

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FIRST QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2025
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SHOPPERS FOOD 400 FT ¹	1,601.87	131	588,637	
SHOPPERS FOOD 400 PT	1,601.87	54	257,901	
UFCW LOCAL 400 TEMP FT	1,601.87	0	0	
TOTAL		185	\$846,538	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$290,873
LIFE & AD & D	2,238
DISABILITY	22,741
DENTAL	22,018
OPTICAL	2,467
DRUG	308,361
MEDICAL ADM.	9,202
MENTAL HEALTH MANAGER	2,873
PPO	4,479
UM/DM	10,815
SUB TOTAL	\$676,067

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,649
ADMINISTRATION HIPAA	211
MISCELLANEOUS	19,021
SUB TOTAL	\$27,881

TOTAL EXPENSES	\$703,948
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SURPLUS (DEFICIT)	\$142,590
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AVERAGE INCOME	\$1,525
AVERAGE EXPENSE	1,268
SURPLUS (DEFICIT)	\$257

¹Board of Trustees approved January 2025 credits included.

FIRST QUARTER 2025
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,288.26	89	\$342,677	
SHOPPERS 400	1,288.26	63	242,192	
TOTAL		152	\$584,869	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$395,493
LIFE & AD & D	2,159
DISABILITY	25,865
DENTAL	13,729
OPTICAL	1,358
DRUG	186,439
MEDICAL ADM.	7,365
MENTAL HEALTH MANAGER	2,391
EAP	382
PPO	3,550
UM/DM	8,605
SUB TOTAL	\$647,336

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,106
ADMINISTRATION HIPAA	173
MISCELLANEOUS	15,628
SUB TOTAL	\$22,907

TOTAL EXPENSES	\$670,243
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SURPLUS (DEFICIT)	(\$85,374)
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AVERAGE INCOME	\$1,283
AVERAGE EXPENSE	1,470
SURPLUS (DEFICIT)	(\$187)

FIRST QUARTER 2025
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$649.78	64	\$124,108	
SHOPPERS 400	649.78	119	231,972	
COBRA		1	1,176	
HMO		2	309	
TOTAL		186	\$357,565	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$130,895
HMO KAISER	3,955
LIFE & AD & D	1,246
DISABILITY	7,193
DENTAL	13,002
OPTICAL	1,562
DRUG	21,287
MEDICAL ADM.	8,283
MENTAL HEALTH MANAGER	3,414
EAP	436
PPO	4,047
UM/DM	9,750
SUB TOTAL	\$205,070

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,695
ADMINISTRATION HIPAA	213
MISCELLANEOUS	19,123
SUB TOTAL	\$28,031

TOTAL EXPENSES	\$233,101
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SURPLUS (DEFICIT)	\$124,464
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AVERAGE INCOME	\$641
AVERAGE EXPENSE	418
SURPLUS (DEFICIT)	\$223

FIRST QUARTER 2025
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,842.26	19	\$105,009	
SHOPPERS 400	1,842.26	39	215,544	
TOTAL		58	\$320,553	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$63,672
LIFE & AD & D	413
DISABILITY	960
DENTAL	5,995
OPTICAL	521
DRUG	50,693
MEDICAL ADM.	2,772
MENTAL HEALTH MANAGER	1,084
EAP	148
PPO	1,368
UM/DM	3,296
SUB TOTAL	\$130,922

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,711
ADMINISTRATION HIPAA	66
MISCELLANEOUS	5,963
SUB TOTAL	\$8,740

TOTAL EXPENSES	\$139,662
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SURPLUS (DEFICIT)	\$180,891
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AVERAGE INCOME	\$1,842
AVERAGE EXPENSE	803
SURPLUS (DEFICIT)	\$1,039

FIRST QUARTER 2025
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$736.02	6	\$13,248	
SHOPPERS 400	736.02	7	15,456	
TOTAL		13	\$28,704	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,863
LIFE & AD & D	148
DENTAL	189
OPTICAL	93
DRUG	2,906
MEDICAL ADM.	501
MENTAL HEALTH MANAGER	154
PPO	244
UM/DM	592
SUB TOTAL	\$6,690

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$608
ADMINISTRATION HIPAA	15
MISCELLANEOUS	1,337
SUB TOTAL	\$1,960

TOTAL EXPENSES	\$8,650
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SURPLUS (DEFICIT)	\$20,054
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AVERAGE INCOME	\$736
AVERAGE EXPENSE	222
SURPLUS (DEFICIT)	\$514

FIRST QUARTER 2025
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$350.42	14	\$14,367	
SHOPPERS 400	350.42	16	16,821	
SHOPPERS 400 ¹	510.09	0	0	
TOTAL		30	\$31,188	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$30,205
LIFE & AD & D	248
DENTAL	574
OPTICAL	304
DRUG	3,301
MEDICAL ADM.	1,637
MENTAL HEALTH MANAGER	503
PPO	814
UM/DM	1,933
SUB TOTAL	\$39,519

