

**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 17, 2025

12:00 p.m.

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting- September 25, 2025** **(Pg. 1-9)**
- III. FINANCIAL REPORT** **(Pg. 10)**
 - A. PNC Report**
- IV. CONSULTANT’S REPORT**
 - A. Segal Company**
 - 1. Reserve Determination Report**
 - 2. Virta Program Presentation**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (3Q2025)** **(Pg. 11-31)**
- VII. INVOICES** **(Pg. 32-34)**
- VIII. OTHER FUND BUSINESS**
 - A. 2026 Dentegra Renewal**
 - B. IFEBP Renewal**
 - C. NexClaim Recoveries**
 - D. Gag Clause**
 - E. Appeal results between meetings**
 - a. CRNA Plan Change**
 - F. Retiree Rates approved between meetings**
- IX. 2026 MEETING DATES AND LOCATIONS**
- X. ADJOURNMENT**