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
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AGENDA

March 3, 2022
(Approximately 12:00 noon)

I. CALL TO ORDER

II. MINUTES-
   A. Regular Meeting- December 7, 2021
   B. Appeals Meeting- January 4, 2022

III. FINANCIAL REPORT
   A. PNC REPORT

IV. CONSULTANT'S REPORT
   A. SEGAL
      1. RESERVES

V. ATTORNEY REPORT

VI. ADMINISTRATIVE MANAGERS REPORT (4Q2021)

VII. INVOICES

VIII. OTHER FUND BUSINESS
   A. Trustee Polls
   B. Covid-19 Update
   C. Miscellaneous Correspondence

IX. Next Meeting- June 9, 2022

X. ADJOURNMENT

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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
DECEMBER 7, 2021**

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
Y. Anwar
J. Chorpenning
T. Hipkins

EMPLOYER TRUSTEES
B. Seehafer – Secretary
J. Ferrer
P. Lin
V. Marsh

Also present were:

M. Buckberg – Withum
N. Eid - Confidio
A. Hanson – UFCW Local 400
J. Herron – Associated Administrators, LLC
C. Hoffmann – UFCW Local 400
J. Ianniello – Associated Administrators, LLC
J. Kimble – Morgan, Lewis, & Bockius, LLC
C. Murphy – Associated Administrators, LLC
S. Sanchez – Slevin & Hart, P.C.
B. Slevin – Slevin & Hart, P.C.
A. Sims – Associated Administrators, LLC
J. Timm – The Segal Company
L. Walsh – Associated Administrators, LLC
R. Wildt – UFCW Local 400
M. Wilson – UFCW Local 27

I. CALL TO ORDER

A. Trustee Appointment

Mr. Ianniello noted that the Fund office received correspondence from UNFI, dated September 28, 2021 appointing Peggy Lin as an Employer Trustee to replacing Jon Born. A quorum being present, the Chairman called the meeting to order.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on September 22, 2021, 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 September 22, 2021 are approved as presented.**

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period January 1, 2021 to November 30, 2021. The report showed a beginning market value of $7,054,285, receipts of $10,189,601, disbursements of $13,873,893, and an earnings loss of $24,652, producing an ending market value of $3,345,343 as of November 30, 2021.

IV. AUDITOR'S REPORT

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

Mr. Buckberg presented a copy of the audited Financial Statements for the year ended 2020. Total additions for the year ended December 31, 2020 were $11,760,180. Total deductions were $17,011,215. The decrease of Net Assets Available for Benefits was $5,251,035, producing Net Assets Available for Benefits of $8,309,028 on December 31, 2020. Mr. Buckberg reviewed the Notes to Financial Statements and the Schedule of Employer Contributions. Mr. Buckberg stated that his firm rendered an unmodified opinion on the Fund's financial statements.

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

> **RESOLVED to accept the Auditor's 2020 report as presented.**

The Trustees thanked Mr. Mark Buckberg and he was excused from the meeting.

V. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm of the Segal Company to the meeting.

1. Reserves

Mr. Timm reviewed the November 2021 Reserve Determination Report. He noted that the Fund reserves as of November 30, 2021 were 2.693 months. As a result of reserves falling below the 3-month Fund reserve requirement, Mr. Timm reported that a reserve adjustment of $61,029 per month for six months, for a total payment of $366,174, was necessary to return the reserve to 3 months. .

After discussion, and on Motion made and seconded, the Trustees voted approval of the following resolution, noting that Trustee Seehafer was temporarily absent from the meeting for this discussion and motion:

> **RESOLVED, to assess a contribution from UNFI in the amount of $61,029 per month for contribution payments due from December 2021 through May 2022, totaling $366,174.**

The Trustees and Mr. Timm discussed the methodology for calculating the reserve adjustment amount.

Mr. Seehafer asked the Fund office to provide information to the Trustees regarding the Fund's current retirees, including the previous employer of each such retiree, and the basis for the non-Shoppers' retirees' participation in the Fund.

