2,132,059
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AVERAGE INCOME	\$715	\$711	\$0	\$0	\$713
AVERAGE EXPENSE	\$560	\$596	\$0	\$0	\$578
SURPLUS (DEFICIT)	\$155	\$115	\$0	\$0	\$135

TOTAL PARTICIPANTS	2,699	2,535			2,617
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PLAN X
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,236.00	0	\$0
GIANT	\$1,536.00	578	2,568,848
SAFEWAY	\$1,542.47	164	730,499
SAFEWAY DELAWARE	\$1,542.47	9	40,270
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ¹			(162,073)
TOTAL		751	\$3,177,544

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
SECOND QUARTER 2020

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$11,424	\$5.07	769 PART
DENTAL	\$59.76	\$137,926	\$61.22	769 PART
DRUG	\$.80/SCRIPT	\$533,021	\$236.58	5,827 SCRIPTS
HMO KAISER	\$1,748.68	\$47,214		9 PART
MEDICAL		1,960,948		
MEDICAL ADMINISTRATION ¹	\$14.58	33,111		757 PART
TOTAL MEDICAL		\$2,041,273	\$906.02	
BEHAVIORAL HEALTH	\$2.59	\$5,908	\$2.62	760 PART
BEHAVIORAL HEALTH		\$10,904	\$4.84	
E.A.P.	\$.67	\$1,528	\$0.68	760 PART
UM/DM	\$1.03/2.80	\$25,735	\$11.42	757 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,353	\$0.60	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$12,457	\$5.53	178 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$8,009	\$3.55	591 PART
HRG/A&G CLAIM DISCOUNTER		\$455	\$0.20	
LIFE-AD&D	\$.215/.018/1000	\$2,208	\$0.98	767 PART
A & S		\$84,398	\$37.46	
SUB TOTAL		\$2,876,599	\$1,276.77	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$34,570	\$15.34	810 PART
MISCELLANEOUS		\$20,765	\$9.22	
SUB TOTAL		\$55,335	\$24.56	

TOTAL	\$2,931,934	\$1,301.33
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN X
PART TIME
SECOND QUARTER 2020

DEPENDENT
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,319,396	\$3,177,544			\$6,496,940
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	20,349	24,933			45,282

TOTAL INCOME	\$3,339,745	\$3,202,477	\$0	\$0	\$6,542,222
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EXPENSES

MEDICAL	\$2,376,707	\$2,041,273			\$4,417,980
A & S	77,091	84,398			161,489
DENTAL	141,034	137,926			278,960
DRUG	926,002	533,021			1,459,023
BEHAVIORAL HEALTH	12,630	16,812			29,442
OPTICAL	11,682	11,424			23,106
LIFE & AD & D	2,272	2,208			4,480
UM/DM	26,073	25,735			51,808
PRESCRIPTION CARE MNGMT	0	1,353			1,353
E.A.P.	1,565	1,528			3,093
P.P.O.	21,680	20,921			42,601
OPERATING EXPENSE	46,594	55,335			101,929

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$0	\$0	\$6,575,264
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$0	\$0	(\$33,042)
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AVERAGE INCOME	\$1,393	\$1,421			\$1,407
AVERAGE EXPENSE	\$1,520	\$1,301			\$1,411
SURPLUS (DEFICIT)	(\$127)	\$120	\$0	\$0	(\$4)

TOTAL PARTICIPANTS	799	751			775
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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			\$6,496,940
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0
-HMO COPAY	20,349	24,933			45,282

TOTAL INCOME	\$3,339,745	\$3,202,477	\$0	\$0	\$6,542,222
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EXPENSES

MEDICAL	\$2,376,707	\$2,041,273			\$4,417,980
A & S	77,091	84,398			161,489
DENTAL	141,034	137,926			278,960
DRUG	926,002	533,021			1,459,023
BEHAVIORAL HEALTH	12,630	16,812			29,442
OPTICAL	11,682	11,424			23,106
LIFE & AD & D	2,272	2,208			4,480
UM/DM	26,073	25,735			51,808
PRESCRIPTION CARE MNGMT	0	1,353			1,353
E.A.P.	1,565	1,528			3,093
P.P.O.	21,680	20,921			42,601
OPERATING EXPENSE	46,594	55,335			101,929

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$0	\$0	\$6,575,264
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$0	\$0	(\$33,042)
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AVERAGE INCOME	\$1,393	\$1,421	\$0	\$0	\$1,407
AVERAGE EXPENSE	\$1,520	\$1,301	\$0	\$0	\$1,411
SURPLUS (DEFICIT)	(\$127)	\$120	\$0	\$0	(\$4)

TOTAL PARTICIPANTS	799	751			775
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PLAN XX
FULL TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$334.00	72	\$72,144
GIANT	\$375.50	283	295,853
SAFEWAY	\$375.50	170	176,937
SAFEWAY DELAWARE	\$375.50	3	3,131
TOTAL		528	\$548,065

