

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
THIRD QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2025
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SHOPPERS FOOD 400 FT ¹	1,652.04	134	664,120	
SHOPPERS FOOD 400 PT	1,652.04	54	265,978	
UFCW LOCAL 400 TEMP FT	1,652.04	0	0	
TOTAL		188	\$930,098	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$414,679
LIFE & AD & D	2,549
DISABILITY	18,054
DENTAL	21,495
OPTICAL	2,417
DRUG	313,665
MEDICAL ADM.	8,985
MENTAL HEALTH MANAGER	8,926
PPO	4,356
UM/DM	9,637
SUB TOTAL	\$804,763

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,727
ADMINISTRATION HIPAA	214
MISCELLANEOUS	22,117
SUB TOTAL	\$31,058

TOTAL EXPENSES	\$835,821
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SURPLUS (DEFICIT)	\$94,277
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AVERAGE INCOME	\$1,649
AVERAGE EXPENSE	1,482
SURPLUS (DEFICIT)	\$167

THIRD QUARTER 2025
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,328.61	86	\$344,109	
SHOPPERS 400	1,328.61	57	229,849	
TOTAL		143	\$573,958	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$511,189
LIFE & AD & D	2,415
DISABILITY	27,743
DENTAL	13,147
OPTICAL	1,302
DRUG	135,666
MEDICAL ADM.	7,047
MENTAL HEALTH MANAGER	2,335
EAP	367
PPO	3,388
UM/DM	7,479
SUB TOTAL	\$712,078

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,638
ADMINISTRATION HIPAA	162
MISCELLANEOUS	16,823
SUB TOTAL	\$23,623

TOTAL EXPENSES	\$735,701
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SURPLUS (DEFICIT)	(\$161,743)
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AVERAGE INCOME	\$1,338
AVERAGE EXPENSE	1,715
SURPLUS (DEFICIT)	(\$377)

THIRD QUARTER 2025
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$670.13	58	\$115,933	
SHOPPERS 400	670.13	114	230,174	
COBRA		1	1,765	
HMO		2	254	
TOTAL		175	\$348,126	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$396,067
HMO KAISER	4,152
LIFE & AD & D	1,381
DISABILITY	31,554
DENTAL	12,497
OPTICAL	1,497
DRUG	17,415
MEDICAL ADM.	7,949
MENTAL HEALTH MANAGER	2,573
EAP	415
PPO	3,849
UM/DM	8,486
SUB TOTAL	\$487,835

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,124
ADMINISTRATION HIPAA	198
MISCELLANEOUS	20,588
SUB TOTAL	\$28,910

TOTAL EXPENSES	\$516,745
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SURPLUS (DEFICIT)	(\$168,619)
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AVERAGE INCOME	\$663
AVERAGE EXPENSE	984
SURPLUS (DEFICIT)	(\$321)

THIRD QUARTER 2025
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,899.96	17	\$96,897	
SHOPPERS 400	1,899.96	39	220,395	
TOTAL		56	\$317,292	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$274,339
LIFE & AD & D	457
DISABILITY	0
DENTAL	5,920
OPTICAL	490
DRUG	45,663
MEDICAL ADM.	2,605
MENTAL HEALTH MANAGER	1,408
EAP	138
PPO	1,291
UM/DM	2,823
SUB TOTAL	\$335,134

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,600
ADMINISTRATION HIPAA	63
MISCELLANEOUS	6,588
SUB TOTAL	\$9,251

TOTAL EXPENSES	\$344,385
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SURPLUS (DEFICIT)	(\$27,093)
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AVERAGE INCOME	\$1,889
AVERAGE EXPENSE	2,050
SURPLUS (DEFICIT)	(\$161)

THIRD QUARTER 2025
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$759.07	6	\$13,662	
SHOPPERS 400	759.07	5	11,385	
TOTAL		11	\$25,047	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,112
HMO KAISER	0
LIFE & AD & D	129
DISABILITY	3,493
DENTAL	149
OPTICAL	69
DRUG	2,276
MEDICAL ADM.	367
MENTAL HEALTH MANAGER	108
PPO	177
UM/DM	378
SUB TOTAL	\$8,258

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$511
ADMINISTRATION HIPAA	12
MISCELLANEOUS	1,294
SUB TOTAL	\$1,817

TOTAL EXPENSES	\$10,075
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SURPLUS (DEFICIT)	\$14,972
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AVERAGE INCOME	\$759
AVERAGE EXPENSE	305
SURPLUS (DEFICIT)	\$454

THIRD QUARTER 2025
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$361.40	13	\$13,733	
SHOPPERS 400	361.40	16	17,346	
SHOPPERS 400 ¹	521.07	0	0	
TOTAL		29	\$31,079	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$104,888
LIFE & AD & D	261
DISABILITY	2,251
DENTAL	523
OPTICAL	279
DRUG	1,503
MEDICAL ADM.	1,520
MENTAL HEALTH MANAGER	462
PPO	734
UM/DM	1,618
SUB TOTAL	\$114,039

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,346
ADMINISTRATION HIPAA	33
MISCELLANEOUS	3,412
SUB TOTAL	\$4,791

TOTAL EXPENSES	\$118,830
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SURPLUS (DEFICIT)	(\$87,751)
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AVERAGE INCOME	\$357
AVERAGE EXPENSE	1,366
SURPLUS (DEFICIT)	(\$1,009)

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

THIRD QUARTER 2025
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$702.13	6	\$14,023	
SHOPPERS 400	702.13	32	67,404	
TOTAL		38	\$81,427	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$144,368
LIFE & AD & D	427
DISABILITY	2,812
DENTAL	525
OPTICAL	242
DRUG	10,493
MEDICAL ADM.	1,353
MENTAL HEALTH MANAGER	409
PPO	647
UM/DM	1,439
SUB TOTAL	\$162,715

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,764
ADMINISTRATION HIPAA	43
MISCELLANEOUS	4,471
SUB TOTAL	\$6,278

TOTAL EXPENSES	\$168,993
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SURPLUS (DEFICIT)	(\$87,566)
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AVERAGE INCOME	\$714
AVERAGE EXPENSE	1,482
SURPLUS (DEFICIT)	(\$768)

THIRD QUARTER 2025
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$338.99	48	\$49,031	
SHOPPERS 400	338.99	127	129,371	
SHOPPERS 400 ¹	495.82	0	0	
TOTAL		175	\$178,402	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$47,593
LIFE & AD & D	411
DISABILITY	1,467
DENTAL	816
OPTICAL	425
DRUG	1,900
MEDICAL ADM.	2,305
MENTAL HEALTH MANAGER	713
PPO	1,153
UM/DM	2,499
SUB TOTAL	\$59,282

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,124
ADMINISTRATION HIPAA	198
MISCELLANEOUS	20,588
SUB TOTAL	\$28,910

TOTAL EXPENSES	\$88,192
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SURPLUS (DEFICIT)	\$90,210
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AVERAGE INCOME	\$340
AVERAGE EXPENSE	168
SURPLUS (DEFICIT)	\$172

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

THIRD QUARTER 2025
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$46.90	66	\$9,304	
SHOPPERS 400	46.90	199	28,063	
TOTAL		265	\$37,367	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$353
DISABILITY	863
DENTAL	712
OPTICAL	384
SUB TOTAL	\$2,312

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,302
ADMINISTRATION HIPAA	300
MISCELLANEOUS	31,176
SUB TOTAL	\$43,778

TOTAL EXPENSES	\$46,090
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SURPLUS (DEFICIT)	(\$8,723)
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AVERAGE INCOME	\$47
AVERAGE EXPENSE	58
SURPLUS (DEFICIT)	(\$11)

THIRD QUARTER 2025
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	3	0	8	14	25
TOTAL INCOME	\$0	\$1,886	\$0	\$9,035	\$0	\$10,921