2. Affordable Care Act ("ACA") 2022 List of Preventive Services Benefits

Mr. Timm presented the 2022 list of Preventive Service Benefits which was pre-circulated. After review,

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

> **RESOLVED, to adopt the 2022 list of ACA Preventive Services Benefits, subject to Co-Counsel review.**

3. **Plan Y20 and Y30 Part Time Dependent Rates**

Mr. Timm presented Plan Y20 and Y30 costs per enrolled dependent child for the 2022 Plan Year. The proposed rates are:

Plan	Per Child Rate	3 or More Children Rate
Y20 Part Time	$181.65	$544.95
Y30 Part Time	$178.41	$535.23

After review,

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

> **RESOLVED, to adopt the 2022 Dependent Child rates for Y20 and Y30 Part Time dependents, as presented.**

4. **CareFirst Blue Cross Blue Shield Renewal Contract**

Mr. Timm presented CareFirst Blue Cross Blue Shield's five-year renewal proposal for the Network Lease and the FlexLink fees from January 1, 2022 through December 31, 2026. The Trustees discussed the proposal and asked Segal to attempt to negotiate lower renewal fees and to notify CareFirst that the finalization of the outstanding proposed contracts is a condition of any renewal .

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

> **RESOLVED, to delegate to Chairman and Secretary the authority to make a decision on CareFirst's renewal proposal.**

B. Confidio

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting.

1. **Managed Pharmacy Report**

Ms. Eid reminded the Trustees that, during the PBM contract audit of ESI, Confidio found an overpayment by the Fund of approximately $95,000 relating to mandatory generic claims, QLL admin, compound claims and 2017 rebate aggregator fees. She reported that Optum Rx has indicated it would reimburse the Fund for the compound drug claim variances of $6,562.72 but not the other variances. Ms. Eid said she would press Optum Rx to reimburse the Fund for the full amount, in coordination with Fund co-counsel. She also suggested that the Fund withhold fees from future invoices, if necessary to recover the amounts owed. Ms. Eid apologized for the amount of time this audit has taken and said that Confidio will waive its final fee of $45,000 relating to this audit due to the delay.

2. <u>Confidio's PBM Analysis and Recommendations.</u>

Ms. Eid reported that Confidio analyzed the Fund's formulary exception list to determine if the listed drugs are clinically appropriate and consistent with industry best practices for formulary exception(s). As a result of this analysis, Confidio recommends that the Fund adopt several changes to the exceptions list as detailed in its report. After discussion,

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

> **RESOLVED, to approve the changes to the formulary exception list recommended by Confidio, as detailed in Confidio's December 7, 2021 Managed Pharmacy Report.**

Trustees thanked Ms. Eid for her report and she was excused from the meeting.

VI. <u>ATTORNEY'S REPORT</u>

A. <u>Mental Health Parity</u>

Ms. Sanchez reported on Segal's NQTL analysis and documentation engagement letter. After discussion Mr. Seehafer asked Mr. Ianniello to re-send the letter for his signature.

B. <u>No Surprises/Transparency Act Summary of Material Modification ("SMM")</u>

Ms. Sanchez reported on the Consolidated Appropriations Act of 2021 and related agency guidance. Ms. Sanchez presented a proposed Summary of Material Modifications (SMM) to the Fund's Plan of benefits relating to the Consolidated Appropriations Act.

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

> **RESOLVED to amend the Fund's Plan of benefits as reflected in the Summary of Material Modification as presented.**

C. <u>No Surprise Act – Complaint Procedure</u>

Ms. Sanchez discussed a proposed complaint procedure relating to the No Surprises Act.

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

> **RESOLVED to approve the No Surprises Act Complaint Procedure, as presented.**

D. No Surprises Act – Independent Dispute Resolution (IDR) Process

Ms. Sanchez reported on the IDR requirements under the Consolidated Appropriations Act.

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

> **RESOLVED to delegate to the Chairman and Secretary the authority to make any necessary decisions relating to the administration of independent dispute resolution procedures relating to No Surprises claims under the Fund's Plan.**

E. Department of Labor ("DOL") Cybersecurity Best Practices

Ms. Sanchez reported on the DOL's guidance related to cybersecurity best practices.

After discussion, and on Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED, to direct the Fund office to send cybersecurity questionnaires and contract addenda to Fund vendors that receive or maintain financial, personal or otherwise confidential information relating to the Fund.**

F. Employee Assistance Program ("EAP")

Ms. Sanchez reported on the EAP visit rules under the Plan and under the Fund's contract with Beacon Health. After discussion, the Trustees agreed that the SPD should be corrected to reflect that there is no limit on the number of EAP visits a participant can receive.

G. IRS Levy Notice

Ms. Sanchez reported on the IRS notice of intent to levy received by the Fund.

H. Medical and Prescription Spending

Ms. Sanchez reported on the interim final rule relating to reporting on medical and prescription drug spending.

I. BCBSGA Class Action

Mr. Slevin reported on the BlueCross BlueShield class action litigation.

J. **Purdue Pharma Class Action**

Ms. Sanchez reported on the Perdue Pharma bankruptcy.

K. **EpiPen**

Ms. Sanchez reported on the EpiPen class action.

L. **Valeant Class Action**

Ms. Sanchez reported on the Valeant Pharmaceuticals class action.

M. **Endo Health Solutions Class Action**

Ms. Sanchez reported on the Endo Health Solutions class action.

N. **SPD Restatements**

Ms. Sanchez reported on the Fund's SPD restatements.

O. **Form 5500, Form 990 and Financial Statements**

Ms. Sanchez reported on the Fund's Form 5500, Form 990 and financial statements.

P. **Subrogation Report**

Mr. Ianniello presented Slevin & Hart's Subrogation report for the third quarter of 2021. He noted that $20,264.18 was collected, $24,975.97 was compromised and $5,066.05 was paid to Slevin & Hart.

VII. ADMINISTRATIVE MANAGER'S REPORT

A. **Third Quarter 2021 Report**

Mr. Ianniello presented the Administrative Manager's Report for the Third Quarter 2021, which had been pre-circulated. The report showed total income of $2,736,554, and total expenses of $4,251,239, producing a deficit of $1,514,685 for the quarter. Contributions were made on behalf of 1,254 Plan participants. There were no delinquencies during the Third Quarter 2021.

Mr. Ianniello reviewed the Work Snapshot for the Third Quarter 2021. He noted that there were 31 accident and sickness claims, 10 appeals, 2,984 participant service calls, 29

COBRA notices, 14,244 medical claims processed, and 1,847 communications sent to Plan participants during the Third Quarter 2021.

B. <u>INVOICES</u>

The Trustees reviewed the list of invoices for the Active Plan and Retiree Plan dated December 7, 2021, which had been pre-circulated. Mr. Ianniello noted there were no additions, deletions or changes to the lists. The Trustees noted that the Confidio invoice should be removed from the list of Active Plan invoices, based on Ms. Eid's statement that Confidio would not charge the Fund for this final payment

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

> **RESOLVED, that the invoices for the Active Plan and Retiree Plan dated December 7, 2021 are approved for payment, with the exception of the Confidio invoice to the Active Plan.**

C. <u>OTHER FUND BUSINESS</u>

Mr. Ianniello reported the following:

1. <u>Cheiron's Renewal Proposal</u>

Cheiron presented a proposal to perform either a full valuation or an abbreviated "roll forward" valuation, for the Trustees' consideration. After discussion,

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

> **RESOLVED, to hire Cheiron to perform a "roll forward" valuation for the 2021 Plan Year.**

2. <u>COBRA Subsidy Termination Notices</u>

Mr. Ianniello reported that notices advising that the COBRA subsidy was terminating were sent out to participants and the Fund filed the Form 941 to request reimbursement for the subsidy amount.