PLAN XX
FULL TIME
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,609	\$4.17	445 PART
DENTAL FAMILY	\$35.23	\$13,492		128 PART
DENTAL INDIVIDUAL	\$17.11	16,289		317 PART
TOTAL DENTAL		\$29,781	\$18.80	
DRUG	\$.80/SCRIPT	\$24,383	\$15.39	985 SCRIPTS
HMO KAISER	\$200.00	\$1,800		3 PART
MEDICAL INDIVIDUAL		134,319		
MEDICAL FAMILY		149,733		
MEDICAL ADMINISTRATION ¹	\$14.58	19,581		448 PART
TOTAL MEDICAL		\$305,433	\$192.82	
BEHAVIORAL HEALTH	\$2.59	\$3,486	\$2.20	449 PART
BEHAVIORAL HEALTH		\$986	\$0.62	
UM/DM	\$1.03/2.80	\$8,267	\$5.22	447 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$440	\$0.28	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$7,325	\$4.62	105 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$4,647	\$2.93	343 PART
LIFE-AD&D	\$.215/.018/1000	\$1,350	\$0.85	448 PART
A & S		\$17,626	\$11.13	
SUB TOTAL		\$410,333	\$259.03	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$21,871	\$13.81	512 PART
MISCELLANEOUS		\$14,599	\$9.22	
SUB TOTAL		\$36,470	\$23.03	

TOTAL	\$446,803	\$282.06
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN XX
FULL TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$512,356	\$548,065			\$1,060,421
MISC. INCOME -LOA	0	0			0
-COBRA	684	684			1,368
-HMO COPAY	97	325			422

TOTAL INCOME	\$513,137	\$549,074	\$0	\$0	\$1,062,211
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EXPENSES

MEDICAL	\$499,900	\$305,433			\$805,333
A & S	31,839	17,626			49,465
DENTAL	29,205	29,781			58,986
DRUG	38,835	24,383			63,218
BEHAVIORAL HEALTH	4,179	4,472			8,651
OPTICAL	6,499	6,609			13,108
LIFE & AD & D	1,315	1,350			2,665
UM/DM	8,104	8,267			16,371
PRESCRIPTION CARE MNGMT	0	440			440
P.P.O.	11,383	11,972			23,355
OPERATING EXPENSE	29,976	36,470			66,446

TOTAL EXPENSE	\$661,235	\$446,803	\$0	\$0	\$1,108,038
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$0	\$0	(\$45,827)
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AVERAGE INCOME	\$335	\$347			\$341
AVERAGE EXPENSE	\$431	\$282			\$357
SURPLUS (DEFICIT)	(\$96)	\$65	\$0	\$0	(\$16)

TOTAL PARTICIPANTS	511	528			520
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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			\$1,060,421
MISC. INCOME -LOA	0	0			0
-HMO COPAY	684	684			1,368
-COBRA	97	325			422

TOTAL INCOME	\$513,137	\$549,074	\$0	\$0	\$1,062,211
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EXPENSES

MEDICAL	\$499,900	\$305,433			\$805,333
A & S	31,839	17,626			49,465
DENTAL	29,205	29,781			58,986
DRUG	38,835	24,383			63,218
BEHAVIORAL HEALTH	4,179	4,472			8,651
OPTICAL	6,499	6,609			13,108
LIFE & AD & D	1,315	1,350			2,665
UM/DM	8,104	8,267			16,371
PRESCRIPTION CARE MNGMT	0	440			440
P.P.O.	11,383	11,972			23,355
OPERATING EXPENSE	29,976	36,470			66,446

TOTAL EXPENSE	\$661,235	\$446,803	\$0	\$0	\$1,108,038
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$0	\$0	(\$45,827)
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AVERAGE INCOME	\$335	\$347	\$0	\$0	\$341
AVERAGE EXPENSE	\$431	\$282	\$0	\$0	\$357
SURPLUS (DEFICIT)	(\$96)	\$65	\$0	\$0	(\$16)

TOTAL PARTICIPANTS	511	528			520
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PLAN XX
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS	\$128.00	4	\$1,536
GIANT	\$178.50	624	272,445
GIANT ¹	\$312.93	16	13,061
GIANT ²	\$447.36	5	5,809
GIANT ³	\$581.79	0	0
SAFEWAY	\$178.50	301	130,405
SAFEWAY ¹	\$312.93	4	3,351
SAFEWAY ²	\$447.36	2	2,085
SAFEWAY DELAWARE	\$178.50	7	2,991
TOTAL		963	\$431,683

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,241	\$3.20	622 PART
DENTAL FAMILY	\$35.23	\$3,030		29 PART
DENTAL INDIVIDUAL	\$17.11	30,490		594 PART
DENTAL		\$33,520	\$11.60	
DRUG	\$.80/SCRIPT	\$147,068	\$50.91	1,282 SCRIPTS
HMO KAISER	\$200.00	\$2,000		3 PART
MEDICAL		319,749		
MEDICAL ADMINISTRATION ¹	\$14.58	26,987		617 PART
TOTAL MEDICAL		\$348,736	\$120.71	
BEHAVIORAL HEALTH	\$2.59	\$4,830	\$1.67	622 PART
BEHAVIORAL HEALTH		\$1,952	\$0.68	
UM/DM	\$1.03/2.80	\$8,065	\$2.79	618 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$409	\$0.14	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$7,583	\$2.62	108 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$7,058	\$2.44	520 PART
LIFE-AD&D	\$.215/.018/1000	\$951	\$0.33	631 PART
A & S		\$15,036	\$5.20	
SUB TOTAL		\$584,447	\$202.29	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$47,271	\$16.36	1,106 PART
MISCELLANEOUS		\$26,627	\$9.22	
SUB TOTAL		\$73,898	\$25.58	

TOTAL	\$658,345	\$227.87
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN XX
PART TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$409,218	\$431,683			\$840,901
MISC. INCOME -LOA	0	0			0
-COBRA	1,124	562			1,686
-HMO COPAY	1,394	1,498			2,892

TOTAL INCOME	\$411,736	\$433,743	\$0	\$0	\$845,479
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EXPENSES

MEDICAL	\$246,578	\$348,736			\$595,314
A & S	4,796	15,036			19,832
DENTAL	34,683	33,520			68,203
DRUG	165,551	147,068			312,619
BEHAVIORAL HEALTH	5,541	6,782			12,323
OPTICAL	9,585	9,241			18,826
LIFE & AD & D	977	951			1,928
UM/DM	8,227	8,065			16,292
PRESCRIPTION CARE MNGMT	0	409			409
P.P.O.	14,841	14,639			29,480
OPERATING EXPENSE	61,985	73,898			135,883

TOTAL EXPENSE	\$552,764	\$658,345	\$0	\$0	\$1,211,109
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	\$0	\$0	(\$365,630)
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AVERAGE INCOME	\$132	\$150			\$141
AVERAGE EXPENSE	\$178	\$228			\$203
SURPLUS (DEFICIT)	(\$46)	(\$78)	\$0	\$0	(\$62)

TOTAL PARTICIPANTS	1,038	963			1,001
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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			\$840,901
MISC. INCOME -LOA	0	0			0
-HMO COPAY	1,124	562			1,686
-COBRA	1,394	1,498			2,892

TOTAL INCOME	\$411,736	\$433,743	\$0	\$0	\$845,479
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EXPENSES

MEDICAL	\$246,578	\$348,736			\$595,314
A & S	4,796	15,036			19,832
DENTAL	34,683	33,520			68,203
DRUG	165,551	147,068			312,619
BEHAVIORAL HEALTH	5,541	6,782			12,323
OPTICAL	9,585	9,241			18,826
LIFE & AD & D	977	951			1,928
UM/DM	8,227	8,065			16,292
PRESCRIPTION CARE MNGMT	0	409			409
P.P.O.	14,841	14,639			29,480
OPERATING EXPENSE	61,985	73,898			135,883

TOTAL EXPENSE	\$552,764	\$658,345	\$0	\$0	\$1,211,109
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	\$0	\$0	(\$365,630)
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AVERAGE INCOME	\$132	\$150	\$0	\$0	\$141
AVERAGE EXPENSE	\$178	\$228	\$0	\$0	\$203
SURPLUS (DEFICIT)	(\$46)	(\$78)	\$0	\$0	(\$62)

TOTAL PARTICIPANTS	1,038	963			1,001
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PLAN XXX
FULL TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$275.25	539	\$780,667
LOCAL 400 STAFF TEMPS	\$275.25	0	0
SAFEWAY	\$275.25	246	358,514
SAFEWAY DELAWARE	\$275.25	8	11,690
TOTAL		793	\$1,150,871

PLAN XXX
FULL TIME
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,010	\$2.95	472 PART
DENTAL FAMILY	\$35.23	\$15,783		149 PART
DENTAL INDIVIDUAL	\$17.11	16,613		324 PART
TOTAL DENTAL		\$32,396	\$13.62	
DRUG	\$.80/SCRIPT	\$111,459	\$46.85	1,095 SCRIPTS
HMO KAISER	\$319.47	\$5,112		5 PART
MEDICAL INDIVIDUAL		163,141		
MEDICAL FAMILY		28,384		
MEDICAL ADMINISTRATION ¹	\$14.58	21,608		494 PART
TOTAL MEDICAL		\$218,245	\$91.74	
BEHAVIORAL HEALTH	\$2.59	\$3,828	\$1.61	493 PART
BEHAVIORAL HEALTH		\$971	\$0.41	
UM/DM	\$1.03/2.80	\$9,522	\$4.00	494 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$511	\$0.21	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$8,246	\$3.47	118 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$4,949	\$2.08	365 PART
LIFE-AD&D	\$.215/.018/1000	\$1,427	\$0.60	474 PART
A & S		\$32,725	\$13.76	
SUB TOTAL		\$431,289	\$181.30	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$32,849	\$13.81	751 PART
MISCELLANEOUS		\$21,927	\$9.22	
SUB TOTAL		\$54,776	\$23.03	

TOTAL	\$486,065	\$204.33
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN XXX
FULL TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,333,657	\$1,150,871			\$2,484,528
MISC. INCOME -LOA	0	0			0
-COBRA	3,171	668			3,839
-HMO COPAY	1,384	0			1,384

TOTAL INCOME	\$1,338,212	\$1,151,539	\$0	\$0	\$2,489,751
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EXPENSES

MEDICAL	\$290,155	\$218,245			\$508,400
A & S	13,702	32,725			46,427
DENTAL	30,769	32,396			63,165
DRUG	113,983	111,459			225,442
BEHAVIORAL HEALTH	4,549	4,799			9,348
OPTICAL	6,638	7,010			13,648
LIFE & AD & D	1,306	1,427			2,733
UM/DM	9,077	9,522			18,599
PRESCRIPTION CARE MNGMT	0	511			511
P.P.O.	11,902	13,195			25,097
OPERATING EXPENSE	42,023	54,776			96,799

TOTAL EXPENSE	\$524,104	\$486,065	\$0	\$0	\$1,010,169
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$0	\$0	\$1,479,582
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AVERAGE INCOME	\$596	\$484			\$540
AVERAGE EXPENSE	\$233	\$204			\$219
SURPLUS (DEFICIT)	\$363	\$280	\$0	\$0	\$321

TOTAL PARTICIPANTS	749	793			771
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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			\$2,484,528
MISC. INCOME -LOA	0	0			0
-COBRA	3,171	668			3,839
-HMO COPAY	1,384	0			1,384

TOTAL INCOME	\$1,338,212	\$1,151,539	\$0	\$0	\$2,489,751
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EXPENSES

MEDICAL	\$290,155	\$218,245			\$508,400
A & S	13,702	32,725			46,427
DENTAL	30,769	32,396			63,165
DRUG	113,983	111,459			225,442
BEHAVIORAL HEALTH	4,549	4,799			9,348
OPTICAL	6,638	7,010			13,648
LIFE & AD & D	1,306	1,427			2,733
UM/DM	9,077	9,522			18,599
PRESCRIPTION CARE MNGMT	0	511			511
P.P.O.	11,902	13,195			25,097
OPERATING EXPENSE	42,023	54,776			96,799

TOTAL EXPENSE	\$524,104	\$486,065	\$0	\$0	\$1,010,169
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$0	\$0	\$1,479,582
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AVERAGE INCOME	\$596	\$484	\$0	\$0	\$540
AVERAGE EXPENSE	\$233	\$204	\$0	\$0	\$219
SURPLUS (DEFICIT)	\$363	\$280	\$0	\$0	\$321

TOTAL PARTICIPANTS	749	793			771
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PLAN XXX
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$101.75	1,625	\$581,295
GIANT ¹	\$358.61	25	18,828
GIANT ²	\$366.64	8	9,193
GIANT ³	\$499.22	1	1,550
SAFEWAY	\$101.75	930	351,402
SAFEWAY ¹	\$358.61	8	6,068
SAFEWAY ²	\$366.64	6	6,548
SAFEWAY ³	\$499.22	0	0
SAFEWAY DELAWARE	\$101.75	26	9,302
TOTAL		2,629	\$984,186

¹PARTICIPANTS WITH ONE DEPENDENT CHILD

²PARTICIPANTS WITH TWO DEPENDENT CHILDREN

³PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,355	\$1.31	697 PART
DENTAL FAMILY	\$35.23	\$3,629		34 PART
DENTAL INDIVIDUAL	\$17.11	34,083		664 PART
DENTAL		\$37,712	\$4.78	
DRUG	\$.80/SCRIPT	\$104,102	\$13.20	1,716 SCRIPTS
HMO KAISER	\$200.00	\$3,800		6 PART
MEDICAL INDIVIDUAL		572,458		
MEDICAL FAMILY		207		
MEDICAL ADMINISTRATION ¹	\$14.58	40,343		922 PART
TOTAL MEDICAL		\$616,808	\$78.21	
BEHAVIORAL HEALTH	\$2.59	\$7,228	\$0.92	930 PART
BEHAVIORAL HEALTH		\$4,471	\$0.57	
UM/DM	\$1.03/2.80	\$12,109	\$1.54	923 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$622	\$0.08	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$15,640	\$1.98	223 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$9,673	\$1.23	713 PART
LIFE-AD&D	\$.215/.018/1000	\$1,330	\$0.17	882 PART
A & S		\$15,779	\$2.00	
SUB TOTAL		\$835,829	\$105.99	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$125,789	\$15.95	2,901 PART
MISCELLANEOUS		\$72,692	\$9.22	
SUB TOTAL		\$198,481	\$25.17	

TOTAL	\$1,034,310	\$131.16
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN XXX
PART TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,162,541	\$984,186			\$2,146,727
MISC. INCOME -LOA	0	0			0
-COBRA	7,263	8,803			16,066
-HMO COPAY	0	570			570

TOTAL INCOME	\$1,169,804	\$993,559	\$0	\$0	\$2,163,363
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EXPENSES

MEDICAL	\$316,754	\$616,808			\$933,562
A & S	4,896	15,779			20,675
DENTAL	36,527	37,712			74,239
DRUG	99,997	104,102			204,099
BEHAVIORAL HEALTH	11,183	11,699			22,882
OPTICAL	10,033	10,355			20,388
LIFE & AD & D	1,247	1,330			2,577
UM/DM	12,088	12,109			24,197
PRESCRIPTION CARE MNGMT	0	622			622
P.P.O.	24,283	25,313			49,596
OPERATING EXPENSE	141,132	198,481			339,613

TOTAL EXPENSE	\$658,140	\$1,034,310	\$0	\$0	\$1,692,450
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	\$0	\$0	\$470,913
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AVERAGE INCOME	\$132	\$126			\$129
AVERAGE EXPENSE	\$74	\$131			\$103
SURPLUS (DEFICIT)	\$58	(\$5)	\$0	\$0	\$26

TOTAL PARTICIPANTS	2,964	2,629			2,797
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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			\$2,146,727
MISC. INCOME -LOA	0	0			0
-COBRA	7,263	8,803			16,066
-HMO COPAY	0	570			570

TOTAL INCOME	\$1,169,804	\$993,559	\$0	\$0	\$2,163,363
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EXPENSES

MEDICAL	\$316,754	\$616,808			\$933,562
A & S	4,896	15,779			20,675
DENTAL	36,527	37,712			74,239
DRUG	99,997	104,102			204,099
BEHAVIORAL HEALTH	11,183	11,699			22,882
OPTICAL	10,033	10,355			20,388
LIFE & AD & D	1,247	1,330			2,577
UM/DM	12,088	12,109			24,197
PRESCRIPTION CARE MNGMT	0	622			622
P.P.O.	24,283	25,313			49,596
OPERATING EXPENSE	141,132	198,481			339,613

TOTAL EXPENSE	\$658,140	\$1,034,310	\$0	\$0	\$1,692,450
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	\$0	\$0	\$470,913
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AVERAGE INCOME	\$132	\$126	\$0	\$0	\$129
AVERAGE EXPENSE	\$74	\$131	\$0	\$0	\$103
SURPLUS (DEFICIT)	\$58	(\$5)	\$0	\$0	\$26

TOTAL PARTICIPANTS	2,964	2,629			2,797
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PLAN XL
PART TIME
SECOND QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT	\$22.75	1,184	\$83,850
SAFEWAY	\$22.75	816	57,756
SAFEWAY DELAWARE	\$22.75	29	2,029
TOTAL		2,029	\$143,635

PLAN XL
PART TIME
SECOND QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,326	\$0.87	359 PART
DENTAL	\$17.11	\$18,410	\$3.02	359 PART
LIFE-AD&D	\$.215/.018/1000	\$702	\$0.12	465 PART
A & S		\$2,360	\$0.39	
SUB TOTAL		\$26,798	\$4.40	

OPERATING EXPENSES

ADMINISTRATION ¹	\$14.23	\$77,456	\$12.72	1,806 PART
MISCELLANEOUS		\$56,102	\$9.22	
SUB TOTAL		\$133,558	\$21.94	

TOTAL		\$160,356	\$26.34	
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¹RATE CHANGE EFFECTIVE APRIL 2020

PLAN XL
PART TIME
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$129,984	\$143,635			\$273,619
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0

TOTAL INCOME	\$129,984	\$143,635	\$0	\$0	\$273,619
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EXPENSES

A & S	\$2,673	\$2,360			\$5,033
DENTAL	18,223	18,410			36,633
OPTICAL	5,256	5,326			10,582
LIFE & AD & D	667	702			1,369
OPERATING EXPENSE	122,973	133,558			256,531

TOTAL EXPENSE	\$149,792	\$160,356	\$0	\$0	\$310,148
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$0	\$0	(\$36,529)
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AVERAGE INCOME	\$24	\$24			\$24
AVERAGE EXPENSE	\$28	\$26			\$27
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$0	\$0	(\$3)

TOTAL PARTICIPANTS	1,804	2,029			1,917
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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			\$273,619
MISC. INCOME -LOA	0	0			0
-COBRA	0	0			0

TOTAL INCOME	\$129,984	\$143,635	\$0	\$0	\$273,619
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EXPENSES

A & S	\$2,673	\$2,360			\$5,033
DENTAL	18,223	18,410			36,633
OPTICAL	5,256	5,326			10,582
LIFE & AD & D	667	702			1,369
OPERATING EXPENSE	122,973	133,558			256,531

TOTAL EXPENSE	\$149,792	\$160,356	\$0	\$0	\$310,148
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$0	\$0	(\$36,529)
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AVERAGE INCOME	\$24	\$24	\$0	\$0	\$24
AVERAGE EXPENSE	\$28	\$26	\$0	\$0	\$27
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$0	\$0	(\$3)

TOTAL PARTICIPANTS	1,804	2,029			1,917
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ACTIVE PLANS
2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$0	\$0	\$51,160,447
EMPLOYEE CONTRIBUTIONS	219,013	232,121	0	0	451,134
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	0	0	316,491
MISCELLANEOUS	147	2,486	0	0	2,633

TOTAL INCOME	\$26,377,512	\$25,553,193	\$0	\$0	\$51,930,705
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EXPENSES

MEDICAL	\$16,963,827	\$15,327,533	\$0	\$0	\$32,291,360
A & S	1,364,185	1,321,909	0	0	2,686,094
DENTAL	1,192,099	1,176,786	0	0	2,368,885
DRUG	5,943,419	4,219,960	0	0	10,163,379
BEHAVIORAL HEALTH	259,725	299,566	0	0	559,291
OPTICAL	164,072	162,531	0	0	326,603
LIFE & AD & D	40,512	40,349	0	0	80,861
UM/DM	212,560	211,609	0	0	424,169
PRESCRIPTION CARE MNGMT	0	11,145	0	0	11,145
E.A.P.	16,747	16,459	0	0	33,206
P.P.O.	288,002	287,526	0	0	575,528
OPERATING EXPENSE	901,611	1,098,094	0	0	1,999,705

TOTAL EXPENSE	\$27,346,759	\$24,173,467	\$0	\$0	\$51,520,226
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SURPLUS (DEFICIT)	(\$969,247)	\$1,379,726	\$0	\$0	\$410,479
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TOTAL PARTICIPANTS	15,645	15,202	0	0	15,424
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FUND RESERVE	\$27,735,804	\$26,876,917			
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¹ LITIGATION SETTLEMENTS 2ND QTR:

FELRA & UFCW
RETIREE HEALTH PLAN
SECOND QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
SECOND QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$3,493,381
RETIREE COPAYMENTS	\$875,631
INTEREST AND DIVIDENDS	\$36,211
TOTAL INCOME	\$4,405,223

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	\$4.95	\$41,298	\$4.77	2,781 RET
DENTAL	\$28.80	\$240,278		2,781 RET
TOTAL DENTAL		\$240,278	\$27.73	
DRUG	\$.80/1.25/SCRIPT	\$518,387		15,239 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	5,474		
TOTAL DRUG		\$523,861	\$60.46	
HMO KAISER	\$251.99	\$1,444,236		1,427 RET
HOSPITAL		266,624		
SURGICAL		188,536		
DIAGNOSTIC		47,613		
MAJOR MEDICAL		192,286		
MEDICAL ADMINISTRATION	\$14.16	60,303		1,379 RET
TOTAL MEDICAL		\$2,199,598	\$253.88	
BEHAVIORAL HEALTH	\$2.59	\$10,697	\$1.23	1,377 RET
BEHAVIORAL HEALTH/EAP		\$87	\$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
HRGI/A&G CLAIM DISCOUNTER		\$1,644	\$0.19	
ADMINISTRATION ²	\$6.80	\$58,916	\$6.80	2,888 RET

TOTAL EXPENSES **\$3,076,447** **\$355.08**

SURPLUS (DEFICIT) **\$1,328,776**

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

²RATE CHANGE EFFECTIVE APRIL 2020

PART TIME RETIREES
SECOND QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$568,297
RETIREE COPAYMENTS	\$184,950
INTEREST AND DIVIDENDS	\$7,648
TOTAL INCOME	\$760,895

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	\$4.95	\$9,083	\$4.96	612 RET
DENTAL	\$28.80	\$52,848	\$28.88	612 RET
DRUG	\$.80/1.25/SCRIPT	\$27,161		2,071 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	606		
DRUG		\$27,767	\$15.17	
HMO KAISER	\$251.99	\$304,210		378 RET
HOSPITAL		33,360		
SURGICAL		30,904		
DIAGNOSTIC		10,592		
MAJOR MEDICAL		28,022		
MEDICAL ADMINISTRATION	\$14.16	11,445		262 RET
TOTAL MEDICAL		\$418,533	\$228.71	
BEHAVIORAL HEALTH	\$2.59	\$2,041	\$1.12	263 RET
BEHAVIORAL HEALTH/EAP		\$0	\$0.00	
P.P.O CAREFIRST FLEXLINK	\$22.86	\$0	\$0.00	0 RET
P.P.O CAREFIRST NETWORK	\$4.52	\$27	\$0.01	2 RET
HRGI/A&G CLAIM DISCOUNTER		\$347	\$0.19	
ADMINISTRATION ²	\$6.80	\$12,451	\$6.80	610 RET

TOTAL EXPENSES	\$523,097	\$285.85
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SURPLUS (DEFICIT)	\$237,798
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¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

²RATE CHANGE EFFECTIVE APRIL 2020

SECOND QUARTER 2020
STIPEND
INCOME & EXPENSES

INCOME¹

GIANT	\$724,833
SAFEWAY	438,352
TOTAL INCOME	\$1,163,185

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,154,250
SUBTOTAL	\$1,154,250

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$8,905
POSTAGE	30
SUBTOTAL	\$8,935
TOTAL EXPENSES	\$1,163,185

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			\$8,287,469
RETIREE COPAYMENTS	1,085,279	1,060,581			2,145,860
STIPEND INCOME	1,200,856	1,163,185			2,364,041
INTEREST & DIVIDENDS	28,371	43,859			72,230

TOTAL INCOME	\$6,540,297	\$6,329,303	\$0	\$0	\$12,869,600
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EXPENSES

MEDICAL	\$3,087,811	\$2,618,131			\$5,705,942
DENTAL	295,142	293,126			588,268
DRUG	1,217,946	551,628			1,769,574
BEHAVIORAL HEALTH	14,438	12,825			27,263
OPTICAL	50,726	50,381			101,107
P.P.O.	2,955	2,086			5,041
ADMINISTRATION	69,808	71,367			141,175
STIPEND	1,200,856	1,163,185			2,364,041

TOTAL EXPENSES	\$5,939,682	\$4,762,729	\$0	\$0	\$10,702,411
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SURPLUS (DEFICIT)	\$600,615	\$1,566,574	\$0	\$0	\$2,167,189
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TOTAL PARTICIPANTS	3,526	3,498			3,512
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FUND RESERVE	\$5,765,638	\$5,521,879			
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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
SECOND QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$0	\$0	\$51,160,447
EMPLOYER CONTR - RETIREE	4,225,791	4,061,678	0	0	8,287,469
EMPLOYEE CONTRIBUTIONS	1,304,292	1,292,702	0	0	2,596,994
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	0	0	316,491
INTEREST & DIVIDENDS - RETIREE	28,371	43,859	0	0	72,230
STIPEND	1,200,856	1,163,185	0	0	2,364,041
MISCELLANEOUS ¹	147	2,486	0	0	2,633

TOTAL INCOME	\$32,917,809	\$31,882,496	\$0	\$0	\$64,800,305
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EXPENSES

MEDICAL	\$16,963,827	\$15,327,533	\$0	\$0	\$32,291,360
RETIREEES	4,738,826	3,599,544	0	0	8,338,370
STIPEND	1,200,856	1,163,185	0	0	2,364,041
A & S	1,364,185	1,321,909	0	0	2,686,094
DENTAL	1,192,099	1,176,786	0	0	2,368,885
DRUG	5,943,419	4,219,960	0	0	10,163,379
BEHAVIORAL HEALTH	259,725	299,566	0	0	559,291
OPTICAL	164,072	162,531	0	0	326,603
LIFE & AD & D	40,512	40,349	0	0	80,861
UM/DM	212,560	211,609	0	0	424,169
PRESCRIPTION CARE MNGMT	0	11,145	0	0	11,145
E.A.P.	16,747	16,459	0	0	33,206
P.P.O.	288,002	287,526	0	0	575,528
OPERATING EXPENSE	901,611	1,098,094	0	0	1,999,705

TOTAL EXPENSE	\$33,286,441	\$28,936,196	\$0	\$0	\$62,222,637
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SURPLUS (DEFICIT)	(\$368,632)	\$2,946,300	\$0	\$0	\$2,577,668
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TOTAL PARTICIPANTS	15,645	15,202	0	0	15,424
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FUND RESERVE	\$33,501,442	\$32,398,796		
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¹LITIGATION SETTLEMENTS 2ND QTR:

\$2,410 BIG LOTS
76 FLORIDA CANCER
\$2,486

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

COMBINED FUND
SECOND QUARTER 2020

MISCELLANEOUS

ACCOUNTING	\$1,000
ACTUARIAL & CONSULTING	100,196
BONDING AND INSURANCE	62,058
EDUCATION FEES FOR RETIREE ASSISTANCE	10,003
FAIR HEALTH	26,988
INVESTMENT MANAGEMENT	23,453
INVESTMENT PERFORMANCE SERVICES	10,000
LEGAL	108,630
PCORI FEES	51,270
POSTAGE	18,280
PRINTING	7,603
TELEPHONE	853

TOTAL

\$420,334

DELINQUENCIES

NONE

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

QUARTERLY RECAPS

INCOME	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$32,917,809	\$31,882,496			\$64,800,305
Legal	803,742	771,450			1,575,192
Severance	18,427	1,474,569			1,492,996
Scholarship	421	257			678
Total Income	\$33,740,399	\$34,128,772	\$0	\$0	\$67,869,171

EXPENSES	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$33,286,441	\$28,936,196			\$62,222,637
Legal	812,977	799,841			1,612,818
Severance	1,250,054	920,257			2,170,311
Scholarship	11,496	18,838			30,334
Total Expenses	\$35,360,968	\$30,675,132	\$0	\$0	\$66,036,100

Surplus/(Deficit)	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	(\$368,632)	\$2,946,300	\$0	\$0	\$2,577,668
Legal	(9,235)	(28,391)	0	0	(37,626)
Severance	(1,231,627)	554,312	0	0	(677,315)
Scholarship	(11,075)	(18,581)	0	0	(29,656)
Total Surplus/(Deficit)	(\$1,620,569)	\$3,453,640	\$0	\$0	\$1,833,071

Fund Reserve	\$36,286,031	\$35,341,640		
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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
SECOND 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 SECOND QUARTER 2020

COMPANY	PLAN	RATES	EFF. DATE	CONTRACT EXP.
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

<i>Function</i>	<i>1st Quarter</i>	<i>2nd Quarter</i>	<i>3rd Quarter</i>	<i>4th Quarter</i>	<i>YTD</i>
<i>Accident & Sickness Claims</i>	370	357			
<i>Appeals</i>	107	114			
<i>Participant Services Calls</i>	25,173	19,890			
<i>COBRA Notices Mailed</i>	445	496			
<i>Pension Apps Received</i>	279	229			
<i>Pension Estimates Received</i>	407	263			
<i>Medical Claims Processed</i>	83,891	53,588			
<i>Communications Mailings Sent to Participants</i>	65,288	84,817			

SPECIAL PROJECTS IN 2Q:

1. PBGC project - Professional's Meetings and AA internal activities
2. COB Mass Mailing project. 6,159 Second request letters mailed 5.17.20
3. COVID Mass Mailing - 13,733 notices mailed to participants 3.30.20
4. Dependent Spouse Audit - 757 second request notices were mailed to participants 8.6.20
5. Annual Pension RIFs mailed

INVOICES

FELRA & UFCW
VEBA FUND
INVOICES

OCTOBER 22, 2020

1. **Calibre**

02/20/20	Professional Services rendered in connection with the compliance audit for Safeway for the period 01/01/14 - 12/31/17. Work in progress 11/16/19 - 02/05/20	\$ 8,090.00
06/24/20	Professional services rendered in connection with the compliance audit of Safeway for the period 01/01/14 - 12/31/17. Work in progress 02/05/20 - 05/31/20	\$ 7,339.50
07/20/20	Professional services rendered in connection with the audit of the financial statements for the year ended 12/31/19	\$ 41,200.00
07/20/20	Professional services rendered in connection with the compliance audit of Safeway for the period 01/01/14 - 12/31/17. Work in progress 06/01/20 - 06/30/20	\$ 2,852.50
09/23/20	Progress billing for professional services rendered in connection with the audit of the financial statements for the period ended 12/31/19	\$ 28,200.00

2. **Chartwell**

07/01/20	For Investment Management Services rendered - 2Q20	\$ 4,041.06
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3. **Cheiron**

07/23/20	Retainer Services - 06/20	\$ 4,677.00
07/23/20	Non-Retainer Services - 06/20	936.25
08/19/20	Retainer Services - 07/20	4,677.00
09/24/20	Retainer Services- 08/20	4,677.00

4. **Confidio**

01/08/20	Retainer Services - 12/19	\$ 900.00
07/10/20	Retainer Services - 06/20	7,300.00
08/31/20	Retainer Services - 07/20	7,200.00
09/21/20	Retainer Services - 08/20	12,450.00
10/06/20	Retainer Services - 09/20	11,700.00

5. **Groom Law Group, Chartered**

07/17/20	Professional Services rendered - 06/20	\$	4,702.05
08/28/20	Professional Services rendered - 07/20		5,568.75
09/09/20	Professional Services rendered - 08/20		4,752.00

6. **International Foundation of Employee Benefit Plans**

09/01/20	2021 Membership Renewal	\$	1,665.00
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7. **Investment Performance Services**

09/01/20	For Professional Services rendered - 3Q20	\$	10,000.00
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8. **Segal Consulting**

09/01/20	For compliance consulting services for the period 09/01/20 - 11/30/20	\$	16,750.00
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9. **Segall, Bryant and Hamill**

07/18/20	For Investment Management Services rendered - 2Q20	\$	4,496.04
07/18/20	For Investment Management Services (Illiquid) rendered - 2Q20		11.40

10. **Slevin & Hart P.C.**

07/29/20	Professional Services rendered - 06/20	\$	9,699.10
08/27/20	Professional Services rendered - 07/20		15,066.50
09/25/20	Professional Services rendered - 08/20		8,750.50

FELRA & UFCW
HEALTH AND WELFARE FUND – RETIREE PLAN
INVOICES

OCTOBER 22, 2020

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

07/29/20	Professional Services rendered January 1, 2020 through June 30, 2020	\$	3,790.53
09/25/20	Professional Services rendered July 1, 2020 through August 31, 2020		2,668.00

2. **Woodard Insurance Agency, LLC**

10/05/20	Ongoing FELRA Healthcare Customer Service and Orphan Enrollment – 3Q20	\$	9,072.00
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MEETING NOTES

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