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,402
ADMINISTRATION HIPAA	34
MISCELLANEOUS	3,084
SUB TOTAL	\$4,520

TOTAL EXPENSES	\$44,039
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SURPLUS (DEFICIT)	(\$12,851)
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AVERAGE INCOME	\$347
AVERAGE EXPENSE	489
SURPLUS (DEFICIT)	(\$142)

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

FIRST QUARTER 2025
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$680.81	7	\$14,298	
SHOPPERS 400	680.81	32	65,358	
TOTAL		39	\$79,656	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$20,896
LIFE & AD & D	354
DENTAL	488
OPTICAL	233
DRUG	11,335
MEDICAL ADM.	1,353
MENTAL HEALTH MANAGER	2,113
PPO	636
UM/DM	1,599
SUB TOTAL	\$39,007

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,823
ADMINISTRATION HIPAA	45
MISCELLANEOUS	4,010
SUB TOTAL	\$5,878

TOTAL EXPENSES	\$44,885
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SURPLUS (DEFICIT)	\$34,771
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AVERAGE INCOME	\$681
AVERAGE EXPENSE	384
SURPLUS (DEFICIT)	\$297

FIRST QUARTER 2025
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$328.69	43	\$42,730	
SHOPPERS 400	328.69	122	120,629	
SHOPPERS 400 ¹	485.52	0	0	
TOTAL		165	\$163,359	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$22,081
LIFE & AD & D	362
DISABILITY	1,159
DENTAL	810
OPTICAL	459
DRUG	3,828
MEDICAL ADM.	2,538
MENTAL HEALTH MANAGER	1,167
PPO	1,181
UM/DM	3,020
SUB TOTAL	\$36,605

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,714
ADMINISTRATION HIPAA	188
MISCELLANEOUS	16,964
SUB TOTAL	\$24,866

TOTAL EXPENSES	\$61,471
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SURPLUS (DEFICIT)	\$101,888
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AVERAGE INCOME	\$330
AVERAGE EXPENSE	124
SURPLUS (DEFICIT)	\$206

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

FIRST QUARTER 2025
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$45.48	57	\$7,777	
SHOPPERS 400	45.48	190	25,878	
TOTAL		247	\$33,655	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$261
DENTAL	609
OPTICAL	359
SUB TOTAL	\$1,229

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$11,546
ADMINISTRATION HIPAA	282
MISCELLANEOUS	25,395
SUB TOTAL	\$37,223

TOTAL EXPENSES	\$38,452
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SURPLUS (DEFICIT)	(\$4,797)
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AVERAGE INCOME	\$45
AVERAGE EXPENSE	52
SURPLUS (DEFICIT)	(\$7)

FIRST QUARTER 2025
RETIREEES

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	7	15	25
TOTAL INCOME	\$0	\$1,886	\$0	\$5,421	\$0	\$7,307

BENEFIT EXPENSES						COMBINED
HMO KAISER	0	0	0	0	9,083	9,083
HMO HUMANA	0	1,802	0	4,005	2,403	8,210
DENTAL	0	0	0	509	1,455	1,964
OPTICAL	0	41	0	62	203	306
DRUG	0	0	0	0	459	459
ADMIN	0	30	0	72	154	256
MISC	0	20	0	46	99	165
TOTAL EXPENSES	\$0	\$1,893	\$0	\$4,694	\$13,856	\$20,443

SURPLUS (DEFICIT)	\$0	(\$7)	\$0	\$727	(\$13,856)	(\$13,136)
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AVERAGE INCOME	\$0	\$210	\$0	\$258	\$0	\$97
AVERAGE EXPENSE	0	210	0	224	308	273
SURPLUS (DEFICIT)	\$0	\$0	\$0	\$34	(\$308)	(\$176)

FIRST QUARTER 2025 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	171	61	3	235
TOTAL INCOME	\$186,994	\$67,070	\$3,281	\$257,345

BENEFIT EXPENSES				COMBINED
HMO KAISER	75,408	26,857	1,033	103,298
HMO HUMANA	62,497	22,259	856	85,612
DENTAL	23,749	0	0	23,749
OPTICAL	3,360	0	0	3,360
DRUG	(104)	0	0	(104)
ADMIN	1,761	627	24	2,412
MISC	1,132	403	16	1,551
TOTAL EXPENSES	\$167,803	\$50,146	\$1,929	\$219,878

SURPLUS (DEFICIT)	\$19,191	\$16,924	\$1,352	\$37,467
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AVERAGE INCOME	\$365	\$367	\$365	\$365
AVERAGE EXPENSE	327	274	214	312
SURPLUS (DEFICIT)	\$38	\$93	\$151	\$53

FIRST 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.	43	13	0	56
TOTAL INCOME	\$47,387	\$14,216	\$0	\$61,603

BENEFIT EXPENSES				COMBINED
HMO KAISER	31,706	9,470	0	41,176
HMO HUMANA	15,800	4,720	0	20,520
DENTAL	5,692	0	0	5,692
OPTICAL	753	0	0	753
DRUG	520	0	0	520
ADMIN	443	132	0	575
MISC	285	85	0	370
TOTAL EXPENSES	\$55,199	\$14,407	\$0	\$69,606

SURPLUS (DEFICIT)	(\$7,812)	(\$191)	\$0	(\$8,003)
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AVERAGE INCOME	\$367	\$365	\$0	\$367
AVERAGE EXPENSE	428	369	0	414
SURPLUS (DEFICIT)	(\$61)	(\$4)	\$0	(\$47)

FIRST QUARTER 2025

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
6,505	\$3,988	\$585,037	\$589,025

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACTUARY & CONSULTING	\$23,260	\$0	\$23,260
EDUCATIONAL FEES	0	528	528
INVESTMENT MANAGEMENT	3,233	0	3,233
LEGAL	72,145	1,338	73,483
MED/SURG/UCR UPDATE	4,500	0	4,500
MEETING EXPENSE	384	0	384
POSTAGE	1,596	0	1,596
PRINTING	4,672	0	4,672
TELEPHONE	735	221	956
TOTAL	\$110,525	\$2,087	\$112,612

2025 RETIREE QUARTERLY RECAP

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$326,255	\$0	\$0	\$0	\$326,255
EXPENSES					
HMO KAISER	153,557	0	0	0	\$153,557
HMO HUMANA	114,342	0	0	0	\$114,342
DENTAL	31,405	0	0	0	\$31,405
OPTICAL	4,419	0	0	0	\$4,419
DRUG	875	0	0	0	\$875
SUBTOTAL	\$304,598	\$0	\$0	\$0	\$304,598
OPERATING EXPENSE					
ADMINISTRATION	\$3,243	\$0	\$0	\$0	\$3,243
MISCELLANEOUS	2,087	0	0	0	\$2,087
SUBTOTAL	\$5,330	\$0	\$0	\$0	\$5,330
TOTAL EXPENSES	\$309,928	\$0	\$0	\$0	\$309,928
SURPLUS (DEFICIT)	\$16,327	\$0	\$0	\$0	\$16,327
TOTAL RETIREE PARTICIPANTS	316	0	0	0	316

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	\$0	\$0	\$0	\$2,446,087
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	326,255	0	0	0	326,255
INTEREST & DIVIDENDS	28,698	0	0	0	28,698
MISCELLANEOUS INCOME ²	328	0	0	0	328

TOTAL INCOME	\$2,801,368	\$0	\$0	\$0	\$2,801,368
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EXPENSES					
MEDICAL	\$955,978	\$0	\$0	\$0	\$955,978
HMO KAISER	3,955	0	0	0	3,955
LIFE & AD & D	7,429	0	0	0	7,429
DISABILITY	57,918	0	0	0	57,918
DENTAL	57,414	0	0	0	57,414
OPTICAL	7,356	0	0	0	7,356
DRUG	588,150	0	0	0	588,150
RETIREES	309,928	0	0	0	309,928
MEDICAL ADM.	33,651	0	0	0	33,651
MENTAL HEALTH MANAGER	13,699	0	0	0	13,699
EAP	966	0	0	0	966
PPO	16,319	0	0	0	16,319
UM/DM	39,610	0	0	0	39,610
SUBTOTAL	\$2,092,373	\$0	\$0	\$0	\$2,092,373

OPERATING EXPENSE					
ADMINISTRATION	\$50,254	\$0	\$0	\$0	\$50,254
ADMINISTRATION HIPAA	1,227	0	0	0	1,227
MISCELLANEOUS	110,525	0	0	0	110,525
SUBTOTAL	\$162,006	\$0	\$0	\$0	\$162,006

TOTAL EXPENSES	\$2,254,379	\$0	\$0	\$0	\$2,254,379
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SURPLUS (DEFICIT)	\$546,989	\$0	\$0	\$0	\$546,989
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TOTAL ACTIVE PARTICIPANTS	1,075	0	0	0	1,075
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FUND BALANCE	\$3,659,963	\$0	\$0	\$0	
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¹ Board of Trustees approved credits for Jan. 2025 included.

²1st Quarter - Ranbaxy Settlement

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
RETIREEES	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 FIRST QUARTER 2025
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CONTRACT EXP.	COMPANY	PLAN	RATES
10-30-27	METRO/ BASICS/ SHOPPERS 27	Y	\$1,288.26
		Y	\$649.78
		Y	\$1,842.26
		Y20	\$736.02
		Y20	\$350.42
		Y30	\$680.81
		Y30	\$328.69
		Y40	\$45.48
10-30-27	SHOPPERS FOOD 400	JSS-2	\$1,601.87
		Y	\$1,288.26
		Y	\$649.78
		Y	\$1,842.26
		Y20	\$736.02
		Y20	\$350.42
		Y30	\$680.81
		Y30	\$328.69
10-30-27	UFCW LOCAL 400 TEMP	JSS2	\$1,601.87
		Y	\$1,288.26
		Y	\$649.78
		Y30	\$328.69

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

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 1/25 thru 3/25

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID