

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
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SURPLUS (DEFICIT)	(\$29,619)
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AVERAGE INCOME	\$1,445
AVERAGE EXPENSE	1,494
SURPLUS (DEFICIT)	(\$49)

¹Board 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
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SURPLUS (DEFICIT)	\$107,609
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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
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SURPLUS (DEFICIT)	(\$206,032)
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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
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SURPLUS (DEFICIT)	\$201,108
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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
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SURPLUS (DEFICIT)	(\$26,495)
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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
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SURPLUS (DEFICIT)	(\$4,158)
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AVERAGE INCOME	\$325
AVERAGE EXPENSE	360
SURPLUS (DEFICIT)	(\$35)

¹Employee 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
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SURPLUS (DEFICIT)	\$70,542
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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
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SURPLUS (DEFICIT)	\$56,848
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AVERAGE INCOME	\$306
AVERAGE EXPENSE	126
SURPLUS (DEFICIT)	\$180

¹Employee 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
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SURPLUS (DEFICIT)	(\$2,164)
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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	RETIREEES	
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)
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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
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AVERAGE INCOME	\$330	\$327	\$292	\$329
AVERAGE EXPENSE	317	254	670	306
SURPLUS (DEFICIT)	\$13	\$73	(\$378)	\$23

THIRD QUARTER 2023 SUPERVALU RETIREES
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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)
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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
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SURPLUS (DEFICIT)	(\$53,314)	(\$7,369)	\$0	(\$60,683)
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TOTAL PARTICIPANTS	368	364	0	366
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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
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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
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SURPLUS (DEFICIT)	\$1,190,016	\$100,282	\$208,225	\$0	\$1,498,523
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TOTAL PARTICIPANTS	996	998	1,050	0	1,015
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FUND BALANCE	\$4,424,713	\$4,720,712	\$4,894,562	\$0
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¹ Board of Trustees approved additional contributions for January 2023 - August 2023 and September 2023 credit included.

²1st Quarter - Shoppers Interest, Damages and Attorney Fees.

²2nd 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
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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
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SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$918,798	\$693,158	(\$223,784)
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TOTAL PARTICIPANTS	1,097	1,034	1,026	1,006	1,041
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FUND BALANCE	\$1,698,202	\$1,227,053	\$2,635,216	\$2,283,662	
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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.

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
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