

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FOURTH QUARTER 2021

ADMINISTRATIVE MANAGER'S REPORT

FOURTH QUARTER 2021
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$794
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
PPO	0
UM/DM	0
SUB TOTAL	\$794

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$794
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SURPLUS (DEFICIT)	(\$794)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	0
SURPLUS (DEFICIT)	\$0

FOURTH QUARTER 2021
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	1	\$4,467	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ^{1,2}	1,852.56	161	782,316	15,922
SHOPPERS FOOD 400 PT	1,852.56	66	366,807	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		0	1,661	
HMO COPAYS		0	0	
TOTAL		228	\$1,155,251	\$15,922

BENEFIT EXPENSES	COST
MEDICAL	\$767,171
HMO	0
LIFE & AD & D	2,957
DISABILITY	53,874
DENTAL	29,186
OPTICAL	3,125
DRUG	240,692
RETIREEES	471,295
MEDICAL ADM.	10,307
MENTAL HEALTH MANAGER	3,499
PPO	7,526
UM/DM	13,253
SUB TOTAL	\$1,602,885

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,111
ADMINISTRATION HIPAA	248
MISCELLANEOUS	29,861
SUB TOTAL	\$40,220

TOTAL EXPENSES	\$1,643,105
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SURPLUS (DEFICIT)	(\$471,932)
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AVERAGE INCOME	\$1,712
AVERAGE EXPENSE	2,402
SURPLUS (DEFICIT)	(\$690)

¹Board of Trustees approved Health and Welfare contribution credit taken for October 2021.

²Board of Trustees approved additional contributions for December 2021 not received.

FOURTH QUARTER 2021
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,032.82	134	\$415,194	
SHOPPERS 400	1,032.82	63	196,235	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		197	\$611,429	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$295,781
HMO	0
LIFE & AD & D	2,982
DISABILITY	61,319
DENTAL	23,637
OPTICAL	1,817
DRUG	248,369
MEDICAL ADM.	8,765
MENTAL HEALTH MANAGER	2,421
EAP	403
PPO	6,327
UM/DM	11,370
SUB TOTAL	\$663,191

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,736
ADMINISTRATION HIPAA	214
MISCELLANEOUS	25,801
SUB TOTAL	\$34,751

TOTAL EXPENSES	\$697,942
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SURPLUS (DEFICIT)	(\$86,513)
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AVERAGE INCOME	\$1,035
AVERAGE EXPENSE	1,181
SURPLUS (DEFICIT)	(\$146)

FOURTH QUARTER 2021
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$520.94	109	\$170,868	
SHOPPERS 400	520.94	170	266,200	
COBRA		2	3,204	
TOTAL		281	\$440,272	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$222,094
HMO	14,743
LIFE & AD & D	1,914
DISABILITY	29,337
DENTAL	19,763
OPTICAL	2,375
DRUG	74,423
MEDICAL ADM.	10,974
MENTAL HEALTH MANAGER	3,275
EAP	505
PPO	7,890
UM/DM	14,251
SUB TOTAL	\$401,544

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,461
ADMINISTRATION HIPAA	307
MISCELLANEOUS	36,804
SUB TOTAL	\$49,572

TOTAL EXPENSES	\$451,116
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SURPLUS (DEFICIT)	(\$10,844)
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AVERAGE INCOME	\$522
AVERAGE EXPENSE	535
SURPLUS (DEFICIT)	(\$13)

FOURTH QUARTER 2021
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,476.99	36	\$159,516	
SHOPPERS 400	1,476.99	48	211,209	
HMO COPAYS			0	
TOTAL		84	\$370,725	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$615,168
HMO	0
LIFE & AD & D	708
DISABILITY	2,552
DENTAL	14,552
OPTICAL	849
DRUG	72,777
MEDICAL ADM.	4,092
MENTAL HEALTH MANAGER	982
EAP	186
PPO	2,961
UM/DM	5,243
SUB TOTAL	\$720,070

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,727
ADMINISTRATION HIPAA	91
MISCELLANEOUS	11,002
SUB TOTAL	\$14,820

TOTAL EXPENSES	\$734,890
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SURPLUS (DEFICIT)	(\$364,165)
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AVERAGE INCOME	\$1,471
AVERAGE EXPENSE	2,916
SURPLUS (DEFICIT)	(\$1,445)

FOURTH QUARTER 2021
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	8	\$14,163	
SHOPPERS 400	590.09	6	10,623	
TOTAL		14	\$24,786	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$770
LIFE & AD & D	118
DISABILITY	0
DENTAL	519
OPTICAL	74
DRUG	557
MEDICAL ADM.	356
MENTAL HEALTH MANAGER	60
PPO	251
UM/DM	461
SUB TOTAL	\$3,166

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$621
ADMINISTRATION HIPAA	15
MISCELLANEOUS	1,834
SUB TOTAL	\$2,470

TOTAL EXPENSES	\$5,636
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SURPLUS (DEFICIT)	\$19,150
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AVERAGE INCOME	\$590
AVERAGE EXPENSE	134
SURPLUS (DEFICIT)	\$456

FOURTH QUARTER 2021
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	32	\$26,689	
SHOPPERS 400	280.94	34	28,656	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		66	\$55,345	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$94,234
HMO	0
LIFE & AD & D	487
DISABILITY	1,044
DENTAL	3,304
OPTICAL	592
DRUG	7,952
MEDICAL ADM.	2,877
MENTAL HEALTH MANAGER	487
PPO	2,044
UM/DM	3,726
SUB TOTAL	\$116,747

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,927
ADMINISTRATION HIPAA	72
MISCELLANEOUS	8,645
SUB TOTAL	\$11,644

TOTAL EXPENSES	\$128,391
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SURPLUS (DEFICIT)	(\$73,046)
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AVERAGE INCOME	\$280
AVERAGE EXPENSE	648
SURPLUS (DEFICIT)	(\$368)

¹Employee additional contribution is \$147.85 for 1 or 2 dependents.

FOURTH QUARTER 2021
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	11	\$18,558	
SHOPPERS 400	545.82	5	8,187	
TOTAL		16	\$26,745	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$15,870
LIFE & AD & D	93
DISABILITY	0
DENTAL	397
OPTICAL	62
DRUG	3,856
MEDICAL ADM.	297
MENTAL HEALTH MANAGER	51
PPO	197
UM/DM	384
SUB TOTAL	\$21,207

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$710
ADMINISTRATION HIPAA	18
MISCELLANEOUS	2,096
SUB TOTAL	\$2,824

TOTAL EXPENSES	\$24,031
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SURPLUS (DEFICIT)	\$2,714
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AVERAGE INCOME	\$557
AVERAGE EXPENSE	501
SURPLUS (DEFICIT)	\$56

FOURTH QUARTER 2021
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	18	\$14,493	
SHOPPERS 400	263.52	30	23,981	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		1	281	
TOTAL		49	\$38,755	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$4,600
LIFE & AD & D	303
DISABILITY	822
DENTAL	2,053
OPTICAL	369
DRUG	1,426
MEDICAL ADM.	1,720
MENTAL HEALTH MANAGER	319
PPO	1,250
UM/DM	2,209
SUB TOTAL	\$15,071

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,171
ADMINISTRATION HIPAA	54
MISCELLANEOUS	6,417
SUB TOTAL	\$8,642

TOTAL EXPENSES	\$23,713
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SURPLUS (DEFICIT)	\$15,042
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	\$0
AVERAGE INCOME	\$264
AVERAGE EXPENSE	161
SURPLUS (DEFICIT)	\$103

¹Employee additional contribution is \$145.21 for 1 or 2 dependents.

FOURTH QUARTER 2021
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	109	\$11,923	
SHOPPERS 400	36.46	146	15,970	
TOTAL		255	\$27,893	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$192
DISABILITY	377
DENTAL	1,300
OPTICAL	236
SUB TOTAL	\$2,105

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$11,308
ADMINISTRATION HIPAA	277
MISCELLANEOUS	33,398
SUB TOTAL	\$44,983

TOTAL EXPENSES	\$47,088
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SURPLUS (DEFICIT)	(\$19,195)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	62
SURPLUS (DEFICIT)	(\$26)

FOURTH QUARTER 2021
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	11	1	8	25	45
TOTAL INCOME	\$366	\$6,035	\$522	\$8,312	\$0	\$15,235

BENEFIT EXPENSES						COMBINED
MEDICAL	\$447	\$3,427	\$0	\$3,827	\$25,004	\$32,705
DENTAL	84	922	84	642	2,376	4,108
OPTICAL	14	149	14	81	397	655
DRUG	(55)	6,458	3,009	1,295	27,934	38,641
MEDICAL ADM.	44	489	0	222	1,097	1,852
MENTAL HEALTH MANAGER	8	83	0	8	198	297
EAP	0	0	0	3	0	3
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$542	\$11,528	\$3,107	\$6,078	\$57,006	\$78,261

SURPLUS (DEFICIT)	(\$176)	(\$5,493)	(\$2,585)	\$2,234	(\$57,006)	(\$63,026)
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AVERAGE INCOME	\$0	\$183	\$174	\$346	\$0	\$113
AVERAGE EXPENSE	0	349	1,036	253	760	580
SURPLUS (DEFICIT)	\$0	(\$166)	(\$862)	\$93	(\$760)	(\$467)

FOURTH QUARTER 2021
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	212	74	2	288
TOTAL INCOME	\$12,740	\$8,920	\$360	\$22,020

BENEFIT EXPENSES				COMBINED
MEDICAL	\$81,001	\$13,588	\$57,938	\$152,527
DENTAL	27,422	0	0	27,422
OPTICAL	4,199	0	0	4,199
DRUG	94,409	19,989	295	114,693
MEDICAL ADM.	4,761	489	1,112	6,362
MENTAL HEALTH MANAGER	813	83	188	1,084
PPO	64	0	31	95
UM/DM	56	117	230	403
TOTAL EXPENSES	\$212,725	\$34,266	\$59,794	\$306,785

SURPLUS (DEFICIT)	(\$199,985)	(\$25,346)	(\$59,434)	(\$284,765)
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AVERAGE INCOME	\$20	\$40	\$0	\$25
AVERAGE EXPENSE	334	154	0	355
SURPLUS (DEFICIT)	(\$314)	(\$114)	\$0	(\$330)

FOURTH QUARTER 2021 SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	53	22	0	75
TOTAL INCOME	\$3,160	\$2,640	\$0	\$5,800

BENEFIT EXPENSES				COMBINED
MEDICAL	\$13,360	\$42,341	\$0	\$55,701
DENTAL	6,577	0	0	6,577
OPTICAL	1,010	0	0	1,010
DRUG	18,402	3,640	0	22,042
MEDICAL ADM.	490	252	0	742
MENTAL HEALTH MANAGER	80	40	0	120
PPO	0	0	0	0
UM/DM	0	58	0	58
TOTAL EXPENSES	\$39,919	\$46,331	\$0	\$86,250

SURPLUS (DEFICIT)	(\$36,759)	(\$43,691)	\$0	(\$80,450)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	251	702	0	383
SURPLUS (DEFICIT)	(\$231)	(\$662)	\$0	(\$357)

FOURTH QUARTER 2021

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
10,677	\$0	\$825,428	\$825,428

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		\$20,600
ACTUARY & CONSULTING		48,653
EDUCATIONAL FEES		1,122
INVESTMENT MANAGEMENT		2,464
LEGAL		77,991
MEETING EXPENSE		262
POSTAGE		2,237
PRINTING		2,323
TELEPHONE		206
TOTAL		\$155,858

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
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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
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SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	(\$1,514,685)	(\$928,441)	(\$3,831,404)
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TOTAL PARTICIPANTS	1,260	1,267	1,254	1,190	1,243
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FUND BALANCE	\$6,492,999	\$5,375,768	\$4,348,425	\$3,057,125	
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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

2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$481,600	\$5,443,689	\$2,926,597	\$2,498,248	\$11,350,134
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	44,910	47,636	42,156	47,122	181,824
INTEREST & DIVIDENDS	46,780	19,942	14,712	13,407	94,841
MISCELLANEOUS INCOME ^{2,3}	0	22,500	0	270	22,770

TOTAL INCOME	\$573,290	\$5,533,767	\$2,983,465	\$2,559,047	\$11,649,569
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EXPENSES					
MEDICAL	\$2,696,149	\$2,104,080	\$2,240,902	\$2,061,241	\$9,102,372
LIFE & AD & D	15,919	11,879	10,797	10,681	49,276
DISABILITY	171,501	158,266	165,628	155,074	650,469
DENTAL	168,763	154,309	109,331	110,136	542,539
OPTICAL	16,536	16,195	11,009	10,795	54,535
DRUG	622,626	949,548	464,555	713,114	2,749,843
RETIREES	585,406	558,447	397,800	546,038	2,087,691
MEDICAL ADM.	67,032	65,534	45,101	43,718	221,385
MENTAL HEALTH MANAGER	53,803	30,694	14,478	19,202	118,177
EAP	1,877	1,843	1,225	1,226	6,171
PPO	29,913	29,571	22,806	19,380	101,670
UM/DM	49,691	55,225	42,713	39,988	187,617
SUBTOTAL	\$4,479,216	\$4,135,591	\$3,526,345	\$3,730,593	\$15,871,745

OPERATING EXPENSE					
ADMINISTRATION	\$87,937	\$79,954	\$83,986	\$65,776	\$317,653
ADMINISTRATION HIPAA	2,160	1,963	2,061	1,615	7,799
MISCELLANEOUS	101,497	161,002	87,141	96,721	446,361
SUBTOTAL	\$191,594	\$242,919	\$173,188	\$164,112	\$771,813

TOTAL EXPENSES	\$4,670,810	\$4,378,510	\$3,699,533	\$3,894,705	\$16,643,558
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SURPLUS (DEFICIT)	(\$4,097,520)	\$1,155,257	(\$716,068)	(\$1,335,658)	(\$4,993,989)
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TOTAL PARTICIPANTS	1,871	2,164	1,343	1,324	1,676
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FUND BALANCE	\$8,405,567	\$8,990,638	\$8,240,852	\$7,042,556	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - March and June - December 2020.

²Second Quarter - Employer payment for Educational Funding.

³Fourth Quarter - MD & VA Unclaimed Funds.

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FOURTH QUARTER 2021

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-21	KELCO F.C.U.	JS	\$920.73
Day to Day Extension	METRO/ BASICS/ SHOPPERS 27	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
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
FOURTH QUARTER 2021**

**UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 11/21 & 12/21**

11/21&12/21 DELINQUENCIES	1/12/2022 1ST NOTICE	2/1/2022 2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID
SHOPPERS BOARD OF TRUSTEES ADJS. \$15,922.00 EACH MONTH	X	X		\$89.32	