BENEFIT EXPENSES						COMBINED
HMO KAISER	0	0	0	0	9,084	9,084
HMO HUMANA	0	1,803	0	4,807	1,603	8,213
DENTAL	0	0	0	642	1,455	2,097
OPTICAL	0	42	0	74	185	301
DRUG	0	0	0	0	(26)	(26)
ADMIN	0	31	0	81	142	254
MISC	0	28	0	75	132	235
TOTAL EXPENSES	\$0	\$1,904	\$0	\$5,679	\$12,575	\$20,158

SURPLUS (DEFICIT)	\$0	(\$18)	\$0	\$3,356	(\$12,575)	(\$9,237)
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AVERAGE INCOME	\$0	\$210	\$0	\$376	\$0	\$146
AVERAGE EXPENSE	0	212	0	237	299	269
SURPLUS (DEFICIT)	\$0	(\$2)	\$0	\$139	(\$299)	(\$123)

THIRD QUARTER 2025 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	172	61	3	236
TOTAL INCOME	\$188,454	\$66,705	\$3,281	\$258,440

BENEFIT EXPENSES				COMBINED
HMO KAISER	72,894	25,963	999	99,856
HMO HUMANA	64,990	23,147	890	89,027
DENTAL	23,757	0	0	23,757
OPTICAL	3,401	0	0	3,401
DRUG	472	0	0	472
ADMIN	1,752	624	24	2,400
MISC	1,619	577	22	2,218
TOTAL EXPENSES	\$168,885	\$50,311	\$1,935	\$221,131

SURPLUS (DEFICIT)	\$19,569	\$16,394	\$1,346	\$37,309
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AVERAGE INCOME	\$365	\$365	\$365	\$365
AVERAGE EXPENSE	327	275	215	312
SURPLUS (DEFICIT)	\$38	\$90	\$150	\$53

THIRD QUARTER 2025 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	40	12	0	52
TOTAL INCOME	\$43,377	\$13,122	\$0	\$56,499

BENEFIT EXPENSES				COMBINED
HMO KAISER	29,161	8,711	0	37,872
HMO HUMANA	15,047	4,495	0	19,542
DENTAL	5,215	0	0	5,215
OPTICAL	708	0	0	708
DRUG	(801)	0	0	(801)
ADMIN	407	121	0	528
MISC	377	112	0	489
TOTAL EXPENSES	\$50,114	\$13,439	\$0	\$63,553

SURPLUS (DEFICIT)	(\$6,737)	(\$317)	\$0	(\$7,054)
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AVERAGE INCOME	\$361	\$365	\$0	\$362
AVERAGE EXPENSE	418	373	0	407
SURPLUS (DEFICIT)	(\$57)	(\$8)	\$0	(\$45)

THIRD QUARTER 2025

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST ¹	PHARMACY PAYMENT	TOTAL
6,190	(\$83,829)	\$612,055	\$528,226

¹ Credit is a result of the Performance Guarantee Audit

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACCOUNTING	\$19,262	\$0	\$19,262
ACTUARY & CONSULTING	28,260	0	28,260
ACCURINT	1	0	1
EDUCATIONAL FEES	0	528	528
INVESTMENT MANAGEMENT	2,510	0	2,510
LEGAL	67,445	2,241	69,686
MED/SURG/UCR UPDATE	4,500	0	4,500
POSTAGE	566	0	566
PRINTING	3,938	0	3,938
TELEPHONE	575	172	747
TOTAL	\$127,057	\$2,941	\$129,998

2025 RETIREE QUARTERLY RECAP
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	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$326,255	\$329,686	\$325,859	\$0	\$981,800
EXPENSES					
HMO KAISER	153,557	149,528	146,812	0	\$449,897
HMO HUMANA	114,342	115,979	116,782	0	\$347,103
DENTAL	31,405	31,032	31,070	0	\$93,507
OPTICAL	4,419	4,419	4,410	0	\$13,248
DRUG	875	(386)	(355)	0	\$134
SUBTOTAL	\$304,598	\$300,572	\$298,719	\$0	\$903,889
OPERATING EXPENSE					
ADMINISTRATION	\$3,243	\$3,193	\$3,182	\$0	\$9,618
MISCELLANEOUS	2,087	528	2,942	0	\$5,557
SUBTOTAL	\$5,330	\$3,721	\$6,124	\$0	\$15,175
TOTAL EXPENSES	\$309,928	\$304,293	\$304,843	\$0	\$919,064
SURPLUS (DEFICIT)	\$16,327	\$25,393	\$21,016	\$0	\$62,736
TOTAL RETIREE PARTICIPANTS	316	317	313	0	315

2024 RETIREE QUARTERLY RECAP
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	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS	\$318,934	\$314,310	\$311,477	\$308,736	\$1,253,457

EXPENSES					
HMO KAISER	154,035	156,040	152,550	151,093	\$613,718
HMO HUMANA	103,530	103,395	104,255	105,233	\$416,413
DENTAL	32,269	31,363	30,761	30,650	\$125,043
OPTICAL	4,749	4,620	4,551	4,498	\$18,418
DRUG	(9,477)	(3,414)	(165)	645	(\$12,411)
SUBTOTAL	\$285,106	\$292,004	\$291,952	\$292,119	\$1,161,181

OPERATING EXPENSE					
ADMINISTRATION	\$3,477	\$3,351	\$3,254	\$3,195	\$13,277
MISCELLANEOUS	6,737	1,135	2,002	2,828	\$12,702
SUBTOTAL	\$10,214	\$4,486	\$5,256	\$6,023	\$25,979

TOTAL EXPENSES	\$295,320	\$296,490	\$297,208	\$298,142	\$1,187,160
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SURPLUS (DEFICIT)	\$23,614	\$17,820	\$14,269	\$10,594	\$66,297
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TOTAL RETIREE PARTICIPANTS	339	331	326	321	329
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2025 TOTAL QUARTERLY RECAP

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,446,087	\$2,427,591	\$2,522,796	\$0	\$7,396,474
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	326,255	329,686	325,859	0	981,800
INTEREST & DIVIDENDS	28,698	30,857	38,090	0	97,645
MISCELLANEOUS INCOME ²	328	0	108	0	436

TOTAL INCOME	\$2,801,368	\$2,788,134	\$2,886,853	\$0	\$8,476,355
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EXPENSES					
MEDICAL	\$955,978	\$1,251,122	\$1,894,235	\$0	\$4,101,335
HMO KAISER	3,955	4,020	4,152	0	12,127
LIFE & AD & D	7,429	7,407	8,383	0	23,219
DISABILITY	57,918	85,120	88,237	0	231,275
DENTAL	57,414	56,919	55,784	0	170,117
OPTICAL	7,356	7,268	7,105	0	21,729
DRUG	588,150	574,258	528,581	0	1,690,989
RETIREES	309,928	304,293	304,843	0	919,064
MEDICAL ADM.	33,651	32,848	32,131	0	98,630
MENTAL HEALTH MANAGER	13,699	12,291	16,934	0	42,924
EAP	966	945	920	0	2,831
PPO	16,319	16,078	15,595	0	47,992
UM/DM	39,610	34,650	34,359	0	108,619
SUBTOTAL	\$2,092,373	\$2,387,219	\$2,991,259	\$0	\$7,470,851

OPERATING EXPENSE					
ADMINISTRATION	\$50,254	\$50,384	\$50,136	\$0	\$150,774
ADMINISTRATION HIPAA	1,227	1,230	1,223	0	3,680
MISCELLANEOUS	110,525	155,508	127,057	0	393,090
SUBTOTAL	\$162,006	\$207,122	\$178,416	\$0	\$547,544

TOTAL EXPENSES	\$2,254,379	\$2,594,341	\$3,169,675	\$0	\$8,018,395
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SURPLUS (DEFICIT)	\$546,989	\$193,793	(\$282,822)	\$0	\$457,960
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TOTAL ACTIVE PARTICIPANTS	1,075	1,062	1,080	0	1,072
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FUND BALANCE	\$3,659,963	\$4,302,077	\$4,237,632	\$0	
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¹ 1st Quarter - Board of Trustees approved credits for Jan. 2025 included.

¹ 3rd Quarter - Employee count and contribution adjustments not previously reported for April 2024 - August 2025.

² 1st Quarter - Ranbaxy Settlement

² 3rd Quarter - Reloestrin Antitrust Litigation

2024
TOTAL QUARTERLY RECAP

	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,334,572	\$2,388,789	\$1,223,391	\$2,382,515	\$8,329,267
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	318,934	314,310	311,477	308,736	1,253,457
INTEREST & DIVIDENDS	39,492	45,288	49,372	34,067	168,219
MISCELLANEOUS INCOME ²	9,957	22,620	859	121	33,557

TOTAL INCOME	\$2,702,955	\$2,771,007	\$1,585,099	\$2,725,439	\$9,784,500
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EXPENSES					
MEDICAL	\$1,452,214	\$1,284,259	\$1,658,266	\$1,304,054	\$5,698,793
HMO KAISER	3,768	3,830	3,955	3,955	15,508
LIFE & AD & D	7,670	7,648	7,488	7,444	30,250
DISABILITY	75,603	79,977	113,641	73,167	342,388
DENTAL	58,024	57,674	56,515	55,531	227,744
OPTICAL	7,559	7,395	7,337	7,231	29,522
DRUG	453,804	658,225	627,262	697,705	2,436,996
RETIREES	295,320	296,490	297,208	298,142	1,187,160
MEDICAL ADM.	34,187	33,506	33,117	32,533	133,343
MENTAL HEALTH MANAGER	5,814	12,457	8,786	6,711	33,768
EAP	807	834	804	790	3,235
PPO	17,024	16,905	16,078	18,212	68,219
UM/DM	38,049	47,227	41,459	39,707	166,442
SUBTOTAL	\$2,449,843	\$2,506,427	\$2,871,916	\$2,545,182	\$10,373,368

OPERATING EXPENSE					
ADMINISTRATION	\$48,572	\$49,186	\$50,184	\$49,564	\$197,506
ADMINISTRATION HIPAA	1,188	1,204	1,228	1,212	4,832
MISCELLANEOUS	105,174	63,153	109,097	99,081	376,505
SUBTOTAL	\$154,934	\$113,543	\$160,509	\$149,857	\$578,843

TOTAL EXPENSES	\$2,604,777	\$2,619,970	\$3,032,425	\$2,695,039	\$10,952,211
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SURPLUS (DEFICIT)	\$98,178	\$151,037	(\$1,447,326)	\$30,400	(\$1,167,711)
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TOTAL ACTIVE PARTICIPANTS	1,084	1,105	1,071	1,072	1,083
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FUND BALANCE	\$4,503,626	\$4,901,228	\$3,905,719	\$3,515,291	
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¹ Board of Trustees approved credits for Jan. 2024 - Sept. 2024 included.

²1st Quarter - Ranbaxy Settlement

²2nd Quarter - \$22,500 Educational Funding & \$120 Kroll Restructuring Settlement

²3rd Quarter - Zetia Settlement

²4th Quarter - Nameda Settlement

CONTRACT INFORMATION MAINTENANCE OF BENEFITS THIRD QUARTER 2025
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CONTRACT EXP.	COMPANY	PLAN	RATES
10-30-27	METRO/ BASICS/ SHOPPERS 27	Y	\$1,328.61
		Y	\$670.13
		Y	\$1,899.96
		Y20	\$759.07
		Y20	\$361.40
		Y30	\$702.13
		Y30	\$338.99
		Y40	\$46.90
10-30-27	SHOPPERS FOOD 400	JSS-2	\$1,652.04
		Y	\$1,328.61
		Y	\$670.13
		Y	\$1,899.96
		Y20	\$759.07
		Y20	\$361.40
		Y30	\$702.13
		Y30	\$338.99
10-30-27	UFCW LOCAL 400 TEMP	JSS2	\$1,652.04
		Y	\$1,328.61
		Y	\$670.13
		Y30	\$338.99

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2025**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 7/25 thru 9/25

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID