

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
FIRST QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2023
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	0	\$0	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	2,000.76	142	1,129,488	
SHOPPERS FOOD 400 PT	2,000.76	64	382,146	
UFCW LOCAL 400 TEMP FT	2,000.76	0	0	
TOTAL		206	\$1,511,634	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$430,275
LIFE & AD & D	2,514
DISABILITY	28,516
DENTAL	17,046
OPTICAL	2,761
DRUG	207,144
RETIREES	359,000
MEDICAL ADM.	9,642
MENTAL HEALTH MANAGER	7,699
PPO	4,288
UM/DM	10,183
SUB TOTAL	\$1,079,068

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,260
ADMINISTRATION HIPAA	227
MISCELLANEOUS	16,383
SUB TOTAL	\$25,870

TOTAL EXPENSES	\$1,104,938
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SURPLUS (DEFICIT)	\$406,696
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AVERAGE INCOME	\$2,446
AVERAGE EXPENSE	1,788
SURPLUS (DEFICIT)	\$658

¹Board of Trustees approved additional contributions for January 2023 - March 2023 received.

FIRST QUARTER 2023
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,115.45	106	\$355,829	
SHOPPERS 400	1,115.45	64	214,167	
TOTAL		170	\$569,996	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$219,013
LIFE & AD & D	2,416
DISABILITY	3,592
DENTAL	13,710
OPTICAL	1,500
DRUG	214,098
MEDICAL ADM.	7,645
MENTAL HEALTH MANAGER	1,702
EAP	335
PPO	3,433
UM/DM	8,123
SUB TOTAL	\$475,567

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,642
ADMINISTRATION HIPAA	187
MISCELLANEOUS	13,520
SUB TOTAL	\$21,349

TOTAL EXPENSES	\$496,916
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SURPLUS (DEFICIT)	\$73,080
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AVERAGE INCOME	\$1,118
AVERAGE EXPENSE	974
SURPLUS (DEFICIT)	\$144

FIRST QUARTER 2023
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$562.62	80	\$135,592	
SHOPPERS 400	562.62	143	240,802	
COBRA		1	1,765	
HMO COPAYS			594	
TOTAL		224	\$378,753	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$119,637
HMO KAISER	1,883
LIFE & AD & D	1,530
DISABILITY	14,300
DENTAL	17,747
OPTICAL	1,907
DRUG	20,569
MEDICAL ADM.	9,674
MENTAL HEALTH MANAGER	1,544
EAP	424
PPO	4,323
UM/DM	10,283
SUB TOTAL	\$203,821

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,069
ADMINISTRATION HIPAA	247
MISCELLANEOUS	17,815
SUB TOTAL	\$28,131

TOTAL EXPENSES	\$231,952
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SURPLUS (DEFICIT)	\$146,801
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AVERAGE INCOME	\$564
AVERAGE EXPENSE	345
SURPLUS (DEFICIT)	\$219

FIRST QUARTER 2023
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,595.15	27	\$127,612	
SHOPPERS 400	1,595.15	40	191,418	
TOTAL		67	\$319,030	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$47,914
LIFE & AD & D	490
DISABILITY	0
DENTAL	5,187
OPTICAL	601
DRUG	20,263
MEDICAL ADM.	3,036
MENTAL HEALTH MANAGER	1,135
EAP	134
PPO	1,387
UM/DM	3,249
SUB TOTAL	\$83,396

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,011
ADMINISTRATION HIPAA	73
MISCELLANEOUS	5,328
SUB TOTAL	\$8,412

TOTAL EXPENSES	\$91,808
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SURPLUS (DEFICIT)	\$227,222
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AVERAGE INCOME	\$1,587
AVERAGE EXPENSE	457
SURPLUS (DEFICIT)	\$1,130

FIRST QUARTER 2023
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$637.30	5	\$10,197	
SHOPPERS 400	637.30	8	15,294	
TOTAL		13	\$25,491	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$184
LIFE & AD & D	143
DISABILITY	2,816
DENTAL	813
OPTICAL	93
DRUG	14,136
MEDICAL ADM.	488
MENTAL HEALTH MANAGER	75
PPO	196
UM/DM	502
SUB TOTAL	\$19,446

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$584
ADMINISTRATION HIPAA	15
MISCELLANEOUS	1,033
SUB TOTAL	\$1,632

TOTAL EXPENSES	\$21,078
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SURPLUS (DEFICIT)	\$4,413
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AVERAGE INCOME	\$654
AVERAGE EXPENSE	540
SURPLUS (DEFICIT)	\$114

FIRST QUARTER 2023
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$303.42	20	\$18,508	
SHOPPERS 400	303.42	21	18,812	
SHOPPERS 400 ¹	463.09	0	0	
TOTAL		41	\$37,320	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$16,105
LIFE & AD & D	344
DISABILITY	1,062
DENTAL	3,953
OPTICAL	422
DRUG	13,430
MEDICAL ADM.	2,124
MENTAL HEALTH MANAGER	341
PPO	973
UM/DM	2,278
SUB TOTAL	\$41,032

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,843
ADMINISTRATION HIPAA	45
MISCELLANEOUS	3,261
SUB TOTAL	\$5,149

TOTAL EXPENSES	\$46,181
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SURPLUS (DEFICIT)	(\$8,861)
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AVERAGE INCOME	\$303
AVERAGE EXPENSE	375
SURPLUS (DEFICIT)	(\$72)

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

FIRST QUARTER 2023
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$589.49	8	\$13,557	
SHOPPERS 400	589.49	18	32,421	
TOTAL		26	\$45,978	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$474
LIFE & AD & D	172
DISABILITY	0
DENTAL	897
OPTICAL	102
DRUG	2,332
MEDICAL ADM.	566
MENTAL HEALTH MANAGER	90
PPO	246
UM/DM	603
SUB TOTAL	\$5,482

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,169
ADMINISTRATION HIPAA	29
MISCELLANEOUS	2,068
SUB TOTAL	\$3,266

TOTAL EXPENSES	\$8,748
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SURPLUS (DEFICIT)	\$37,230
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AVERAGE INCOME	\$589
AVERAGE EXPENSE	112
SURPLUS (DEFICIT)	\$477

FIRST QUARTER 2023
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$284.60	31	\$26,753	
SHOPPERS 400	284.60	50	42,405	
SHOPPERS 400 ¹	441.43	0	0	
TOTAL		81	\$69,158	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,283
LIFE & AD & D	322
DISABILITY	123
DENTAL	3,673
OPTICAL	415
DRUG	(684)
MEDICAL ADM.	2,076
MENTAL HEALTH MANAGER	331
PPO	897
UM/DM	2,194
SUB TOTAL	\$15,630

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,641
ADMINISTRATION HIPAA	90
MISCELLANEOUS	6,442
SUB TOTAL	\$10,173

TOTAL EXPENSES	\$25,803
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SURPLUS (DEFICIT)	\$43,355
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AVERAGE INCOME	\$285
AVERAGE EXPENSE	106
SURPLUS (DEFICIT)	\$179

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

FIRST QUARTER 2023
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$39.38	46	\$5,473	
SHOPPERS 400	39.38	122	14,334	
TOTAL		168	\$19,807	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$133
DISABILITY	0
DENTAL	1,514
OPTICAL	167
SUB TOTAL	\$1,814

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,552
ADMINISTRATION HIPAA	185
MISCELLANEOUS	13,361
SUB TOTAL	\$21,098

TOTAL EXPENSES	\$22,912
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SURPLUS (DEFICIT)	(\$3,105)
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AVERAGE INCOME	\$39
AVERAGE EXPENSE	45
SURPLUS (DEFICIT)	(\$6)

FIRST QUARTER 2023
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	6	1	8	27	42
TOTAL INCOME	\$0	\$3,960	\$519	\$8,673	\$0	\$13,152

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$5,959	\$0	\$1,414	\$7,631	\$15,004
HMO KAISER	0	0	0	0	11,052	11,052
HMO HUMANA	0	1,642	274	2,189	7,389	11,494
DENTAL	0	0	0	729	2,804	3,533
OPTICAL	0	90	14	78	361	543
DRUG	0	(1,683)	(521)	(1,514)	(8,216)	(11,934)
MEDICAL ADM.	0	330	0	220	1,022	1,572
MENTAL HEALTH MANAGER	0	18	0	0	60	78
EAP	0	0	0	0	0	0
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$0	\$6,356	(\$233)	\$3,116	\$22,103	\$31,342

SURPLUS (DEFICIT)	\$0	(\$2,396)	\$752	\$5,557	(\$22,103)	(\$18,190)
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AVERAGE INCOME	\$0	\$220	\$173	\$361	\$0	\$104
AVERAGE EXPENSE	0	353	(78)	130	273	249
SURPLUS (DEFICIT)	\$0	(\$133)	\$251	\$231	(\$273)	(\$145)

FIRST QUARTER 2023 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	201	60	1	262
TOTAL INCOME	\$12,080	\$7,160	\$180	\$19,420

BENEFIT EXPENSES				COMBINED
MEDICAL	\$39,043	\$6,613	\$13,597	\$59,253
HMO KAISER	94,665	28,277	0	122,942
HMO HUMANA	55,211	16,492	0	71,703
DENTAL	23,663	0	0	23,663
OPTICAL	3,829	0	0	3,829
DRUG	(28,393)	(4,177)	(1,581)	(34,151)
MEDICAL ADM.	4,043	378	849	5,270
MENTAL HEALTH MANAGER	208	15	45	268
PPO	8	0	7	15
UM/DM	22	14	14	50
TOTAL EXPENSES	\$192,299	\$47,612	\$12,931	\$252,842

SURPLUS (DEFICIT)	(\$180,219)	(\$40,452)	(\$12,751)	(\$233,422)
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AVERAGE INCOME	\$20	\$40	\$60	\$25
AVERAGE EXPENSE	319	265	4,310	322
SURPLUS (DEFICIT)	(\$299)	(\$225)	(\$4,250)	(\$297)

FIRST QUARTER 2023 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	50	19	0	69
TOTAL INCOME	\$3,020	\$2,200	\$0	\$5,220

BENEFIT EXPENSES				COMBINED
MEDICAL	\$2,584	\$4,036	\$0	\$6,620
HMO KAISER	33,099	12,872	0	45,971
HMO HUMANA	13,596	5,288	0	18,884
DENTAL	6,308	0	0	6,308
OPTICAL	929	0	0	929
DRUG	(3,423)	(1,232)	0	(4,655)
MEDICAL ADM.	535	173	0	708
MENTAL HEALTH MANAGER	23	13	0	36
PPO	0	0	0	0
UM/DM	0	17	0	17
TOTAL EXPENSES	\$53,651	\$21,167	\$0	\$74,818

SURPLUS (DEFICIT)	(\$50,631)	(\$18,967)	\$0	(\$69,598)
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AVERAGE INCOME	\$20	\$39	\$0	\$25
AVERAGE EXPENSE	358	371	0	361
SURPLUS (DEFICIT)	(\$338)	(\$332)	\$0	(\$336)

FIRST QUARTER 2023

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
7,674	\$17	\$440,530	\$440,547

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACTUARY & CONSULTING		\$21,333
CONFERENCE EXP		4,547
EDUCATIONAL FEES		690
INVESTMENT MANAGEMENT		1,038
LEGAL		46,721
MED/SURG/UCR UPDATE		1,500
PRINTING		3,382
TOTAL		\$79,211

2023
QUARTERLY RECAP

	FIRST 2023	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,977,167	\$0	\$0	\$0	\$2,977,167
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	37,793	0	0	0	37,793
INTEREST & DIVIDENDS	30,242	0	0	0	30,242
MISCELLANEOUS INCOME ²	195,150	0	0	0	195,150

TOTAL INCOME	\$3,240,352	\$0	\$0	\$0	\$3,240,352
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EXPENSES					
MEDICAL	\$839,885	\$0	\$0	\$0	\$839,885
HMO KAISER	1,883	0	0	0	1,883
LIFE & AD & D	8,064	0	0	0	8,064
DISABILITY	50,409	0	0	0	50,409
DENTAL	64,540	0	0	0	64,540
OPTICAL	7,968	0	0	0	7,968
DRUG	491,288	0	0	0	491,288
RETIREES	359,000	0	0	0	359,000
MEDICAL ADM.	35,251	0	0	0	35,251
MENTAL HEALTH MANAGER	12,917	0	0	0	12,917
EAP	893	0	0	0	893
PPO	15,743	0	0	0	15,743
UM/DM	37,415	0	0	0	37,415
SUBTOTAL	\$1,925,256	\$0	\$0	\$0	\$1,925,256

OPERATING EXPENSE					
ADMINISTRATION	\$44,771	\$0	\$0	\$0	\$44,771
ADMINISTRATION HIPAA	1,098	0	0	0	1,098
MISCELLANEOUS	79,211	0	0	0	79,211
SUBTOTAL	\$125,080	\$0	\$0	\$0	\$125,080

TOTAL EXPENSES	\$2,050,336	\$0	\$0	\$0	\$2,050,336
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SURPLUS (DEFICIT)	\$1,190,016	\$0	\$0	\$0	\$1,190,016
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TOTAL PARTICIPANTS	996	0	0	0	996
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FUND BALANCE	\$4,424,713	\$0	\$0	\$0	
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¹1st Quarter - Board of Trustees approved additional contributions for January 2023 - March 2023 received.

²1st Quarter - Shoppers Interest, Damages and Attorney Fees.

2022
QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	\$2,662,874	\$3,086,455	\$3,847,148	\$3,685,434	\$13,281,911
CONTRIBUTIONS OUTSTANDING ¹	125,655	(141,577)	0	0	(15,922)
RETIREE INCOME	44,247	41,246	41,110	39,854	166,457
INTEREST & DIVIDENDS	11,601	982	3,705	17,125	33,413
MISCELLANEOUS INCOME ²	0	65,499	0	0	65,499

TOTAL INCOME	\$2,844,377	\$3,052,605	\$3,891,963	\$3,742,413	\$13,531,358
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EXPENSES					
MEDICAL	\$2,972,250	\$1,662,707	\$1,347,837	\$1,425,271	\$7,408,065
LIFE & AD & D	8,932	8,703	8,366	8,175	34,176
DISABILITY	124,208	164,358	86,875	64,004	439,445
DENTAL	73,771	71,254	69,518	66,639	281,182
OPTICAL	9,033	8,788	8,453	8,071	34,345
DRUG	301,121	765,000	589,193	602,871	2,258,185
RETIREES	449,761	457,046	487,383	465,925	1,860,115
MEDICAL ADM.	38,633	37,763	36,495	34,739	147,630
MENTAL HEALTH MANAGER	22,923	18,283	39,925	63,195	144,326
EAP	1,034	1,004	975	920	3,933
PPO	17,166	19,791	17,639	16,266	70,862
UM/DM	49,194	48,427	42,828	33,355	173,804
SUBTOTAL	\$4,068,026	\$3,263,124	\$2,735,487	\$2,789,431	\$12,856,068

OPERATING EXPENSE					
ADMINISTRATION	\$52,400	\$48,889	\$45,589	\$44,249	\$191,127
ADMINISTRATION HIPAA	1,296	1,201	1,119	1,086	4,702
MISCELLANEOUS	106,859	190,927	190,970	214,489	703,245
SUBTOTAL	\$160,555	\$241,017	\$237,678	\$259,824	\$899,074

TOTAL EXPENSES	\$4,228,581	\$3,504,141	\$2,973,165	\$3,049,255	\$13,755,142
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SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$918,798	\$693,158	(\$223,784)
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TOTAL PARTICIPANTS	1,097	1,034	1,026	1,006	1,041
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FUND BALANCE	\$1,698,202	\$1,227,053	\$2,635,216	\$2,283,662	
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¹1st Quarter - Board of Trustees approved Shoppers Additional Contribution due for January 2022 - March 2022 not received.

¹2nd Quarter - Board of Trustees approved Shoppers Additional Contribution due for December 2021 - March 2022 received.

²2nd Quarter - \$22,500 Employer Educational Funding, \$4,360 Litigation Settlements and \$38,639 Delinquency Interest and Damages.

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2023

CONTRACT EXP.	COMPANY	PLAN	RATES
7-12-24	METRO/ BASICS/ SHOPPERS 27	Y	\$1,115.45
		Y	\$562.62
		Y	\$1,595.15
		Y20	\$637.30
		Y20	\$303.42
		Y30	\$589.49
		Y30	\$284.60
		Y40	\$39.38
10-28-23	SAFEWAY VALLEY	JSS-2	\$1,488.72
7-12-24	SHOPPERS FOOD 400	JSS-2	\$2,000.76
		Y	\$1,115.45
		Y	\$562.62
		Y	\$1,595.15
		Y20	\$637.30
		Y20	\$303.42
		Y30	\$589.49
		Y30	\$284.60
		Y40	\$39.38
7-12-24	UFCW LOCAL 400 TEMP	JSS2	\$2,000.76
		Y	\$1,115.45
		Y	\$562.62
		Y30	\$284.60

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
FIRST QUARTER 2023**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 1/23 thru 3/23

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID