

**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

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

A G E N D A

**December 1, 2022
(Approximately 12:00 noon)**

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting- September 12, 2022 (Pg. 1-8)**
- III. FINANCIAL REPORT (Pg. 9)**
 - A. PNC Report**
 - B. Auditor's Report – Financial Statements & 5500**
- IV. CONSULTANT'S REPORT**
 - A. Segal Company**
 - 1. Reserve Determination Report**
 - B. Confidio**
 - 1. Market Check**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (3Q2022) (Pg. 10-30)**
- VII. INVOICES (Pg. 31-32)**
- VIII. OTHER FUND BUSINESS**
 - A. Appeals**
 - B. Miscellaneous Correspondence**
- IX. 2023 MEETING DATES AND LOCATIONS**
- X. ADJOURNMENT**

MINUTES

**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

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

**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
VIA VIDEO CONFERENCE
SEPTEMBER 12, 2022**

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
J. Chorprenning
T. Hipkins
M. Wilson

EMPLOYER TRUSTEES

B. Seehafer – Secretary
J. Ferrer
P. Lin
V. Marsh

Also present were:

B. Antoshak - Associated Administrators, LLC
M. Boyles - Cheiron
A. Bucci - Cheiron
K. Crossin - The McKeogh Company
M. Dorward - AETNA
N. Eid – Confidio
K. Haskell - Humana
J. Herron - Associated Administrators, LLC
J. Ianniello - Associated Administrators, LLC
J. Kimble - Morgan, Lewis, & Bockius, LLC
B. McKiver - UFCW Local 400
C. Murphy - Associated Administrators, LLC
M. Powell - Humana
S. Sanchez - Slevin & Hart, P.C.
A. Sims - Associated Administrators, LLC
J. Smith - Humana
J. Timm - The Segal Company
L. Walsh - Associated Administrators, LLC
N. Watkins - Humana

I. CALL TO ORDER

A quorum being present, the Chairman called the meeting to order. It was noted that Local 400 had removed Yolanda Anwar as a Union Trustee and appointed Mike Wilson as a Union Trustee.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on June 9, 2022, and the Special Meetings held on June 13, 2022, June 21, 2022, and June 22, 2022, which were previously circulated. On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, that the minutes of the regular meeting held on June 9, 2022, and the special meetings held on June 13, 2022, June 21, 2022, and June 22, 2022, are approved as presented. The Employer Trustees abstained from voting on the June 13, 2022 and June 22, 2022 special meeting minutes. Mr. Ianniello noted that he had received a written vote of approval from the Independent Employer Trustee of the June 13, 2022 and June 22, 2022 special meeting minutes.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period January 1, 2022, to August 31, 2022. The report showed a beginning market value of \$3,062,875, receipts of \$9,936,500, disbursements of \$10,523,640, and an earnings loss of \$47,142, producing an ending market value of \$2,428,593 as of August 31, 2022.

IV. CONSULTANT'S REPORT

A. The McKeogh Company

The Trustees welcomed Ms. Karen Crossin of the McKeogh company to the meeting. Ms. Crossin provided an overview of the best and final proposals received by the two Medicare Advantage Plan finalists selected by the Trustees, Humana and Aetna.

1. Medicare Advantage Plan RFP – Aetna and Humana Presentations

i. AETNA Presentation

The Trustees welcomed Michael Dorward from Aetna to the meeting.

Mr. Dorward said Aetna is proposing a Medicare Advantage Plan that would cover all of the Fund's Medicare eligible retirees that do not receive retiree coverage through Kaiser Permanente. The Trustees thanked Mr. Dorward for his presentation, and he was excused from the meeting.

ii. Humana Presentation

The Trustees welcomed Kristi Haskell and Mark Powell from Humana to the meeting.

Mr. Powell stated that Humana's proposal provides options for coverage of both the Kaiser and non-Kaiser retirees currently covered under the Fund. He said the prescription plans offered through Humana are richer than those currently in place under the Fund's Plan for retirees. The Trustees thanked Ms. Haskell and Mr. Powell for their presentation, and they were excused from the meeting.

After the presentations, Ms. Crossin summarized the request for proposal results. The Trustees discussed the proposals and asked Mr. Timm to provide reports summarizing Humana's and Aetna's best and final proposals. On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to have the Chair and Secretary review the proposals with Segal and make a recommendation to the full Board for a decision by email poll.

B. Cheiron

1. Actuarial Valuation Report

The Trustees welcomed Anthony Bucci and Michelle Boyles from Cheiron to the meeting.

Mr. Bucci reviewed the FASB SC 965 Report as of December 31, 2021, and the Summary of Results. Mr. Bucci noted that there was a decrease in the active population and in the retiree population from 2020 to 2021. He reported that as of December 31, 2021, there were a total of 952 actives, retirees, and dependents compared to 1,039 as of December

31, 2020, representing an 8.4% decrease. Postretirement Benefit Obligations were \$86.3 million as of December 31, 2021, compared to \$86 million as of December 31, 2020, a 0.3% increase. The discount rate remained at 2.50%, and the trend percentage remained at 3.50%.

The Trustees thanked Mr. Bucci and Ms. Boyles for their report, and they were excused from the meeting.

C. The Segal Company

1. Reserve Determination Report

Mr. Timm reviewed Segal's August 2022 Reserve Determination Report. He noted that the Fund reserves as of August 31, 2022, were 2.931 months. Because reserves are below the 3-month Fund reserve requirement, Mr. Timm reported a reserve adjustment of an additional \$413,646 (payable in six monthly installments of \$68,941 from October 2022 through March 2023), was necessary to return the reserves to 3 months. Mr. Ianniello stated that he would circulate an email poll to the Union Trustees and the independent Employer Trustee regarding the approval of this report.

D. Confidio

1. Market Check

Ms. Eid reported that the Fund has the right under its contract with OptumRx to conduct a market check to compare current pricing to the market. Ms. Eid reported that Confidio would charge \$12,500 to perform the market check. After discussion,

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

**RESOLVED, to authorize Confidio to conduct a market check; and
Further RESOLVED, to delegate to Chair and Secretary the authority
to make any decisions based on the results of the market check.**

V. ATTORNEY'S REPORT

A. Transparency in Coverage Final Rule and Consolidated Appropriations Act

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

B. Cybersecurity Practices

Ms. Sanchez reported on the DOL's guidance related to cybersecurity best practices. The Trustees agreed that the Fund should request cyber liability insurance quotes from the Fund's broker. After discussion,

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

RESOLVED, to issue an RFP for cybersecurity consulting services.

C. Data Breach with Conifer

Ms. Sanchez reported on Conifer's recent data breach.

D. IRS Levy

Ms. Sanchez reported on the notice of intent to levy sent to the Fund by the IRS.

E. Mallinckrodt Bankruptcy Class Action

Ms. Sanchez reported on the Mallinckrodt bankruptcy class action.

F. Ranbaxy Class Action

Ms. Sanchez reported on the Ranbaxy class action litigation.

G. Optum Audit Settlement

Ms. Sanchez reported on the Optum audit settlement agreement.

H. Trust Amendment

Ms. Sanchez reported on an amendment to the Trust.

I. Associated Administrators' Renewal Amendment

Ms. Sanchez reported on the renewal amendment to the Associated Administrators contract.

J. SPD Restatements

Ms. Sanchez reported on the Fund's Summary Plan Description restatements.

K. Shoppers' Delinquency

Ms. Sanchez reported on the Fund's delinquency lawsuit against Shoppers Food and Pharmacy.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Second Quarter 2022 Report

Mr. Ianniello presented the Administrative Manager's Report for the Second Quarter 2022, which had been pre-circulated. The report showed a total income of \$3,052,605 and total expenses of \$3,504,141, producing a deficit of \$451,536 for the quarter. Contributions were made on behalf of 1,034 Plan participants.

B. INVOICES

The Trustees reviewed the list of invoices for the Active Plan and Retiree Plan dated September 12, 2022, which had been pre-circulated. He noted there were no additions, deletions, or changes to the list.

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

RESOLVED, that the non-litigation invoices on the list dated September 12, 2022, are approved for payment.

Mr. Ianniello stated that he would circulate the litigation-related invoices to the Union Trustees and the independent Employer Trustee for review.

VII. OTHER FUND BUSINESS

A. RDS – Subsidiary

Mr. Ianniello reported that the Fund has received a \$23,134.60 payment for the Retiree Drug Subsidy for the 2022 Plan year.

B. Kaiser Rates for 2023

Mr. Ianniello presented the 2023 Kaiser Permanente Medicare rates as follows:

PLAN	2022 RATE	2023 RATE	CHANGE
A (with Part D)	\$246.36	\$246.36	0.0%
C (with part D)	\$319.62	\$309.72	-3.1%

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

RESOLVED, to approve the 2023 Kaiser Permanente Medicare rates.

C. COBRA Rates

Mr. Ianniello presented COBRA rates effective November 1, 2022, as follows:

PLANS	COBRA INDIVIDUAL	COBRA FAMILY	COBRA INDIVIDUAL DISABILITY	COBRA FAMILY DISABILITY
JSS2	\$1,282.55	\$2,332.23	\$1,886.10	\$3,429.75
Y FT	\$1,159.66	\$1,471.35	\$1,705.38	\$2,163.75
Y PT IND	\$588.18	N/A	\$864.97	N/A
Y PT FAM	N/A	\$3,273.44	N/A	\$4,813.88
Y 20 FT	\$239.96	\$383.94	\$359.94	\$575.91
Y 20 FT GROUP A	\$214.22	\$345.54	\$321.33	\$518.31
Y 20 PT	\$746.62	\$970.61	\$1,097.98	\$1,455.91
Y 20 PT GROUP A	\$709.29	\$922.08	\$1,063.94	\$1,383.12
Y 30 FT	\$643.89	\$837.06	\$946.85	\$1,255.59
Y 30 FT GROUP A	\$611.70	\$795.21	\$917.55	\$1,192.82
Y 30 PT	\$299.55	N/A	\$440.52	N/A
Y 30 PT GROUP A	\$284.57	N/A	\$426.86	N/A
Y 40	\$66.77	N/A	\$98.19	N/A

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

RESOLVED, to approve the COBRA rates effective November 1, 2022.

D. Appeals

1. Appeal #1 A22/125-1465 (Accident & Sickness) - **DENIED**
2. Appeal #2 M22/120-2980 (Excluded Services) - **DENIED**
3. Appeal #3 M22/112-5775 (Coordination of Benefits with Medicare-ESRD) - **DENIED**

E. Safeway Retirees

The Trustees discussed the coverage of retirees under the Plan who were employed by Safeway immediately prior to retirement.

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

RESOLVED, to have Fund Counsel send a letter to Safeway to communicate the need for Safeway to contribute to the Fund of behalf of the aforementioned retirees and the right of the Board to terminate coverage for such retirees if contributions are not made.

F. Loestrin Class Action

Mr. Ianniello reported that the Fund had received \$4,358.53 in settlement of a class action filed for Loestrin.

VIII. NEXT MEETING AND LOCATION

The next regular Board meeting is scheduled for December 1, 2022, via Zoom.

IX. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

21155832v1

21160298v1

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO OCTOBER 31, 2022

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2022	1,972,701 \$	1,090,174 \$	3,062,875
RECEIPTS	12,929,322	\$	12,929,322
DISBURSEMENTS	(12,794,530)	\$	(12,794,530)
INTER ACCOUNT TRANSFERS	1,038,550 \$	(1,038,550) \$	-
EARNINGS	14,049 \$	(51,622) \$	(37,572)
ENDING MARKET VALUE 10/31/22	3,160,092 \$	2 \$	3,160,095

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREEES	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
----------------	-------------

SURPLUS (DEFICIT)	\$1,402,047
-------------------	-------------

AVERAGE INCOME	\$3,952
AVERAGE EXPENSE	1,695
SURPLUS (DEFICIT)	\$2,257

¹ Board 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
----------------	-----------

SURPLUS (DEFICIT)	(\$238,003)
-------------------	-------------

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
-----------------------	------------------

SURPLUS (DEFICIT)	\$9,656
--------------------------	----------------

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
----------------	-----------

SURPLUS (DEFICIT)	(\$250,010)
-------------------	-------------

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
----------------	---------

SURPLUS (DEFICIT)	\$16,035
-------------------	----------

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
----------------	-----------

SURPLUS (DEFICIT)	(\$85,919)
-------------------	------------

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
----------------	----------

SURPLUS (DEFICIT)	\$12,525
-------------------	----------

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
----------------	----------

SURPLUS (DEFICIT)	\$30,966
-------------------	----------

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
----------------	----------

SURPLUS (DEFICIT)	(\$23,314)
-------------------	------------

AVERAGE INCOME	\$36
AVERAGE EXPENSE	81
SURPLUS (DEFICIT)	(\$45)

THIRD QUARTER 2022 RETIREES

INCOME RATE	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY \$361.38	NO-COPAY RETIREES	COMBINED
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)
-------------------	-----	-----------	-----------	---------	------------	------------

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 RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
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)
-------------------	-------------	------------	------------	-------------

AVERAGE INCOME	\$38	\$40	\$0	\$39
AVERAGE EXPENSE	781	179	0	655
SURPLUS (DEFICIT)	(\$743)	(\$139)	\$0	(\$616)

THIRD QUARTER 2022
SUPERVALU RETIREES

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)
-------------------	------------	-----------	-----	------------

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
--------------	-------------	-------------	-------------	-----	-------------

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
----------------	-------------	-------------	-------------	-----	--------------

SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$918,798	\$0	(\$916,942)
-------------------	---------------	-------------	-----------	-----	-------------

TOTAL PARTICIPANTS	1,097	1,034	1,026	0	1,052
--------------------	-------	-------	-------	---	-------

FUND BALANCE	\$1,698,202	\$1,227,053	\$2,635,216	\$0	
--------------	-------------	-------------	-------------	-----	--

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
--------------	-------------	-------------	-------------	-------------	--------------

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
----------------	-------------	-------------	-------------	-------------	--------------

SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	(\$1,514,685)	(\$928,441)	(\$3,831,404)
-------------------	-------------	-------------	---------------	-------------	---------------

TOTAL PARTICIPANTS	1,260	1,267	1,254	1,190	1,243
--------------------	-------	-------	-------	-------	-------

FUND BALANCE	\$6,492,999	\$5,375,768	\$4,348,425	\$3,057,125	
--------------	-------------	-------------	-------------	-------------	--

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
c		Y	\$520.94
		Y	\$1,476.99
		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

Work Snapshot 2022 Non-Food

<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>	42	35	23		100
<i>Appeals</i>	8	10	11		29
<i>Participant Services Calls</i>	3,059	2,865	2,901		8,825
<i>COBRA Notices Mailed</i>	22	63	64		149
<i>Pension Apps Received</i>	76	77	67		220
<i>Pension Estimates Received</i>	55	72	44		171
<i>Medical Claims Processed</i>	8,703	7,742	6,963		23,408
<i>Communications Mailings Sent to Participants</i>	7,098	16,926	2,299		26,323

** Due to adjustments and new claims being received, some figures may periodically change.**

2022 Data (1/1/22 – 10/31/22)

Covid-19 Tests Performed: By Month for Year 2022

Month	# of Tests	Payment Total
January	195	\$23,646.18
February	88	\$9,721.35
March	38	\$4,408.36
April	40	\$4,894.27
May	49	\$6,842.91
June	53	\$6,410.42
July	36	\$4,696.60
August	46	\$5,411.87
September	50	\$5,902.14
October	44	\$5,406.29
November		
December		
Total	639	\$77,340.39

Covid-19 Treatment Performed: By Month for Year 2022

Month	Claims Paid	Payment Total
January	116	\$70,439.15
February	74	\$27,303.42
March	22	\$15,115.23
April	11	\$1,478.84
May	21	\$3,001.99
June	21	\$4,570.63
July	5	\$6,064.42
August	4	\$232.20
September	5	\$79.29
October	8	\$428.64
November		
December		
Total	287	\$128,713.81

Covid-19 Treatment Claims Paying more than \$50K

Covid-19 Vaccine Claims

Number of Vaccines Given	Payment Total
59	\$2,702.60

Telehealth Claims

Number of Claims	Payment Total
415	\$25,094.44

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

December 1, 2022

1. **MORGAN, LEWIS, &**
BOCKIUS

9-9-2022	For professional services rendered for the period ended 8/31/2022 #5030439	\$16,066.50
10-11-2022	For professional services rendered for the period ended 9/30/2022 #5051407	\$13,062.00
11-10-2022	For professional services rendered for the period ended 10/31/2022 #5070266	\$7,113.50

2. **SEGAL**
CONSULTING

7-31-2022	For consulting services through 6/30/2022 #443106	\$1,557.50
9-30-2022	For compliance services through 8/31/2022 for work in progress on the Mental Health Parity #447604	\$1,382.50
11-1-2022	For professional services rendered in accordance with our retainer agreement #447211	\$5,333.33

3. **SLEVIN & HART,**
P.C.

9-30-2022	For professional services rendered through 8/31/2022 #230030	\$33,619.57
10-28-2022	For professional services rendered through 9/30/2022 #230515	\$31,174.81

4. **WITHUM**

9-11-2022	Progress billing for the audit of financial statements for the year ended 12/31/2021 # 988196	\$26,000.00
-----------	---	-------------

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

December 1, 2022

1. SLEVIN & HART, P.C.

9-30-2022	For professional services rendered through 8/31/2022 #230033	\$2,109.00
10-28-2022	For professional services rendered through 9/30/2022 #230518	\$1,842.00

2. WOODARD INSURANCE AGENCY, LLC

9-30-2022	Ongoing healthcare customer service and orphan enrollment for July, August and September #178	\$906.00
-----------	--	----------

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.