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
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AGENDA

December 14, 2023
10:00 a.m.

I. CALL TO ORDER

II. MINUTES - Regular Meeting- September 20, 2023 (Pg. 1-9)

III. FINANCIAL REPORT (Pg. 10)
   A. PNC Report

IV. CONSULTANT'S REPORT
   A. Segal Company
      1. Reserve Determination Report
      2. Retiree Rates

V. ATTORNEY REPORT

VI. ADMINISTRATIVE MANAGERS REPORT (3Q2023) (Pg. 11-30)

VII. INVOICES (Pg. 31-33)

VIII. OTHER FUND BUSINESS
   A. Appeal #M22/116-9067
   B. Optum RX Renewal
   C. IFEBP Renewal
   D. Excess Liability Approval
   E. Child Dependent Rates
   F. Telehealth benefit expires 12/31/23

IX. 2024 MEETING DATES AND LOCATIONS

X. ADJOURNMENT

MINUTES

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MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND VIA VIDEO CONFERENCE SEPTEMBER 20, 2023 (DRAFT)

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
J. Chorpenning
M. Wilson

EMPLOYER TRUSTEES

B. Seehafer – Secretary
P. Lin
V. Marsh

Also present were:

B. Antoshak - Associated Administrators, LLC
M. Buckberg – Withum
A. Dietrich – Slevin & Hart, P.C
N. Eid – The Segal Company
S. Goodman - Slevin & Hart, P.C
J. Herron - Associated Administrators, LLC
C. Hoffman - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
M. Keadle - Withum
J. Kimble - Morgan, Lewis, & Bockius, LLC
B. McKiver - UFCW Local 400
C. Murphy - Associated Administrators, LLC
A. Sims - Associated Administrators, LLC
L. Walsh - Associated Administrators, LLC
R. Wildt – UFCW Local 27
T. Wyszomirski - The Segal Company

I. CALL TO ORDER

Mr. Ianniello reported that Trustee Tom Hipkins had given his proxy to Trustee Jason Chorpenning for this meeting. A quorum being present, Chairman Federici called the meeting to order.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on June 8, 2023, 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 8, 2023, are approved as revised.**

III. FINANCIAL REPORT

PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for January 1, 2023, to August 31, 2023. The report showed a beginning market value of $2,292,883, receipts of $9,717,439, disbursements of $7,154,772, and earnings of $119,882, producing an ending market value of $4,975,432 as of August 31, 2023.

The Trustees discussed moving money from the operating account to the Fund's Segall, Bryant & Hamill investment account.

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

> **RESOLVED, to move $1 million from the operating account to the Fund's Segall, Bryant & Hamill investment account.**

IV. AUDITOR'S REPORT

The Trustees welcomed Mr. Mark Buckberg from Withum to the meeting.

A. Financial Statement Year End 2022

Mr. Buckberg presented the audited Financial Statements for December 31, 2022. He stated that his firm rendered an unmodified opinion on the financial statements and that they conform to generally accepted accounting principles.

Mr. Buckberg reported that assets as of December 31, 2022, were $4,704,636, and liabilities were $321,850, producing net assets available for benefits of $4,382,786. Mr. Buckberg reviewed the Notes to Financial Statements, Schedule of Assets Held for Investment Purposes, Employer Contributions Schedule, and Administrative Expenses Schedule. Mr. Buckberg noted there were a few minor changes to the report made as a result of timing.

B. Form 5500

Mr. Buckberg reported that the Fund's Form 5500 and Form 990 will be filed by their respective deadlines.

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

> **RESOLVED, to delegate to Chairman and Secretary the authority to execute the Form 5500 and Form 990.**

The Trustees thanked Mr. Buckberg and excused him from the meeting.

V. CONSULTANT'S REPORT

1. Reserve Determination Report

Mr. Wyszomirski presented the Reserve Determination Report through August 31, 2023. He reported assets of $4,752,770 as of August 31, which is in excess of the six-month reserve cap, thus triggering a credit to Shoppers. A credit of $201,888 will be provided to Shoppers spread equally over six months from October 2023 through March 2024.

2. Humana Renewal

Mr. Wyszomirski presented the Humana MA-PD Renewal effective January 1, 2024. Humana proposed a 4.1% increase for 2024 to $186 per month per member while maintaining the not-to-exceed rate of $191.76 in 2025.

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

> **RESOLVED, to accept the 2024 Humana renewal rate of $186.00 per individual per month, effective January 1, 2024.**

3. **Managed Pharmacy Report**

Ms. Eid reviewed several areas of potential savings on prescription drugs through the Optum Rx Quantity Limit, Prior Authorization, and Diabetes Management Programs. She explained the details of these programs and their potential to save the Fund money. Trustee Lin asked about the impact of these programs on the participants, and Ms. Eid explained that these changes could be implemented only with respect to new users of the relevant prescriptions.

Ms. Eid explained the Diabetes Management program and said it would entail Optum Rx contacting participants to encourage proper monitoring of blood sugar levels, staying current on taking medication, etc. She further noted that diabetic drugs account for 51% of total drug spend by the Fund.

Ms. Eid said that she had contacted Optum Rx to request an impact statement on these programs and the final report would be available in 7-10 days.

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

> **RESOLVED, to adopt the Quantity Limit and Prior Authorization programs presented by OptumRx, effective 1/1/2024.**

After further discussion, upon Motion made and seconded, the Trustees unanimously voted:

> **RESOLVED, to delegate to Chair and Secretary the authority to decide whether to adopt the Diabetic Management Program after receiving additional information from OptumRx.**

4. **Optum RX Renewal**

Ms. Eid reported on OptumRx's renewal proposal and discussed the benefit of renewing with OptumRx. She noted that OptumRx is offering rebate and discount guarantees on limited distribution drugs of 18% over three years. Ms. Eid stated Segal's recommendation that the Board approve the proposed OptumRx renewal.

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

RESOLVED, to accept the OptumRx renewal proposal as presented.

There was further discussion among the Trustees about the OptumRx renewal and receiving a fee credit versus rebates. The Trustees directed Ms. Eid to follow-up with OptumRx for more information on receiving a fee credit vs. rebates.

The Trustees thanked Mr. Wyszomirski and Ms. Eid and excused them from the meeting.

VI. ATTORNEY'S REPORT

A. **Gag Clause Attestation**

Ms. Goodman reported on the Gag Clause Attestation requirement under the CAA. The Trustees discussed the required attestation form.

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

RESOLVED, to authorize Associated Administrators, LLC to file the gag clause Attestation on behalf of the Fund by the December 31, 2023 deadline.

B. **Cybersecurity**

Ms. Goodman reported on the provider cybersecurity questionnaires and addendums. She also reported on the cybersecurity consulting contract with Segal.

C. Class Action Lawsuits

Ms. Goodman reported on the Zetia and Suboxone prescription drug class action lawsuits.

D. NexClaim

Ms. Goodman reported on the ongoing transition to NexClaim for Subrogation services.

E. IRS Levy

Ms. Goodman reported on the IRS tax levy matter.

F. SPDs

Ms. Goodman reported on the status of various Fund SPDs. The Trustees discussed the Plan JSS2 SPD, noting a "final" draft had been sent to them for final review.

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

RESOLVED, to adopt the JSS2 SPD as presented.

G. SMMs

Ms. Goodman reported on SMMs relating to COVID-19 benefits and prescription drug benefits.

VII. ADMINISTRATIVE MANAGER'S REPORT – Second Quarter 2023

Mr. Ianniello presented the Administrative Manager's Report for the Second Quarter of 2023, which had been pre-circulated. The report showed total income of $2,831,114 and total expenses of $2,730,832, producing a surplus of $100,282 for the quarter. Contributions were made on behalf of 998 Plan participants. There were no delinquencies during the Second Quarter of 2023.

Mr. Ianniello reviewed the Work Snapshot for the Second Quarter of 2023. He noted 27 accident and sickness claims, four appeals, 2,787 participant service calls, 35 COBRA notices, 6,425 medical claims processed, and 17,387 communications sent to Plan participants during the Second Quarter of 2023.

A. **Invoices**

Mr. Ianniello presented a list of invoices dated September 20, 2023, which were pre-circulated. He noted 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 invoices on the list dated September 20, 2023, are approved for payment.**

VIII. OTHER FUND BUSINESS

A. **Appeals**

The Trustees considered Appeal #1 A23/110 – 9282 and reviewed the related file.

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

> **RESOLVED, that Appeal #1 is denied, based on the terms of the Plan.**

The Trustees considered Appeal #2 M23/112 – 4012 –and reviewed the related file.

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

> **RESOLVED, that Appeal #2 is denied, based on the terms of the Plan.**

B. **Conifer Renewal**

Mr. Ianniello reported that the Conifer Health Solutions renewal was approved by email vote between Trustee meetings effective August 1, 2023 through July 31, 2026.

C. **Kaiser Medicare Renewal**

Mr. Ianniello presented Kaiser Permanente's first offer for 2024 Medicare Advantage rates and stated that Segal is continuing to negotiate with Kaiser regarding the proposed rates.

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

> **RESOLVED, to delegate to Chair and Secretary authority to approve the 2024 KP Medicare Advantage rates.**

D. <u>Dentegra Renewal</u>

Mr. Ianniello presented the Dentegra renewal proposal for the policy period from January 1, 2024, through December 31, 2024.

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

> **RESOLVED, to accept the Dentegra renewal at a zero percent increase for the policy period January 1, 2024, through December 31, 2024.**

E. <u>GVS Renewal (Group Vision Service)</u>

Mr. Ianniello presented the GVS renewal proposal for the policy period January 1, 2024, through December 31, 2024.

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

> **RESOLVED, to accept the GVS renewal at a zero percent increase for the policy period January 1, 2024, through December 31, 2024.**

F. <u>New Contribution Rates</u>

Mr. Ianniello reported that new contribution rates had gone into effect, in accordance with the Collective Bargaining Agreement, for hours worked in July 2023, payable in August.

G. SMM on Covid-19 Changes

Mr. Ianniello reported that the COVID-19 SMM had been mailed to participants, noting the revised coverage for over-the-counter COVID tests.

IX. 2023 MEETING DATES & LOCATIONS

The next Board meeting is scheduled via Zoom on December 14, 2023.

X. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO NOVEMBER 30, 2023

ITEM	CASH RESERVE		SBH		TOTAL AMOUNT
MARKET VALUE 01/01/2023	2,292,883	$	-	$	2,292,883
RECEIPTS	12,665,526			$	12,665,526
DISBURSEMENTS	(10,594,758)			$	(10,594,758)
INTER ACCOUNT TRANSFERS	(2,000,000)	$	2,000,000	$	-
EARNINGS	152,855	$	31,750	$	184,605
ENDING MARKET VALUE 11/30/2023	2,516,506	$	2,031,750	$	4,548,256

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

THIRD QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2023
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]	1,497.96	144	614,774	
SHOPPERS FOOD 400 PT	1,497.96	56	251,658	
UFCW LOCAL 400 TEMP FT	1,497.96	0	0	
COBRA		1	5,130	
TOTAL		**201**	**$871,562**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$576,592
LIFE & AD & D		2,462
DISABILITY		47,254
DENTAL		23,238
OPTICAL		2,706
DRUG		188,852
MEDICAL ADM.		9,532
MENTAL HEALTH MANAGER		8,764
PPO		4,494
UM/DM		10,038
SUB TOTAL		$873,932

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,478
ADMINISTRATION HIPAA		208
MISCELLANEOUS		18,563
SUB TOTAL		$27,249

TOTAL EXPENSES		**$901,181**

SURPLUS (DEFICIT)		**($29,619)**

AVERAGE INCOME		$1,445
AVERAGE EXPENSE		1,494
SURPLUS (DEFICIT)		**($49)**

[1]Board of Trustees approved July 2023 & August 2023 additional contributions and September 2023 credit included.

THIRD QUARTER 2023
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$1,204.69	99	$358,998	
SHOPPERS 400	1,204.69	65	233,710	
TOTAL		**164**	**$592,708**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$213,764
LIFE & AD & D		2,322
DISABILITY		28,416
DENTAL		14,282
OPTICAL		1,460
DRUG		176,632
MEDICAL ADM.		7,425
MENTAL HEALTH MANAGER		6,903
EAP		324
PPO		3,496
UM/DM		7,842
SUB TOTAL		$462,866

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$6,917
ADMINISTRATION HIPAA		170
MISCELLANEOUS		15,146
SUB TOTAL		$22,233

TOTAL EXPENSES		**$485,099**

SURPLUS (DEFICIT)		**$107,609**

AVERAGE INCOME		$1,205
AVERAGE EXPENSE		986
SURPLUS (DEFICIT)		**$219**

THIRD QUARTER 2023
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$607.63	75	$136,109	
SHOPPERS 400	607.63	132	241,229	
COBRA		1	2,353	
TOTAL		**208**	**$379,691**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$425,712
HMO KAISER		4,395
LIFE & AD & D		1,459
DISABILITY		21,118
DENTAL		14,660
OPTICAL		1,810
DRUG		48,880
MEDICAL ADM.		9,171
MENTAL HEALTH MANAGER		15,815
EAP		400
PPO		4,367
UM/DM		9,736
SUB TOTAL		$557,523

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$8,774
ADMINISTRATION HIPAA		216
MISCELLANEOUS		19,210
SUB TOTAL		$28,200

TOTAL EXPENSES		**$585,723**

SURPLUS (DEFICIT)		**($206,032)**

AVERAGE INCOME		**$608**
AVERAGE EXPENSE		**939**
SURPLUS (DEFICIT)		**($331)**

THIRD QUARTER 2023
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$1,722.76	25	$129,207	
SHOPPERS 400	1,722.76	38	196,395	
TOTAL		**63**	**$325,602**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$87,610
LIFE & AD & D		460
DISABILITY		4,250
DENTAL		6,588
OPTICAL		586
DRUG		2,938
MEDICAL ADM.		2,973
MENTAL HEALTH MANAGER		5,846
EAP		130
PPO		1,406
UM/DM		3,167
SUB TOTAL		$115,954

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$2,657
ADMINISTRATION HIPAA		65
MISCELLANEOUS		5,818
SUB TOTAL		$8,540

TOTAL EXPENSES		**$124,494**

SURPLUS (DEFICIT)		**$201,108**

AVERAGE INCOME		$1,723
AVERAGE EXPENSE		659
SURPLUS (DEFICIT)		**$1,064**

THIRD QUARTER 2023
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$688.28	7	$13,766	
SHOPPERS 400	688.28	7	15,142	
TOTAL		**14**	**$28,908**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$20,378
LIFE & AD & D		167
DISABILITY		2,736
DENTAL		204
OPTICAL		102
DRUG		28,513
MEDICAL ADM.		519
MENTAL HEALTH MANAGER		80
PPO		253
UM/DM		553
SUB TOTAL		$53,505

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$591
ADMINISTRATION HIPAA		14
MISCELLANEOUS		1,293
SUB TOTAL		$1,898

TOTAL EXPENSES		**$55,403**

SURPLUS (DEFICIT)		**($26,495)**

AVERAGE INCOME		$688
AVERAGE EXPENSE		1,319
SURPLUS (DEFICIT)		**($631)**

THIRD QUARTER 2023
PLAN Y20 PART TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$327.69	19	$18,678	
SHOPPERS 400	327.69	21	20,316	
SHOPPERS 400[1]	487.36	0	0	
TOTAL		**40**	**$38,994**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$36,785
LIFE & AD & D		320
DISABILITY		0
DENTAL		710
OPTICAL		397
DRUG		(5,955)
MEDICAL ADM.		2,029
MENTAL HEALTH MANAGER		321
PPO		961
UM/DM		2,162
SUB TOTAL		$37,730

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$1,687
ADMINISTRATION HIPAA		41
MISCELLANEOUS		3,694
SUB TOTAL		$5,422

TOTAL EXPENSES		**$43,152**

SURPLUS (DEFICIT)		**($4,158)**

AVERAGE INCOME		$325
AVERAGE EXPENSE		360
SURPLUS (DEFICIT)		**($35)**

[1]Employee additional contribution is $159.67 for 1 or 2 dependents.

THIRD QUARTER 2023
PLAN Y30 FULL TIME

INCOME EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$636.65	9	$17,190	
SHOPPERS 400	636.65	32	61,755	
TOTAL		**41**	**$78,945**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$1,601
LIFE & AD & D		212
DISABILITY		1,710
DENTAL		226
OPTICAL		130
DRUG		(2,997)
MEDICAL ADM.		739
MENTAL HEALTH MANAGER		118
PPO		335
UM/DM		771
SUB TOTAL		$2,845

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$1,729
ADMINISTRATION HIPAA		42
MISCELLANEOUS		3,787
SUB TOTAL		$5,558

TOTAL EXPENSES		**$8,403**

SURPLUS (DEFICIT)		**$70,542**

AVERAGE INCOME		$642
AVERAGE EXPENSE		68
SURPLUS (DEFICIT)		**$574**

THIRD QUARTER 2023
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$307.37	37	$34,117	
SHOPPERS 400	307.37	68	62,396	
SHOPPERS 400[1]	464.20	0	0	
TOTAL		**105**	**$96,513**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$24,059
LIFE & AD & D		322
DISABILITY		2,239
DENTAL		682
OPTICAL		391
DRUG		(7,683)
MEDICAL ADM.		2,029
MENTAL HEALTH MANAGER		319
PPO		944
UM/DM		2,128
SUB TOTAL		$25,430

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$4,429
ADMINISTRATION HIPAA		109
MISCELLANEOUS		9,697
SUB TOTAL		$14,235

TOTAL EXPENSES		**$39,665**

SURPLUS (DEFICIT)		**$56,848**

AVERAGE INCOME		$306
AVERAGE EXPENSE		126
SURPLUS (DEFICIT)		**$180**

[1]Employee additional contribution is $156.83 for 1 or 2 dependents.

THIRD QUARTER 2023
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$42.53	51	$6,550	
SHOPPERS 400	42.53	163	20,840	
TOTAL		**214**	**$27,390**	**$0**

BENEFIT EXPENSES		**COST**
LIFE & AD & D		$123
DISABILITY		0
DENTAL		270
OPTICAL		149
SUB TOTAL		$542

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$9,027
ADMINISTRATION HIPAA		222
MISCELLANEOUS		19,763
SUB TOTAL		$29,012

TOTAL EXPENSES		**$29,554**

SURPLUS (DEFICIT)		**($2,164)**

AVERAGE INCOME		$43
AVERAGE EXPENSE		46
SURPLUS (DEFICIT)		**($3)**

THIRD QUARTER 2023
RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	$366.10	$188.59	$173.06	$361.38	RETIREES	
NO OF EMP.	0	5	1	7	25	38
TOTAL INCOME	$0	$3,206	$692	$7,589	$0	$11,487

BENEFIT EXPENSES						COMBINED
MEDICAL	$0	$78	$0	$39	$1,723	$1,840
HMO KAISER	0	0	0	0	9,524	9,524
HMO HUMANA	0	2,847	534	3,737	7,475	14,593
DENTAL	0	0	0	539	2,586	3,125
OPTICAL	0	81	14	65	338	498
DRUG	0	0	0	0	(2,244)	(2,244)
ADMIN	0	50	7	69	247	373
MISC	0	240	32	336	1,201	1,809
TOTAL EXPENSES	$0	$3,296	$587	$4,785	$20,850	$29,518

SURPLUS (DEFICIT)	$0	($90)	$105	$2,804	($20,850)	($18,031)

AVERAGE INCOME	$0	$214	$231	$361	$0	$101
AVERAGE EXPENSE	0	220	196	228	278	259
SURPLUS (DEFICIT)	$0	($6)	$35	$133	($278)	($158)

THIRD QUARTER 2023
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	198	61	3	262
TOTAL INCOME	$196,174	$59,906	$2,632	$258,712

BENEFIT EXPENSES				COMBINED
MEDICAL	$6,719	$199	$4,012	$10,930
HMO KAISER	85,157	25,771	1,121	112,049
HMO HUMANA	56,374	17,060	742	74,176
DENTAL	25,068	0	0	25,068
OPTICAL	3,712	0	0	3,712
DRUG	(213)	0	0	(213)
ADMIN	1,972	597	26	2,595
MISC	9,567	2,895	126	12,588
TOTAL EXPENSES	$188,356	$46,522	$6,027	$240,905

SURPLUS (DEFICIT)	$7,818	$13,384	($3,395)	$17,807

AVERAGE INCOME	$330	$327	$292	$329
AVERAGE EXPENSE	317	254	670	306
SURPLUS (DEFICIT)	$13	$73	($378)	$23

THIRD QUARTER 2023
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	47	17	0	64
TOTAL INCOME	$46,410	$16,787	$0	$63,197

BENEFIT EXPENSES				COMBINED
MEDICAL	$19	$229	$0	$248
HMO KAISER	31,221	11,548	0	42,769
HMO HUMANA	13,537	5,007	0	18,544
DENTAL	6,267	0	0	6,267
OPTICAL	884	0	0	884
DRUG	(2,077)	0	0	(2,077)
ADMIN	462	171	0	633
MISC	2,245	830	0	3,075
TOTAL EXPENSES	$52,558	$17,785	$0	$70,343

SURPLUS (DEFICIT)	($6,148)	($998)	$0	($7,146)

AVERAGE INCOME	$329	$329	$0	$329
AVERAGE EXPENSE	373	349	0	366
SURPLUS (DEFICIT)	($44)	($20)	$0	($37)

THIRD QUARTER 2023

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
6,464	$0	$424,646	$424,646

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACCOUNTING	$33,280	$0	$33,280
ACTUARY & CONSULTING	16,485	16,389	$32,874
EDUCATIONAL FEES	0	690	$690
INVESTMENT MANAGEMENT	1,167	0	$1,167
LEGAL	40,322	393	$40,715
MED/SURG/UCR UPDATE	500	0	$500
POSTAGE	19	0	$19
PRINTING	5,199	0	$5,199
TOTAL	**$96,972**	**$17,472**	**$114,444**

2023
RETIREE QUARTERLY RECAP

	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS	$336,199	$333,396	$0	$669,595
EXPENSES				
MEDICAL	$37,821	$13,018	$0	$50,839
HMO KAISER	165,530	164,342	0	329,872
HMO HUMANA	107,963	107,313	0	215,276
DENTAL	34,897	34,459	0	69,356
OPTICAL	5,139	5,094	0	10,233
DRUG	1,169	(4,534)	0	(3,365)
SUBTOTAL	$352,519	$319,692	$0	$672,211
OPERATING EXPENSE				
ADMINISTRATION	$3,660	$3,601	$0	$7,261
MISCELLANEOUS	33,334	17,472	0	50,806
SUBTOTAL	$36,994	$21,073	$0	$58,067
TOTAL EXPENSES	$389,513	$340,765	$0	$730,278
SURPLUS (DEFICIT)	($53,314)	($7,369)	$0	($60,683)
TOTAL PARTICIPANTS	368	364	0	366

2023
TOTAL QUARTERLY RECAP

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS RECEIVED[1]	$2,977,167	$2,417,160	$2,440,313	$0	$7,834,640
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	37,793	336,199	333,396	0	707,388
INTEREST & DIVIDENDS	30,242	50,510	47,955	0	128,707
MISCELLANEOUS INCOME[2]	195,150	27,245	0	0	222,395
TOTAL INCOME	$3,240,352	$2,831,114	$2,821,664	$0	$8,893,130
EXPENSES					
MEDICAL	$839,885	$1,397,710	$1,386,501	$0	$3,624,096
HMO KAISER	1,883	1,884	4,395	0	8,162
LIFE & AD & D	8,064	7,921	7,847	0	23,832
DISABILITY	50,409	71,732	107,723	0	229,864
DENTAL	64,540	61,717	60,860	0	187,117
OPTICAL	7,968	7,859	7,731	0	23,558
DRUG	491,288	520,630	429,180	0	1,441,098
RETIREES	359,000	389,513	340,765	0	1,089,278
MEDICAL ADM.	35,251	34,748	34,417	0	104,416
MENTAL HEALTH MANAGER	12,917	6,952	38,166	0	58,035
EAP	893	871	854	0	2,618
PPO	15,743	16,428	16,256	0	48,427
UM/DM	37,415	35,257	36,397	0	109,069
SUBTOTAL	$1,925,256	$2,553,222	$2,471,092	$0	$6,949,570
OPERATING EXPENSE					
ADMINISTRATION	$44,771	$44,158	$44,289	$0	$133,218
ADMINISTRATION HIPAA	1,098	1,083	1,087	0	3,268
MISCELLANEOUS	79,211	132,369	96,971	0	308,551
SUBTOTAL	$125,080	$177,610	$142,347	$0	$445,037
TOTAL EXPENSES	$2,050,336	$2,730,832	$2,613,439	$0	$7,394,607
SURPLUS (DEFICIT)	$1,190,016	$100,282	$208,225	$0	$1,498,523
TOTAL PARTICIPANTS	996	998	1,050	0	1,015
FUND BALANCE	$4,424,713	$4,720,712	$4,894,562	$0	

[1] Board of Trustees approved additional contributions for January 2023 - August 2023 and September 2023 credit included.

[2] 1st Quarter - Shoppers Interest, Damages and Attorney Fees.

[2] 2nd Quarter - Educational Funding and Litigation Settlement.

2022
TOTAL QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	$2,662,874	$3,086,455	$3,847,148	$3,685,434	$13,281,911
CONTRIBUTIONS OUTSTANDING[1]	125,655	(141,577)	0	0	(15,922)
RETIREE INCOME	44,247	41,246	41,110	39,854	166,457
INTEREST & DIVIDENDS	11,601	982	3,705	17,125	33,413
MISCELLANEOUS INCOME[2]	0	65,499	0	0	65,499
TOTAL INCOME	$2,844,377	$3,052,605	$3,891,963	$3,742,413	$13,531,358
EXPENSES					
MEDICAL	$2,972,250	$1,662,707	$1,347,837	$1,425,271	$7,408,065
LIFE & AD & D	8,932	8,703	8,366	8,175	34,176
DISABILITY	124,208	164,358	86,875	64,004	439,445
DENTAL	73,771	71,254	69,518	66,639	281,182
OPTICAL	9,033	8,788	8,453	8,071	34,345
DRUG	301,121	765,000	589,193	602,871	2,258,185
RETIREES	449,761	457,046	487,383	465,925	1,860,115
MEDICAL ADM.	38,633	37,763	36,495	34,739	147,630
MENTAL HEALTH MANAGER	22,923	18,283	39,925	63,195	144,326
EAP	1,034	1,004	975	920	3,933
PPO	17,166	19,791	17,639	16,266	70,862
UM/DM	49,194	48,427	42,828	33,355	173,804
SUBTOTAL	$4,068,026	$3,263,124	$2,735,487	$2,789,431	$12,856,068
OPERATING EXPENSE					
ADMINISTRATION	$52,400	$48,889	$45,589	$44,249	$191,127
ADMINISTRATION HIPAA	1,296	1,201	1,119	1,086	4,702
MISCELLANEOUS	106,859	190,927	190,970	214,489	703,245
SUBTOTAL	$160,555	$241,017	$237,678	$259,824	$899,074
TOTAL EXPENSES	$4,228,581	$3,504,141	$2,973,165	$3,049,255	$13,755,142
SURPLUS (DEFICIT)	($1,384,204)	($451,536)	$918,798	$693,158	($223,784)
TOTAL PARTICIPANTS	1,097	1,034	1,026	1,006	1,041
FUND BALANCE	$1,698,202	$1,227,053	$2,635,216	$2,283,662	

[1] 1st Quarter - Board of Trustees approved Shoppers Additional Contribution due for January 2022 - March 2022 not received.

[1] 2nd Quarter - Board of Trustees approved Shoppers Additional Contribution due for December 2021 - March 2022 received.

[2] 2nd Quarter - $22,500 Employer Educational Funding, $4,360 Litigation Settlements and $38,639 Delinquency Interest and Damages.

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD QUARTER 2023

CONTRACT EXP.	COMPANY	PLAN	RATES
7-12-24	METRO/ BASICS/ SHOPPERS 27	Y	$1,204.69
		Y	$607.63
		Y	$1,722.76
		Y20	$688.28
		Y20	$327.69
		Y30	$636.65
		Y30	$307.37
		Y40	$42.53
10-28-23	SAFEWAY VALLEY	JSS-2	$1,488.72
7-12-24	SHOPPERS FOOD 400	JSS-2	$1,497.96
		Y	$1,204.69
		Y	$607.63
		Y	$1,722.76
		Y20	$688.28
		Y20	$327.69
		Y30	$636.65
		Y30	$307.37
		Y40	$42.53
7-12-24	UFCW LOCAL 400 TEMP	JSS2	$1,497.96
		Y	$1,204.69
		Y	$607.63
		Y30	$307.37

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2023

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 7/23 thru 9/23

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

December 14, 2023

1.	**SLEVIN & HART**		
	10/30/2023	For professional services rendered through 9-30-2023 #233596	$909.00
2.	**WOODARD INSURANCE**		
	10/1/2023	Ongoing NF Healthcare customer service for July through September 2023 #186	$582.00

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

December 14, 2023

1. **CHEIRON**

10/26/2023	Retainer services rendered from 7-2023 through 9-2023 #48139	$5,160.00

2. **GREEN LIGHT**

9/11/2023	MRF Flat monthly fee #128676	$500.00
10/10/2023	MRF Flat monthly fee #129160	$500.00
11/13/2023	MRF Flat monthly fee #129600	$500.00

3. **MORGAN, LEWIS, & BOCKIUS**

10/12/2023	Response to Schedule C request #5290808	$359.50
10/12/2023	For professional services rendered for the period ended 9-30-2023 #5290807	$11,164.50
11-9-2023	For professional services rendered for the period ended 10-31-2023 #5307324	$3,782.50

4. **SEGAL CONSULTING**

7/28/2023	For compliance consulting services through 6-30-2023 related to the work in progress on the Mental Health Parity and Addiction Equity Act (MHPAEA) Non-Quantitative Treatment Limitations (NQTL) compliance project #ES001192	$9,017.50
9/15/2023	For compliance consulting services through 7-31-2023 related to the work-in-progress on the Mental Health Parity and Addiction Equity Act (MHPAEA) Non-Quantitative Treatment Limitations (NQTL) compliance project. #ES002283	$1,511.25
11-1-2023	For consulting services in connection with the retainer agreement for the period 10-1-2023 through 10-31-2023 #ES003727	$5,333.33
12/1/2023	For consulting services in connection with the retainer agreement for the period of 11-1-2023 through 11-30-2023 #ES004512	$5,333.33

5. **SEGAL SELECT**

11/8/2023	Cyber Liability Policy H23CXS20994-00 #26140 (Split between the 3 funds) #26140	$2,140.34

6. **SLEVIN & HART**

9/28/2023	For professional services rendered through 8-31-2023 #233347	$7,944.97
10/30/2023	For professional services rendered through 9-30-2023 #233593	$16,430.00
11-27-2023	For professional services rendered through 10-31-2023 #233828	$7,192.11

7. **WITHUM**

9/10/2023	Progress billing in connection with 2022 Defined Health & Welfare Audit	$12,480.00