

**United Food and Commercial Workers Unions
and Participating Employers
Health and Welfare Fund**

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A G E N D A

**June 8, 2023
(Approximately 12:00 noon)**

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting- March 29, 2023** **(Pg. 1-8)**
- III. FINANCIAL REPORT**
 - A. PNC Report** **(Pg. 9)**
- IV. CONSULTANT'S REPORT**
 - A. Segal Company**
 - 1. Reserve Determination Report**
 - 2. Cyber Liability Insurance (all three Funds)**
 - 3. Optum Rx Renewal update**
 - 4. Covid-19 Test Kits**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (1Q2023)** **(Pg. 10-30)**
- VII. INVOICES** **(Pg. 31-32)**
- VIII. OTHER FUND BUSINESS**
 - A. Appeal**
 - B. Retiree and active JSS2 MOA**
 - C. Conifer Renewal**
 - D. HCCCC Annual Membership Invoice**
 - E. Start Optum Rx Renewal - approved between meetings**
 - F. Termination of consulting agreement with RxBenefits**
 - G. PCORI Fees**
 - H. Miscellaneous Correspondence**
- IX. MEETING DATE AND LOCATION – September 20, 2023, TBD**
- X. ADJOURNMENT**

MINUTES

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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
MARCH 29, 2023
(DRAFT)**

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
J. Chorpenning
T. Hipkins
M. Wilson

EMPLOYER TRUSTEES

B. Seehafer – Secretary
L. Fiergola
P. Lin
V. Marsh

Also present were:

B. Antoshak - Associated Administrators, LLC
A. Dietrich – Slevin & Hart, P.C.
N. Eid – The Segal Company
J. Herron - Associated Administrators, LLC
C. Hoffman - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
J. Kimble - Morgan, Lewis, & Bockius, LLC
B. McKiver - UFCW Local 400
C. Murphy - Associated Administrators, LLC
S. Sanchez - Slevin & Hart, P.C.
A. Sims - Associated Administrators, LLC
L. Walsh - Associated Administrators, LLC
R. Wildt – UFCW Local 27
T. Wyszomirski – The Segal Company

I. CALL TO ORDER

A quorum being present, Chairman Seehafer called the meeting to order.

A. Appointment of Trustee

Mr. Ianniello reported receiving correspondence from Shoppers appointing Ms. Elizabeth Fiergola as an Employer Trustee, replacing John Ferrer, effective December 1, 2022.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on December 1, 2022, 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 December 1, 2022, are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for January 1, 2022, to February 28, 2023. The report showed a beginning market value of \$2,292,883, receipts of \$3,406,933, disbursements of \$1,511,676, and earnings of \$21,021, producing an ending market value of \$4,209,161 as of February 28, 2023.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Wyszomirski and Ms. Nancy Eid of the Segal Company to the meeting.

1. Reserve Determination Report

Mr. Wyszomirski reviewed Segal's March 2023 Reserve Determination Report. He noted that the Fund reserves as of February 28, 2023 were 4.43 months. Mr. Wyszomirski reported that a reserve adjustment of \$74,364 (payable in six monthly installments of \$12,394 from April 2023 through September 2023) is needed.

2. Optum Rx Plan Performance Guarantee

Ms. Eid reported that Optum Rx had failed to meet its performance guarantee in several areas, resulting in a refund due the Fund in the amount of \$39,842.

3. Statement of Work

Ms. Eid presented the proposed Statement of Work for Segal's Pharmacy Benefit Consulting Services. Services would be billed hourly, based on the following fee schedule: VP, Sr. Pharmacy Consultant (N. Eid) \$500.00; PharmD Clinical Consultant \$425.00; Analyst \$225.00.

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

RESOLVED, to approve the Statement of Work for Segal's Pharmacy Benefit Consulting Services, as presented.

4. Segal's PBM Analysis and Recommendations

Ms. Eid reported on the Fund's prescription drug experience, noting that trend increased by 18%, in large part due to specialty drug costs. She presented Segal's recommendation that the Fund adopt two new Utilization Management Programs: (1) quantity limits on erectile dysfunction drugs as a category rather than on specific erectile dysfunction drugs and (2) a Prior Authorization requirement on GLP-1 Agonists (diabetes drugs) to prevent off-label use for weight loss. Ms. Eid further recommended that the Fund opt into OptumRx's "Vigilant Drug List" program. Ms. Eid stated that, if the Fund adopted all of these recommendations, the estimated total savings would be \$547,000 per year. She noted that the quantity level limits could be implemented in 60 days, the prior authorization could be implemented in 90 days and the Vigilant Drug List program could be implemented in the second quarter of 2023.

Ms. Eid also reported that, at the conclusion of the COVID-19 National Emergency, the Fund will no longer be required to provide coverage for over the counter (OTC) COVID tests. She presented Segal's recommendation that, effective the later of May 1, 2023 or the expiration of the National Emergency, the Fund cover two OTC COVID-19 test kits per

participant and dependent per 30-day period, and then review usage and cost for these tests again at the end of 2023.

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

RESOLVED, to approve all of Segal's recommendations, as presented.

V. ATTORNEY'S REPORT

A. Transparency in Coverage Final Rule, Consolidated Appropriations Act ("CAA")

Ms. Sanchez reported on the prescription drug reporting requirement under the CAA.

B. Price Comparison Tool

Ms. Sanchez reported on the Greenlight Price Comparison Tool and the contract between the Fund and Greenlight.

C. Covid-19 National Emergency

Ms. Sanchez reported on the expected end of the COVID-19 National Emergency. The Trustees asked Segal to evaluate how other funds are handling COVID-related coverage post-National Emergency and report the results at the June meeting.

D. Carefirst Data Breach

Ms. Sanchez reported on CareFirst's data breach.

E. Humana Contract

Ms. Sanchez reported on the Humana contract.

F. Cyber Liability Consultant Quotes

Ms. Sanchez reported on the request for proposals ("RFP") to provide cyber liability consulting services to the Fund.

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

RESOLVED, to delegate to the Chairman and Secretary the authority to select a cyber consultant for the Fund after reviewing the cybersecurity consulting bids.

G. Cybersecurity Insurance Coverage

Ms. Sanchez reported on Segal Select's review of cyber liability insurance coverage options.

H. Financial Statement

Ms. Sanchez reported on the amended 2022 Financial Statement and 5500.

I. SPD Restatements

Ms. Sanchez reported on the status of the Fund's SPD restatements. Mr. Kimble suggested that the Fund office send all Trustees a final draft of the JSS2 Summary Plan Description once all Trustee comments have been incorporated.

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

RESOLVED, to delegate to the Chairman and Secretary authority to approve the JSS2 SPD restatement.

J. IRS Levy

Ms. Sanchez reported on the IRS Notice Levy.

K. Namenda Class Action Lawsuits

Ms. Sanchez reported on the Namenda prescription drug class action lawsuit.

L. Mallinckrodt Bankruptcy Class Action

Ms. Sanchez reported on the Mallinckrodt bankruptcy class action.

M. 408(b)(2) Service Provider Letters

Ms. Sanchez reported on the 408(b)(2) information requests to Fund service providers.

N. Preventive Service List

Ms. Sanchez reported on the 2023 Preventive Services List.

O. Telehealth SMM Extension

Ms. Sanchez reported on the Telehealth extension SMM.

P. Third Party Subrogation Services

Ms. Sanchez reported on the request for proposal for third party subrogation services.

VI. ADMINISTRATIVE MANAGER'S REPORT – Fourth Quarter 2022

Mr. Ianniello presented the Administrative Manager's Report for the Fourth Quarter of 2022, which had been pre-circulated. The report showed a total income of \$3,742,413 and total expenses of \$3,049,255, producing a gain of \$693,158 for the quarter. Contributions were made on behalf of 1,006 Plan participants. There were no delinquencies during the Fourth Quarter of 2022.

Mr. Ianniello reviewed the Work Snapshot for the Fourth Quarter of 2022. He noted 31 accident and sickness claims, 13 appeals, 2,816 participant service calls, 30 COBRA notices, 7,474 medical claims processed, and 2,822 communications sent to Plan participants during the Fourth Quarter of 2022.

A. Safeway Retiree Coverage

Mr. Ianniello reported that the Fund has not yet received contributions from Safeway for its retirees. Mr. Federici and Mr. Seehafer said they have not received a response from Mr. Dosenbach regarding this issue but would continue to work on a resolution.

B. Invoices

The Trustees reviewed the invoices for the Active and Retiree Plans dated March 29, 2023, which had been pre-circulated.

Trustee Lin raised a question regarding the invoices related to the litigation between the Fund and Shoppers. The Trustees agreed to table consideration of those invoices.

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

RESOLVED, the invoices dated March 29, 2023, including the additions and excluding the Shoppers litigation-related invoices, are approved for payment.

VII. OTHER FUND BUSINESS

A. Appeals

Appeal #1 E23/101-6303 (Reinstatement of Dependent Coverage) – **DENIED**, in accordance with the terms of the Plan.

Appeal #2 E23/104-8480 (Initial Enrollment) – **DENIED**, in accordance with the terms of the Plan.

Appeal #2 A23/105-3783 (Accident & Sickness) – **DENIED**, in accordance with the terms of the Plan.

B. Trustee Resolutions

Between meetings, the Trustees approved a resolution to delegate authority to Trustees Seehafer and Hipkins to make any necessary decisions relating to implementation of the new MOAs (Memoranda of Agreement) between the Unions and Shoppers.

C. Beacon Health Name Change

Mr. Ianniello reported that Beacon Health's name has changed to Carelon Health.

D. Fiduciary Liability Renewal

Mr. Ianniello reported on the proposed renewal of the Fund's fiduciary insurance at the same limits and on the same terms.

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

RESOLVED to renew the Fiduciary Liability Policy at a premium of \$26,895 for the period of 3/30/2023 through 3/30/2024.

E. Kaiser Permanente Request

Mr. Ianniello reported that Kaiser had requested data to "re-rate" the entire Fund rather than producing renewal rates based on the existing Kaiser enrollees. The Trustees tabled the request pending further discussion.

VIII. 2023 MEETING DATES & LOCATIONS

The next regular Board meeting is scheduled via Zoom on June 8, 2023.

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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FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO APRIL 30, 2023

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2023	2,292,883 \$	- \$	2,292,883
RECEIPTS	5,709,945	\$	5,709,945
DISBURSEMENTS	(3,243,762)	\$	(3,243,762)
INTER ACCOUNT TRANSFERS	- \$	- \$	-
EARNINGS	52,773 \$	- \$	52,773
ENDING MARKET VALUE 4/30/2023	4,811,839 \$	- \$	4,811,839

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREEES	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 RATE	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY \$361.38	NO-COPAY RETIREES	COMBINED
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 RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
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 RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
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

Work Snapshot 2023 Non-Food					
<i>Function</i>	<i>1st Quarter</i>	<i>2nd Quarter</i>	<i>3rd Quarter</i>	<i>4th Quarter</i>	<i>YTD</i>
<i>Accident & Sickness Claims</i>	27				27
<i>Appeals</i>	6				6
<i>Participant Services Calls</i>	3,127				3,127
<i>COBRA Notices Mailed</i>	26				26
<i>Pension Apps Received</i>	74				74
<i>Pension Estimates Received</i>	40				40
<i>Medical Claims Processed</i>	6,016				6,016
<i>Communications Mailings Sent to Participants</i>	3,230				3,230

** Due to adjustments and new claims being received, some figures may periodically change.**

2022 Data (1/1/23 – 4/30/23)

Covid-19 Tests Performed: By Month for Year 2023

Month	# of Tests	Payment Total
January	33	\$4,538.40
February	29	\$3,411.31
March	36	\$4,765.07
April	23	\$2,901.95
May		
June		
July		
August		
September		
October		
November		
December		
Total	121	\$15,616.73

Covid-19 Treatment Performed: By Month for Year 2023

Month	Claims Paid	Payment Total
January	16	\$1,035.13
February	11	\$471.06
March	20	\$2,532.17
April	5	\$11,636.29
May		
June		
July		
August		
September		
October		
November		
December		
Total	48	\$15,674.65

Covid-19 Treatment Claims Paying more than \$50K

Covid-19 Vaccine Claims

Number of Vaccines Given	Payment Total
15	\$762.84

Telehealth Claims

Number of Claims	Payment Total
113	\$4,464.98

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

June 8, 2023

- | | | | |
|----|--|--|-------------|
| 1. | <u>GREEN LIGHT</u> | | |
| | 4-13-2023 | Estimated total due for MRF Flat monthly fee for the period of 4-1-2023 through 4-30-2023 #126410 | \$500.00 |
| | 5-8-2023 | Estimated total due for MRF Flat monthly fee for the period of 5-1-2023 through 5-31-2023 #126839 | \$500.00 |
| 2. | <u>THE MCKEOGH COMPANY</u> | | |
| | 4-7-2023 | For a fee statement for work in connection with the UFCW Medicare Advantage (RFP) for the period of 2-2022 through 11-2022.0 | \$28,835.00 |
| 3. | <u>MORGAN, LEWIS, & BOCKIUS</u> | | |
| | 4-10-2023 | For professional services rendered for the period ended 3-31-2023 #5164790 | \$9,180.00 |
| | 5-8-2023 | For professional services rendered for the period ended 4-30-2023 #5184769 | \$2,371.50 |
| 4. | <u>SEGAL CONSULTING</u> | | |
| | 4-1-2023 | For professional consulting services rendered in our retainer agreement. #457913 | \$5,333.33 |
| | 5-1-2023 | For professional consulting services rendered in our retainer agreement. #461004 | \$5,333.33 |
| 5. | <u>SLEVIN & HART</u> | | |
| | 4-21-2023 | For professional services rendered through 3-31-2023 #232138 | \$11,982.50 |
| | 5-23-2023 | For professional services rendered through 4-30-2023 #232366 | \$5,727.62 |

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

June 8, 2023

1.	WOODARD INSURANCE		
	4-1-2023	Ongoing healthcare customer service and orphan enrollment for January, February, and March 2023 #183	\$690.00

NOTES

[illegible]