

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
THIRD QUARTER 2022

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2022
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	0	\$0	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,852.56	144	2,104,266	
SHOPPERS FOOD 400 PT	1,852.56	63	350,134	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
TOTAL		207	\$2,454,400	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$231,583
HMO	0
LIFE & AD & D	2,519
DISABILITY	18,361
DENTAL	17,289
OPTICAL	2,765
DRUG	201,564
RETIRES	487,383
MEDICAL ADM.	9,406
MENTAL HEALTH MANAGER	17,986
PPO	4,531
UM/DM	11,013
SUB TOTAL	\$1,004,400

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,198
ADMINISTRATION HIPAA	226
MISCELLANEOUS	38,529
SUB TOTAL	\$47,953

TOTAL EXPENSES	\$1,052,353
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SURPLUS (DEFICIT)	\$1,402,047
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AVERAGE INCOME	\$3,952
AVERAGE EXPENSE	1,695
SURPLUS (DEFICIT)	\$2,257

¹Board of Trustees approved additional contributions for June 2022 - August 2022 received.

THIRD QUARTER 2022
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,032.82	112	\$347,028	
SHOPPERS 400	1,032.82	63	196,235	
TOTAL		175	\$543,263	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$364,453
HMO	0
LIFE & AD & D	2,533
DISABILITY	47,304
DENTAL	14,669
OPTICAL	1,609
DRUG	270,653
MEDICAL ADM.	8,032
MENTAL HEALTH MANAGER	17,970
EAP	360
PPO	3,840
UM/DM	9,303
SUB TOTAL	\$740,726

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,776
ADMINISTRATION HIPAA	191
MISCELLANEOUS	32,573
SUB TOTAL	\$40,540

TOTAL EXPENSES	\$781,266
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SURPLUS (DEFICIT)	(\$238,003)
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AVERAGE INCOME	\$1,035
AVERAGE EXPENSE	1,488
SURPLUS (DEFICIT)	(\$453)

THIRD QUARTER 2022
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$520.94	83	\$129,714	
SHOPPERS 400	520.94	150	233,902	
COBRA		1	1,602	
TOTAL		234	\$365,218	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$166,285
HMO	10,673
LIFE & AD & D	1,629
DISABILITY	12,236
DENTAL	19,878
OPTICAL	2,136
DRUG	58,209
MEDICAL ADM.	10,307
MENTAL HEALTH MANAGER	2,310
EAP	470
PPO	4,985
UM/DM	12,237
SUB TOTAL	\$301,355

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,398
ADMINISTRATION HIPAA	255
MISCELLANEOUS	43,554
SUB TOTAL	\$54,207

TOTAL EXPENSES	\$355,562
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SURPLUS (DEFICIT)	\$9,656
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AVERAGE INCOME	\$520
AVERAGE EXPENSE	506
SURPLUS (DEFICIT)	\$14

THIRD QUARTER 2022
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,476.99	26	\$113,729	
SHOPPERS 400	1,476.99	43	190,533	
COBRA		0	1,662	
HMO COPAYS			594	
TOTAL		69	\$306,518	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$466,818
HMO	0
LIFE & AD & D	524
DISABILITY	5,086
DENTAL	5,744
OPTICAL	663
DRUG	52,130
MEDICAL ADM.	3,298
MENTAL HEALTH MANAGER	707
EAP	145
PPO	1,579
UM/DM	3,851
SUB TOTAL	\$540,545

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,065
ADMINISTRATION HIPAA	75
MISCELLANEOUS	12,843
SUB TOTAL	\$15,983

TOTAL EXPENSES	\$556,528
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SURPLUS (DEFICIT)	(\$250,010)
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AVERAGE INCOME	\$1,481
AVERAGE EXPENSE	2,689
SURPLUS (DEFICIT)	(\$1,208)

THIRD QUARTER 2022
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	5	\$9,441	
SHOPPERS 400	590.09	7	12,983	
TOTAL		12	\$22,424	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$0
LIFE & AD & D	133
DISABILITY	0
DENTAL	929
OPTICAL	102
DRUG	1,021
MEDICAL ADM.	504
MENTAL HEALTH MANAGER	83
PPO	243
UM/DM	594
SUB TOTAL	\$3,609