3. <u>COVID-19 Related Claims</u>

Mr. Ianniello provided a summary of COVID-19 medical claims experience for the period January 1, 2021 through October 31, 2021. He indicated that the Fund paid for 789

COVID-19 tests totaling $98,722; and 248 COVID-19 related claims totaling $99,925, through October 2021. There were no single claims paid in excess of $50,000. Mr. Ianniello reported that the Fund also paid 569 telehealth claims totaling $27,524, and paid for the administration of 131 COVID vaccines at a cost of $6,447.

4. **Creditable Coverage Notice**

Mr. Ianniello reported that the Creditable Coverage notice had been mailed to participants in October 2021.

5. **Administrative Services Contract Renewal**

Mr. Ianniello stated that Associated Administrators, LLC's contract expires December 31, 2021. He presented a request for a three-year extension of the contract and reviewed the request for renewal.

Ms. Walsh announced that Harbour Benefit Holdings had purchased Associated Administrators, LLC on November 30, 2021. She explained that Harbour had approached Associated about the transaction, and she reviewed the reasons she believes Associated will be equipped to provide exemplary services to the Fund while having no effect on locations, personnel, or Associated's existing agreements. Associated will continue to be a distinct entity under the Harbour umbrella and its name will not change. Ms. Walsh stated that the CEO of Harbour offered to discuss the acquisition with the Trustees if they so desire.

The Trustees requested a meeting with the CEO of Harbour Benefit Holdings to discuss the acquisition.

VIII. 2022 MEETING DATES AND LOCATIONS

After discussion, The Trustees selected the following dates and meeting locations for 2022:

March 3, 2022 – 10:00 a.m. – Virtual
June 9, 2022 – Time – TBD, Location – TBD
September 12, 2022 – Time – TBD, Location – TBD
December 1, 2022 – Time – TBD, Location – TBD

IX. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

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APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND ON JANUARY 4, 2022 AND RESOLVED VIA ZOOM CALL ON FEBRUARY 18, 2022

The following Committee members made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
P. Lin

Also present were:
C. Brown – Associated Administrators, LLC
J. Ianniello – Associated Administrators, LLC
J. Kimble – Morgan, Lewis & Bockius LLP
S. Sanchez – Slevin & Hart P.C.

APPEALS
The following appeals were reviewed by the Trustees:

Fourth Quarter 2021

Code	Issue	Decision
E22/100-4993	Retiree Network of Coverage	Denied/ Rejected
M21/174-2464	CRNA	Denied
M21/171-8916	CRNA	Denied
M21/169-9067	Coordination of Benefits with Medicare-ESRD	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO JANUARY 31, 2022

ITEM	CASH RESERVE		SBH		TOTAL AMOUNT
MARKET VALUE 01/01/2022	1,972,701	$	1,090,174	$	3,062,875
RECEIPTS	1,149,456			$	1,149,456
DISBURSEMENTS	(1,089,454)			$	(1,089,454)
INTER ACCOUNT TRANSFERS	-			$	-
EARNINGS	31	$	(15,750)	$	(15,718)
ENDING MARKET VALUE 1/31/22	2,032,736	$	1,074,424	$	3,107,160

PNC Bank, N.A.

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
RETIREES		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

SURPLUS (DEFICIT)		($794)

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
RETIREES		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

SURPLUS (DEFICIT)		($471,932)

AVERAGE INCOME		$1,712
AVERAGE EXPENSE		2,402
SURPLUS (DEFICIT)		($690)

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

[2]Board 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

SURPLUS (DEFICIT)		($86,513)

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

SURPLUS (DEFICIT)		($10,844)

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

SURPLUS (DEFICIT)		($364,165)

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

SURPLUS (DEFICIT)		$19,150

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

SURPLUS (DEFICIT)		($73,046)

AVERAGE INCOME		$280
AVERAGE EXPENSE		648
SURPLUS (DEFICIT)		($368)

[1]Employee 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

SURPLUS (DEFICIT)		$2,714

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

SURPLUS (DEFICIT)		$15,042

$0

AVERAGE INCOME		$264
AVERAGE EXPENSE		161
SURPLUS (DEFICIT)		$103

[1]Employee 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

SURPLUS (DEFICIT)		($19,195)

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)

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)

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)

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

[1]Board of Trustees approved Health and Welfare contribution credit taken for January - September and November 2021.

[2]Board of Trustees approved Shoppers Additional Contribution due for December 2021 not received.

[3]First Quarter - Employer payment for Educational Funding.

[3]Second Quarter - VA Unclaimed Funds

[3]Third 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
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
SURPLUS (DEFICIT)	($4,097,520)	$1,155,257	($716,068)	($1,335,658)	($4,993,989)
TOTAL PARTICIPANTS	1,871	2,164	1,343	1,324	1,676
FUND BALANCE	$8,405,567	$8,990,638	$8,240,852	$7,042,556	

[1]Board of Trustees approved Health and Welfare contribution credit taken for January - March and June - December 2020.

[2]Second Quarter - Employer payment for Educational Funding.

[3]Fourth 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	

Work Snapshot 2021 Non-Food					
Function	*1st Quarter*	*2nd Quarter*	*3rd Quarter*	*4th Quarter*	*YTD*
Accident & Sickness Claims	45	34	31	28	**138**
Appeals	17	11	10	12	**50**
Participant Services Calls	3,625	3,187	2,984	2,699	**12,495**
COBRA Notices Mailed	21	660	29	89	**799**
Pension Apps Received	68	57	71	74	**270**
Pension Estimates Received	19	28	16	85	**148**
Medical Claims Processed	8,263	10,430	14,244	8,129	**41,066**
Communications Mailings Sent to Participants	1,646	19,263	1,847	2,986	**25,742**

SPECIAL PROJECTS 4Q:

1. No Surprise/QPA system updates and internal activities
2. Kaiser area expansion project.
3. Dentegra Implementation
4. Open Enrollment

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

March 3, 2022

1. **CHERION**

12-21-2021	Monthly Fee for Retainer Services through November 2021 #42504	$1,672.50
1-25-2022	Monthly Fee for Retainer Services through December 2021 #42742	$1,672.50
1-25-2022	Non Retainer Services through December 2021 #42743	$450.00
2-22-2022	Retainer services rendered through January 2022 #42990	$867.00

2. **MORGAN, LEWIS, & BOCKIUS**

12-8-2021	For professional services rendered for the period ended 11-30-2021 #17320	$6,878.00
1-14-2022	For professional services rendered for the period ended 12-31-2021 #4866541	$13,532.00
2-9-2022	For professional services rendered for the period ended 1-31-2022 #4884417	$5,699.00

3. **SEGAL CONSULTING**

1-27-2022	For consulting services rendered under retainer agreement for 1-1-2022 through 1-31-2022 #427573	$5,333.33
1-27-2022	For consulting services rendered under retainer agreement for 2-1-2022 through 2-28-2022 #429263	$5,333.33
1-28-2022	For professional consulting services rendered regarding discussion of transparency rules and mental health #429262	$2,065.00

4. **SEGAL BRYANT & HAMILL**

1-6-2022	Management fee for the period of 10-1-2021 thru 12-31-2021 #115587	$542.30

5. **SLEVIN & HART, P.C.**

9-28-2021	For professional services rendered through August 31, 2021 #226527	
12-22-2021	For professional services through November 30, 2021 #227474	$11,656.00

1-31-2022	For expenses incurred from 1-1-2021 through 12-31-2021 #227982	$1.57
1-31-2022	For professional services rendered through 12-31-2021 #227967	$16,245.65
2-18-2022	For professional services rendered through 1-31-2022 #228114	$16,193.00

6. WITHUM

10-17-2021	Final billing for audit of financial statements for the year ended December 31, 2020 #873037	$5,459.00

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND RETIREE PLAN

INVOICES

March 3, 2022

1. **WOODARD INSURANCE AGENCY, LLC**

1/4/2022	Ongoing healthcare customer service and orphan enrollment for October, November, and December 2021	$1,122.00

2. **SLEVIN & HART**

1-31-2022	For professional services rendered through 12-31-2021 #227970	$1,042.50
2-18-2022	For professional services rendered through 1-31-2022 #228116	$2,187.00