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$533
ADMINISTRATION HIPAA	13
MISCELLANEOUS	2,234
SUB TOTAL	\$2,780

TOTAL EXPENSES	\$6,389
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SURPLUS (DEFICIT)	\$16,035
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AVERAGE INCOME	\$623
AVERAGE EXPENSE	177
SURPLUS (DEFICIT)	\$446

THIRD QUARTER 2022
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	23	\$19,667	
SHOPPERS 400	280.94	27	23,036	
SHOPPERS 400 ¹	428.79	0	0	
TOTAL		50	\$42,703	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$98,923
HMO	0
LIFE & AD & D	396
DISABILITY	2,813
DENTAL	4,505
OPTICAL	481
DRUG	3,233
MEDICAL ADM.	2,336
MENTAL HEALTH MANAGER	387
PPO	1,176
UM/DM	2,789
SUB TOTAL	\$117,039

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,222
ADMINISTRATION HIPAA	55
MISCELLANEOUS	9,306
SUB TOTAL	\$11,583

TOTAL EXPENSES	\$128,622
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SURPLUS (DEFICIT)	(\$85,919)
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AVERAGE INCOME	\$285
AVERAGE EXPENSE	857
SURPLUS (DEFICIT)	(\$572)

¹Employee additional contribution is \$147.85 for 1 or 2 dependents.

THIRD QUARTER 2022
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	6	\$9,825	
SHOPPERS 400	545.82	9	14,738	
TOTAL		15	\$24,563	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$2,633
LIFE & AD & D	162
DISABILITY	0
DENTAL	929
OPTICAL	99
DRUG	3,368
MEDICAL ADM.	474
MENTAL HEALTH MANAGER	80
PPO	243
UM/DM	576
SUB TOTAL	\$8,564

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$666
ADMINISTRATION HIPAA	16
MISCELLANEOUS	2,792
SUB TOTAL	\$3,474

TOTAL EXPENSES	\$12,038
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SURPLUS (DEFICIT)	\$12,525
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	268
SURPLUS (DEFICIT)	\$278

THIRD QUARTER 2022
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	34	\$26,616	
SHOPPERS 400	263.52	53	41,637	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		2	701	
TOTAL		89	\$68,954	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,469
LIFE & AD & D	332
DISABILITY	1,075
DENTAL	3,998
OPTICAL	434
DRUG	(985)
MEDICAL ADM.	2,138
MENTAL HEALTH MANAGER	402
PPO	1,042
UM/DM	2,465
SUB TOTAL	\$17,370

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,955
ADMINISTRATION HIPAA	97
MISCELLANEOUS	16,566
SUB TOTAL	\$20,618

TOTAL EXPENSES	\$37,988
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SURPLUS (DEFICIT)	\$30,966
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AVERAGE INCOME	\$258
AVERAGE EXPENSE	142
SURPLUS (DEFICIT)	\$116

¹Employee additional contribution is \$145.21 for 1 or 2 dependents.

THIRD QUARTER 2022
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	55	\$5,979	
SHOPPERS 400	36.46	120	13,126	
TOTAL		175	\$19,105	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$138
DISABILITY	0
DENTAL	1,577
OPTICAL	164
SUB TOTAL	\$1,879

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,776
ADMINISTRATION HIPAA	191
MISCELLANEOUS	32,573
SUB TOTAL	\$40,540

TOTAL EXPENSES	\$42,419
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SURPLUS (DEFICIT)	(\$23,314)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	81
SURPLUS (DEFICIT)	(\$45)

THIRD QUARTER 2022
RETIREEES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	\$361.38	RETIREEES	
NO OF EMP.	0	9	1	9	27	46
TOTAL INCOME	\$0	\$5,281	\$692	\$9,757	\$0	\$15,730

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$5,735	\$0	\$1,699	\$24,274	\$31,708
DENTAL	0	0	0	760	2,956	3,716
OPTICAL	0	122	14	84	365	585
DRUG	0	667	2,169	747	17,919	21,502
MEDICAL ADM.	0	412	0	229	1,099	1,740
MENTAL HEALTH MANAGER	0	68	0	0	180	248
EAP	0	0	0	0	0	0
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$0	\$7,004	\$2,183	\$3,519	\$46,793	\$59,499

SURPLUS (DEFICIT)	\$0	(\$1,723)	(\$1,491)	\$6,238	(\$46,793)	(\$43,769)
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AVERAGE INCOME	\$0	\$196	\$231	\$361	\$0	\$114
AVERAGE EXPENSE	0	259	728	130	578	431
SURPLUS (DEFICIT)	\$0	(\$63)	(\$497)	\$231	(\$578)	(\$317)

THIRD QUARTER 2022
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	108	62	1	171
TOTAL INCOME	\$12,440	\$7,480	\$180	\$20,100

BENEFIT EXPENSES				COMBINED
MEDICAL	\$119,835	\$18,600	\$48,678	\$187,113
DENTAL	24,242	0	0	24,242
OPTICAL	3,910	0	0	3,910
DRUG	100,466	14,260	5	114,731
MEDICAL ADM.	3,772	320	840	4,932
MENTAL HEALTH MANAGER	620	53	138	811
PPO	58	0	0	58
UM/DM	91	53	108	252
TOTAL EXPENSES	\$252,994	\$33,286	\$49,769	\$336,049

SURPLUS (DEFICIT)	(\$240,554)	(\$25,806)	(\$49,589)	(\$315,949)
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AVERAGE INCOME	\$38	\$40	\$0	\$39
AVERAGE EXPENSE	781	179	0	655
SURPLUS (DEFICIT)	(\$743)	(\$139)	\$0	(\$616)

THIRD QUARTER 2022 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	50	19	0	69
TOTAL INCOME	\$3,000	\$2,280	\$0	\$5,280

BENEFIT EXPENSES				COMBINED
MEDICAL	\$57,114	\$9,331	\$0	\$66,445
DENTAL	6,054	0	0	6,054
OPTICAL	938	0	0	938
DRUG	15,037	2,542	0	17,579
MEDICAL ADM.	443	214	0	657
MENTAL HEALTH MANAGER	70	38	0	108
PPO	0	0	0	0
UM/DM	0	54	0	54
TOTAL EXPENSES	\$79,656	\$12,179	\$0	\$91,835

SURPLUS (DEFICIT)	(\$76,656)	(\$9,899)	\$0	(\$86,555)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	531	214	0	444
SURPLUS (DEFICIT)	(\$511)	(\$174)	\$0	(\$418)

THIRD QUARTER 2022

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
9,073	\$40	\$742,965	\$743,005

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$10,400
ACTUARY & CONSULTING	30,021
ACCURINT	1
EDUCATIONAL FEES	906
INVESTMENT MANAGEMENT	1,605
LEGAL	137,344
PCORI & TR FEES	5,083
POSTAGE	594
PRINTING	4,691
TELEPHONE	325
TOTAL	\$190,970

2022
QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	\$2,662,874	\$3,086,455	\$3,847,148	\$0	\$9,596,477
CONTRIBUTIONS OUTSTANDING ¹	125,655	(141,577)	0	0	(15,922)
RETIREE INCOME	44,247	41,246	41,110	0	126,603
INTEREST & DIVIDENDS	11,601	982	3,705	0	16,288
MISCELLANEOUS INCOME ²	0	65,499	0	0	65,499

TOTAL INCOME	\$2,844,377	\$3,052,605	\$3,891,963	\$0	\$9,788,945
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EXPENSES					
MEDICAL	\$2,972,250	\$1,662,707	\$1,347,837	\$0	\$5,982,794
LIFE & AD & D	8,932	8,703	8,366	0	26,001
DISABILITY	124,208	164,358	86,875	0	375,441
DENTAL	73,771	71,254	69,518	0	214,543
OPTICAL	9,033	8,788	8,453	0	26,274
DRUG	301,121	765,000	589,193	0	1,655,314
RETIREES	449,761	457,046	487,383	0	1,394,190
MEDICAL ADM.	38,633	37,763	36,495	0	112,891
MENTAL HEALTH MANAGER	22,923	18,283	39,925	0	81,131
EAP	1,034	1,004	975	0	3,013
PPO	17,166	19,791	17,639	0	54,596
UM/DM	49,194	48,427	42,828	0	140,449
SUBTOTAL	\$4,068,026	\$3,263,124	\$2,735,487	\$0	\$10,066,637

OPERATING EXPENSE					
ADMINISTRATION	\$52,400	\$48,889	\$45,589	\$0	\$146,878
ADMINISTRATION HIPAA	1,296	1,201	1,119	0	3,616
MISCELLANEOUS	106,859	190,927	190,970	0	488,756
SUBTOTAL	\$160,555	\$241,017	\$237,678	\$0	\$639,250

TOTAL EXPENSES	\$4,228,581	\$3,504,141	\$2,973,165	\$0	\$10,705,887
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SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$918,798	\$0	(\$916,942)
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TOTAL PARTICIPANTS	1,097	1,034	1,026	0	1,052
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FUND BALANCE	\$1,698,202	\$1,227,053	\$2,635,216	\$0	
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¹1st Quarter - Board of Trustees approved Shoppers Additional Contribution due for January 2022 - March 2022 not received.

¹2nd Quarter - Board of Trustees approved Shoppers Additional Contribution due for December 2021 - March 2022 received.

²2nd Quarter - \$22,500 Employer Educational Funding, \$4,360 Litigation Settlements and \$38,639 Delinquency Interest and Damages.

2021
QUARTERLY RECAP

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,171,113	\$2,488,772	\$2,678,629	\$2,751,201	\$10,089,715
CONTRIBUTIONS OUTSTANDING ²	0	0	0	15,922	15,922
RETIREE INCOME	43,736	44,006	45,325	43,055	176,122
INTEREST & DIVIDENDS	12,991	13,352	12,429	18,087	56,859
MISCELLANEOUS INCOME ³	22,500	556	171	0	23,227

TOTAL INCOME	\$2,250,340	\$2,546,686	\$2,736,554	\$2,828,265	\$10,361,845
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EXPENSES					
MEDICAL	\$1,702,105	\$1,618,690	\$2,268,056	\$2,031,225	\$7,620,076
LIFE & AD & D	10,398	10,174	9,997	9,754	40,323
DISABILITY	135,523	149,893	140,745	149,325	575,486
DENTAL	106,195	102,007	99,366	94,711	402,279
OPTICAL	10,649	10,227	9,939	9,499	40,314
DRUG	412,850	423,659	858,609	650,052	2,345,170
RETIREES	508,668	442,061	565,513	471,295	1,987,537
MEDICAL ADM.	44,001	42,251	41,198	39,388	166,838
MENTAL HEALTH MANAGER	10,439	9,165	11,882	11,094	42,580
EAP	1,203	1,165	1,141	1,094	4,603
PPO	18,696	17,847	17,578	28,446	82,567
UM/DM	47,159	44,224	51,293	50,897	193,573
SUBTOTAL	\$3,007,886	\$2,871,363	\$4,075,317	\$3,546,780	\$13,501,346

OPERATING EXPENSE					
ADMINISTRATION	\$55,738	\$53,602	\$52,828	\$52,772	\$214,940
ADMINISTRATION HIPAA	1,370	1,317	1,297	1,296	5,280
MISCELLANEOUS	77,860	116,168	121,797	155,858	471,683
SUBTOTAL	\$134,968	\$171,087	\$175,922	\$209,926	\$691,903

TOTAL EXPENSES	\$3,142,854	\$3,042,450	\$4,251,239	\$3,756,706	\$14,193,249
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SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	(\$1,514,685)	(\$928,441)	(\$3,831,404)
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TOTAL PARTICIPANTS	1,260	1,267	1,254	1,190	1,243
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FUND BALANCE	\$6,492,999	\$5,375,768	\$4,348,425	\$3,057,125	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - September and November 2021.

²Board of Trustees approved Shoppers Additional Contribution due for December 2021 not received.

³First Quarter - Employer payment for Educational Funding.

³Second Quarter - VA Unclaimed Funds

³Third Quarter - Litigation Settlement

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD QUARTER 2022

CONTRACT EXP.	COMPANY	PLAN	RATES
Day to Day Extension	METRO/ BASICS/ SHOPPERS 27	Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
	c	Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
10-28-23	SAFEWAY VALLEY	JSS-2	\$1,488.72
Day to Day Extension	SHOPPERS FOOD 400	JSS-2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
	UFCW LOCAL 400 TEMP	JSS2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y30	\$263.52

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2022**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 7/22 thru 9/22

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID