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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
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(800) 638-2972
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8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
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AGENDA

June 9, 2022
(Approximately 12:00 noon)

I. CALL TO ORDER

II. MINUTES-
   A. Regular Meeting- March 3, 2022 (Pg. 1-7)
   B. Appeals Committee Meeting- May 3, 2022 (Pg. 8)

III. FINANCIAL REPORT
   A. PNC Report (Pg. 9)

IV. CONSULTANT'S REPORT
   A. Confidio
   B. Segal Company
      a. Reserve Report
   C. McKeogh Company
      a. Retiree RFP

V. ATTORNEY REPORT

VI. ADMINISTRATIVE MANAGERS REPORT (1Q2022) (Pg. 10-28)

VII. INVOICES (Pg. 29-31)

VIII. OTHER FUND BUSINESS
   A. McKeogh BAA
   B. PCORI Fees
   C. Air Ambulance Appeal
   D. Optum Audit Settlement
   E. Miscellaneous Correspondence

IX. NEXT MEETING DATE AND LOCATION- September 12, 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 MARCH 3, 2022

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:

B. Antoshak - Associated Administrators, LLC
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
B. McKiver - UFCW Local 400
C. Murphy - Associated Administrators, LLC
S. Sanchez - Slevin & Hart, P.C.
A. Sims - Associated Administrators, LLC
B. Slevin - Slevin & Hart, P.C.
J. Timm - The Segal Company
L. Walsh - Associated Administrators, LLC
R. Wildt - UFCW Local 400

I. CALL TO ORDER

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 December 7, 2021, and the Appeals Committee meetings held on January 4, 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 7, 2021, and the Appeals Committee meeting held on January 4, 2022, 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 December 31, 2021. The report showed a beginning market value of $7,054,285, receipts of $11,190,725, disbursements of $15,156,493, and an earnings loss of $24,641, producing an ending market value of $3,062,875 as of December 31, 2021.

IV. 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 December 2021 Reserve Determination Report. He noted that the Fund reserves as of December 31, 2021, were 2.763 months. As a result of reserves falling below the 3-month Fund reserve requirement, Mr. Timm reported that a reserve adjustment of an additional $77,889 per month for six months (March through August 2022), for a total payment of $467,334, was necessary to return the reserve to 3 months. The Trustees discussed the necessity of a motion to approve the contribution adjustment in light of the bargaining agreement language requiring implementation of such an adjustment. After discussion, On Motion made and seconded, the Trustees voted, with the Employer Trustees abstaining:

RESOLVED, to approve Segal's December 2021 Reserve Report; and

FURTHER RESOLVED, to assess an additional contribution payment from Shoppers Food and Pharmacy equal to $77,889 per month for contribution payments due from March 2022 through August 2022, totaling $467,334.

2. **CareFirst Renewal**

Mr. Timm presented CareFirst's revised five-year renewal proposal for the Network Lease and FlexLink fees for the period from January 1, 2022 through December 31, 2026. Mr. Timm explained that, in response to the Fund's request that BCBS lower its proposed rate increases, BCBS updated its proposal to reflect annual credits to the Fund, rather than reduced rate increases. The Trustees requested that Segal attempt to negotiate lower renewal fee rates, rather than annual credits.

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.

V. ATTORNEY'S REPORT

A. No Surprises Act

Ms. Sanchez reported on the interim final rule on health care cost reporting under the No Surprises Act.

B. Complaint Procedure

Ms. Sanchez reported on proposed changes to the No Surprises Complaint Procedure. After discussion, the Trustees agreed to implement the proposed changes.

C. Independent Dispute Resolution ("IDR")

Ms. Sanchez reported on the independent dispute resolution requirements under the No Surprises Act.

D. **Continuity of Care**

Ms. Sanchez reported on the Continuity of Care requirements under the No Surprises Act.

E. **Covid-19 Tests**

Ms. Sanchez reported on the agency guidance regarding coverage of over-the-counter ("OTC") Covid-19 tests. She noted that the Trustees had approved utilizing Optum Rx's OTC test-kit network solution.

F. **Department of Labor ("DOL") Cybersecurity Best Practices**

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

G. **Assignment of Benefits**

Ms. Sanchez reported on applicable law related to the assignment of rights under health plans. The Trustees discussed the issue.

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

> **RESOLVED, to amend the Fund's Plan to prohibit participants and dependents from assigning any rights they may have under the Plan to a third party.**

H. **Extension of Telehealth**

Ms. Sanchez on coverage of telehealth visits. After discussion,

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

> **RESOLVED, to extend coverage of telehealth visits for services otherwise covered under the Plan through 12/31/2022.**

I. **Shoppers' Contribution Delinquency.**

Ms. Sanchez reported on Shoppers' contribution delinquency.

J. **Retiree Benefits Request for Proposal ("RFP")**

Ms. Sanchez reported on the Request for Proposal for a retiree Medicare supplemental benefit provider and on the contract with the McKeogh Group relating to the same.

K. EAP Visit Limit

Ms. Sanchez reported on the EAP visit limit under the Plan.

L. IRS Levy

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

M. Blue Cross Blue Shield Class Action

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

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

> **RESOLVED, to delegate to the Chairman and Secretary the authority to make any necessary decisions relating to the Fund's participation in the BlueCross BlueShield class action.**

N. SPD Restatements

Ms. Sanchez reported on the restatements of the JSS2 SPD and the Retiree SPD.

O. Preventive Services List

Ms. Sanchez reported on updates to the Fund's preventive services list.

P. Subrogation Report

Mr. Ianniello reported that the total collected by Slevin & Hart was $37,307.88, the amount compromised was $0.00 and the amount payable to Slevin and Hart was $9,326.97.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Fourth Quarter 2021 Report

Mr. Ianniello presented the Administrative Manager's Report for the Fourth Quarter 2021, which had been pre-circulated. The report showed a total income of $2,828,265, and total expenses of $3,756,706, producing a deficit of $928,441 for the quarter. Contributions were made on behalf of 1,190 Plan participants.

Mr. Ianniello reviewed the Work Snapshot for the Fourth Quarter of 2021. He noted that there were 28 accident and sickness claims, 12 appeals, 2,699 participant service calls, 89 COBRA notices, 8,129 medical claims processed, and 2,986 communications sent to Plan participants during the Fourth Quarter of 2021.

B. INVOICES

The Trustees reviewed the list of invoices for the Active Plan and Retiree Plan dated March 3, 2022, which had been pre-circulated. Mr. Ianniello noted there were no additions, deletions, or changes to the lists.

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 March 3, 2022 are approved for payment,**

VII. OTHER FUND BUSINESS

A. Medicare Co-Pay rates and deductible

Mr. Ianniello reported that Chairman and Secretary approved the 2022 Medicare co-pay rates and deductible amounts between meetings.

B. McKeogh Company

Mr. Ianniello stated that the Fund office has not yet received an executed Business Associate Agreement from the McKeogh Group.

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

> **RESOLVED, upon receiving the executed Business Associate Agreement, the Fund Office may send the necessary data to McKeogh to enable it to start the RFP process for a retiree Medicare supplemental benefit program vendor.**

C. PCORI Fees

Mr. Ianniello reported that PCORI fees increase from $2.66 to $2.79 in 2022.

D. Covid-19 Over the Counter ("OTC") Summary of Material Modifications ("SMM")

Mr. Ianniello reported that the Covid-19 OTC Test SMM was distributed to participants on February 28, 2022.

E. **<u>Educational Subsidy Invoice</u>**

Mr. Ianniello reported that the Educational Subsidy invoice was mailed to Shoppers Food on February 8, 2022.

F. **<u>Administrative Services Contract Renewal</u>**

Mr. Ianniello stated that Associated Administrators, LLC's contract renewal proposal was presented at the previous meeting and the Trustees requested a meeting with the CEO of Harbor Benefit Holdings prior to making a decision regarding the . That meeting was held on January 11, 2022. After discussion,

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

> **RESOLVED, to approve Associated Administrators' three-year renewal proposal, as presented.**

G. **<u>NEXT MEETING DATE AND LOCATION</u>**

The next Board meeting is scheduled for June 9, 2022, via Zoom.

H. **<u>ADJOURNMENT</u>**

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

Respectfully Submitted,

Bill Seehafer, Secretary

21099557v1

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND ON APRIL 14, 2022 AND RESOLVED VIA ZOOM CALL ON MAY 3, 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:

First Quarter 2022

Code	Issue	Decision
E22/101-2672	Enrollment in Retiree Health Coverage	Denied
M22/108-9231-A	CRNA	Denied
M22/108-9231-B	CRNA	Denied
M22/105-9654	CRNA	Denied
M22/102-8916	CRNA	Denied
M22/110-2618	Benefit Maximum, Ambulance Services	Approved
M22/103-9160	Excluded Services	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

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

ITEM	CASH RESERVE		SBH		TOTAL AMOUNT
MARKET VALUE 01/01/2022	1,972,701	$	1,090,174	$	3,062,875
RECEIPTS	5,099,630			$	5,099,630
DISBURSEMENTS	(7,108,215)			$	(7,108,215)
INTER ACCOUNT TRANSFERS	1,038,550	$	(1,038,550)	$	-
EARNINGS	775	$	(51,622)	$	(50,847)
ENDING MARKET VALUE 5/31/22	1,003,441	$	2	$	1,003,443

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FIRST QUARTER 2022

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2022
PLAN JS

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

BENEFIT EXPENSES		**COST**
MEDICAL		$0
LIFE & AD & D		0
DISABILITY		0
DENTAL		0
OPTICAL		0
DRUG		(481)
RETIREES		0
MEDICAL ADM.		0
MENTAL HEALTH MANAGER		0
PPO		0
UM/DM		0
SUB TOTAL		($481)

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

TOTAL EXPENSES		**($481)**

SURPLUS (DEFICIT)		**$481**

AVERAGE INCOME		$0
AVERAGE EXPENSE		0
SURPLUS (DEFICIT)		**$0**

FIRST QUARTER 2022
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	$1,488.72	0	$1,489	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT[1]	1,852.56	145	807,716	$125,655
SHOPPERS FOOD 400 PT	1,852.56	65	361,248	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		0	0	
HMO COPAYS		0	0	
TOTAL		**210**	**$1,170,453**	**$125,655**

BENEFIT EXPENSES		COST
MEDICAL		$719,885
HMO		0
LIFE & AD & D		2,610
DISABILITY		45,938
DENTAL		17,851
OPTICAL		2,863
DRUG		82,680
RETIREES		449,761
MEDICAL ADM.		9,681
MENTAL HEALTH MANAGER		12,585
PPO		4,323
UM/DM		12,342
SUB TOTAL		$1,360,519

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$10,031
ADMINISTRATION HIPAA		248
MISCELLANEOUS		20,456
SUB TOTAL		$30,735

TOTAL EXPENSES		**$1,391,254**

SURPLUS (DEFICIT)		**($95,146)**

AVERAGE INCOME		$2,057
AVERAGE EXPENSE		2,208
SURPLUS (DEFICIT)		**($151)**

[1]Board of Trustees approved additional contributions for January - March 2022 not received.

FIRST QUARTER 2022
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$1,032.82	125	$388,340	
SHOPPERS 400	1,032.82	60	185,908	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		**185**	**$574,248**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$679,925
HMO		0
LIFE & AD & D		2,755
DISABILITY		54,861
DENTAL		15,651
OPTICAL		1,730
DRUG		154,073
MEDICAL ADM.		8,475
MENTAL HEALTH MANAGER		6,025
EAP		385
PPO		3,813
UM/DM		10,919
SUB TOTAL		$938,612

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$8,837
ADMINISTRATION HIPAA		219
MISCELLANEOUS		18,021
SUB TOTAL		$27,077

TOTAL EXPENSES		**$965,689**

SURPLUS (DEFICIT)		**($391,441)**

AVERAGE INCOME		$1,035
AVERAGE EXPENSE		1,740
SURPLUS (DEFICIT)		**($705)**

FIRST QUARTER 2022
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$520.94	104	$162,014	
SHOPPERS 400	520.94	161	252,135	
COBRA		0	0	
TOTAL		**265**	**$414,149**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$130,208
HMO		14,742
LIFE & AD & D		1,779
DISABILITY		10,749
DENTAL		20,812
OPTICAL		2,269
DRUG		35,774
MEDICAL ADM.		10,781
MENTAL HEALTH MANAGER		2,558
EAP		486
PPO		4,824
UM/DM		13,727
SUB TOTAL		$248,709

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$12,658
ADMINISTRATION HIPAA		313
MISCELLANEOUS		25,814
SUB TOTAL		$38,785

TOTAL EXPENSES		**$287,494**

SURPLUS (DEFICIT)		**$126,655**

AVERAGE INCOME		$521
AVERAGE EXPENSE		362
SURPLUS (DEFICIT)		**$159**

FIRST QUARTER 2022
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$1,476.99	32	$143,269	
SHOPPERS 400	1,476.99	41	181,671	
HMO COPAYS			0	
TOTAL		**73**	**$324,940**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$943,447
HMO		0
LIFE & AD & D		583
DISABILITY		11,432
DENTAL		6,260
OPTICAL		729
DRUG		23,148
MEDICAL ADM.		3,588
MENTAL HEALTH MANAGER		664
EAP		163
PPO		1,642
UM/DM		4,543
SUB TOTAL		$996,199

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$3,487
ADMINISTRATION HIPAA		86
MISCELLANEOUS		7,111
SUB TOTAL		$10,684

TOTAL EXPENSES		**$1,006,883**

SURPLUS (DEFICIT)		**($681,943)**

AVERAGE INCOME		$1,484
AVERAGE EXPENSE		4,598
SURPLUS (DEFICIT)		**($3,114)**

FIRST QUARTER 2022
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$590.09	7	$12,983	
SHOPPERS 400	590.09	6	11,213	
TOTAL		**13**	**$24,196**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$4,551
LIFE & AD & D		127
DISABILITY		1,102
DENTAL		761
OPTICAL		84
DRUG		129
MEDICAL ADM.		412
MENTAL HEALTH MANAGER		68
PPO		176
UM/DM		526
SUB TOTAL		$7,936

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$621
ADMINISTRATION HIPAA		15
MISCELLANEOUS		1,266
SUB TOTAL		$1,902

TOTAL EXPENSES		**$9,838**

SURPLUS (DEFICIT)		**$14,358**

AVERAGE INCOME		$620
AVERAGE EXPENSE		252
SURPLUS (DEFICIT)		**$368**

FIRST QUARTER 2022
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$280.94	31	$26,127	
SHOPPERS 400	280.94	34	28,656	
SHOPPERS 400[1]	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		**65**	**$54,783**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$98,224
HMO		0
LIFE & AD & D		460
DISABILITY		0
DENTAL		5,245
OPTICAL		577
DRUG		5,785
MEDICAL ADM.		2,855
MENTAL HEALTH MANAGER		467
PPO		1,283
UM/DM		3,627
SUB TOTAL		$118,523

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$3,105
ADMINISTRATION HIPAA		77
MISCELLANEOUS		6,332
SUB TOTAL		$9,514

TOTAL EXPENSES		**$128,037**

SURPLUS (DEFICIT)		**($73,254)**

AVERAGE INCOME		$281
AVERAGE EXPENSE		657
SURPLUS (DEFICIT)		**($376)**

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

FIRST QUARTER 2022
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$545.82	11	$18,012	
SHOPPERS 400	545.82	5	8,187	
TOTAL		**16**	**$26,199**	**$0**

BENEFIT EXPENSES		**COST**
MEDICAL		$377,247
LIFE & AD & D		123
DISABILITY		0
DENTAL		846
OPTICAL		93
DRUG		859
MEDICAL ADM.		458
MENTAL HEALTH MANAGER		75
PPO		176
UM/DM		585
SUB TOTAL		$380,462

OPERATING EXPENSES		**COST**
ADMINISTRATION FEE		$764
ADMINISTRATION HIPAA		19
MISCELLANEOUS		1,559
SUB TOTAL		$2,342

TOTAL EXPENSES		**$382,804**

SURPLUS (DEFICIT)		**($356,605)**

AVERAGE INCOME		$546
AVERAGE EXPENSE		7,975
SURPLUS (DEFICIT)		**($7,429)**

FIRST QUARTER 2022
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$263.52	26	$20,292	
SHOPPERS 400	263.52	39	30,569	
SHOPPERS 400[1]	408.73	0	0	
COBRA		2	842	
TOTAL		**67**	**$51,703**	**$0**

BENEFIT EXPENSES		COST
MEDICAL		$4,021
LIFE & AD & D		325
DISABILITY		126
DENTAL		4,399
OPTICAL		474
DRUG		(846)
MEDICAL ADM.		2,382
MENTAL HEALTH MANAGER		481
PPO		929
UM/DM		2,925
SUB TOTAL		$15,216

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$3,200
ADMINISTRATION HIPAA		79
MISCELLANEOUS		6,526
SUB TOTAL		$9,805

TOTAL EXPENSES		**$25,021**

SURPLUS (DEFICIT)		**$26,682**

AVERAGE INCOME		$257
AVERAGE EXPENSE		124
SURPLUS (DEFICIT)		**$133**

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

FIRST QUARTER 2022
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	$36.46	86	$9,406	
SHOPPERS 400	36.46	117	12,797	
TOTAL		**203**	**$22,203**	**$0**

BENEFIT EXPENSES		COST
LIFE & AD & D		$170
DISABILITY		0
DENTAL		1,946
OPTICAL		214
SUB TOTAL		$2,330

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$9,697
ADMINISTRATION HIPAA		240
MISCELLANEOUS		19,774
SUB TOTAL		$29,711

TOTAL EXPENSES		**$32,041**

SURPLUS (DEFICIT)		**($9,838)**

AVERAGE INCOME		$36
AVERAGE EXPENSE		53
SURPLUS (DEFICIT)		**($17)**

FIRST QUARTER 2022
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	10	1	8	27	46
TOTAL INCOME	$0	$5,846	$519	$10,841	$0	$17,206

BENEFIT EXPENSES						COMBINED
MEDICAL	$0	$5,665	$0	$4,323	$34,987	$44,975
DENTAL	0	0	0	762	3,130	3,892
OPTICAL	0	144	14	84	365	607
DRUG	0	(2,492)	1,885	(1,168)	12,915	11,140
MEDICAL ADM.	0	504	0	214	1,099	1,817
MENTAL HEALTH MANAGER	0	80	0	5	181	266
EAP	0	0	0	2	0	2
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	$0	$3,901	$1,899	$4,222	$52,677	$62,699

SURPLUS (DEFICIT)	$0	$1,945	($1,380)	$6,619	($52,677)	($45,493)

AVERAGE INCOME	$0	$195	$173	$452	$0	$125
AVERAGE EXPENSE	0	130	633	176	650	454
SURPLUS (DEFICIT)	$0	$65	($460)	$276	($650)	($329)

FIRST QUARTER 2022
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	208	64	2	274
TOTAL INCOME	$12,440	$7,720	$420	$20,580

BENEFIT EXPENSES				COMBINED
MEDICAL	$138,560	$21,143	$56,243	$215,946
DENTAL	24,506	0	0	24,506
OPTICAL	4,131	0	0	4,131
DRUG	52,935	9,954	197	63,086
MEDICAL ADM.	4,520	443	1,099	6,062
MENTAL HEALTH MANAGER	753	73	176	1,002
PPO	41	0	20	61
UM/DM	62	121	207	390
TOTAL EXPENSES	$225,508	$31,734	$57,942	$315,184

SURPLUS (DEFICIT)	($213,068)	($24,014)	($57,522)	($294,604)

AVERAGE INCOME	$20	$40	$0	$25
AVERAGE EXPENSE	361	165	0	383
SURPLUS (DEFICIT)	($341)	($125)	$0	($358)

FIRST QUARTER 2022
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
NO OF EMP.	59	24	0	83
TOTAL INCOME	$3,540	$2,920	$0	$6,460

BENEFIT EXPENSES				COMBINED
MEDICAL	$19,375	$35,960	$0	$55,335
DENTAL	7,473	0	0	7,473
OPTICAL	997	0	0	997
DRUG	5,903	1,244	0	7,147
MEDICAL ADM.	534	214	0	748
MENTAL HEALTH MANAGER	85	35	0	120
PPO	0	0	0	0
UM/DM	0	58	0	58
TOTAL EXPENSES	$34,367	$37,511	$0	$71,878

SURPLUS (DEFICIT)	($30,827)	($34,591)	$0	($65,418)

AVERAGE INCOME	$20	$41	$0	$26
AVERAGE EXPENSE	194	521	0	289
SURPLUS (DEFICIT)	($174)	($480)	$0	($263)

FIRST QUARTER 2022

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
10,233	$2	$382,492	$382,494

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACCOUNTING		$5,459
ACTUARY & CONSULTING		16,588
DUES		633
EDUCATIONAL FEES		1,122
INVESTMENT MANAGEMENT		1,733
LEGAL		77,779
POSTAGE		2,305
PRINTING		1,240
TOTAL		**$106,859**

2022
QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	$2,662,874	$0	$0	$0	$2,662,874
CONTRIBUTIONS OUTSTANDING[1]	125,655	0	0	0	125,655
RETIREE INCOME	44,247	0	0	0	44,247
INTEREST & DIVIDENDS	11,601	0	0	0	11,601
MISCELLANEOUS INCOME	0	0	0	0	0
TOTAL INCOME	$2,844,377	$0	$0	$0	$2,844,377
EXPENSES					
MEDICAL	$2,972,250	$0	$0	$0	$2,972,250
LIFE & AD & D	8,932	0	0	0	8,932
DISABILITY	124,208	0	0	0	124,208
DENTAL	73,771	0	0	0	73,771
OPTICAL	9,033	0	0	0	9,033
DRUG	301,121	0	0	0	301,121
RETIREES	449,761	0	0	0	449,761
MEDICAL ADM.	38,633	0	0	0	38,633
MENTAL HEALTH MANAGER	22,923	0	0	0	22,923
EAP	1,034	0	0	0	1,034
PPO	17,166	0	0	0	17,166
UM/DM	49,194	0	0	0	49,194
SUBTOTAL	$4,068,026	$0	$0	$0	$4,068,026
OPERATING EXPENSE					
ADMINISTRATION	$52,400	$0	$0	$0	$52,400
ADMINISTRATION HIPAA	1,296	0	0	0	1,296
MISCELLANEOUS	106,859	0	0	0	106,859
SUBTOTAL	$160,555	$0	$0	$0	$160,555
TOTAL EXPENSES	$4,228,581	$0	$0	$0	$4,228,581
SURPLUS (DEFICIT)	($1,384,204)	$0	$0	$0	($1,384,204)
TOTAL PARTICIPANTS	1,097	0	0	0	1,097
FUND BALANCE	$1,698,202	$0	$0	$0	

[1]Board of Trustees approved Shoppers Additional Contribution due for January 2022 - March 2022 not received.

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

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
FIRST QUARTER 2022

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

Work Snapshot 2022 Non-Food					
Function	***1st Quarter***	***2nd Quarter***	***3rd Quarter***	***4th Quarter***	***YTD***
Accident & Sickness Claims	24				**24**
Appeals	8				**8**
Participant Services Calls	3,059				**3,059**
COBRA Notices Mailed	22				**22**
Pension Apps Received	76				**76**
Pension Estimates Received	55				**55**
Medical Claims Processed	8,263				**8,263**
Communications Mailings Sent to Participants	7,098				**7,098**

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

June 9, 2022

1. **CHERION**

4/26/2022	Retainer services rendered through March 2022 #43433	$867.00
5/17/2022	Retainer services rendered through April 2022 #43622	$867.00

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

3-7-2022	For professional services rendered for the period ended 2-28-2022 #4902026	$9,096.50
4-12-2022	For professional services rendered for the period ended 3-31- 2022 #4928320	$7,784.00
5-10-2022	For professional services rendered for the period ended 4-30-2022 #4947434	$6,046.50
5-31-2022	For professional services rendered for the period ended 5-31-2022 #4971054	$4,726.00

3. **SEGAL CONSULTING**

2-28-2022	For professional consulting services rendered for the period 3-1-2022 through 3-31-2022 #431669	$5,333.33
3-30-2022	For professional consulting services rendered for the period 4-1-2022 through 4-30-2022 #433700	$5,333.33
4-29-2022	For professional consulting services rendered under retainer agreement #436199	$5,333.37
4-29-2022	For professional consulting services rendered regarding discussion of transparency rules and mental health #436346	$9,760.00

4. **SEGAL SELECT**

3-24-2022	Fiduciary Liability Policy #81693882 #11014	$15,278.00
3-24-2022	Fiduciary Liability Policy Excess #11016	$11,825.00

5. **SEGAL BRYANT & HAMILL**

4-7-2022	Fee for the period 1-1-2022 through 3-31-2022 #120076	$19.41

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

3-24-2022	For professional services rendered through 2-28-2022 #228327	$19,254.07
4-25-2022	For professional services rendered through 3-31-2022 #228766	$23,585.50
5-19-2022	For professional services rendered through 4-30-2022 #229020	$14,554.00

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

June 9, 2022

1. SLEVIN & HART

3-24-2022	For professional services rendered through 2-28-2022 #228330	$3.624.00
4-25-2022	For professional services rendered through 3-31-2022 #228769	$1,644.00
5-19-2022	For professional services rendered through 4-30-2022 #229023	$1,990.00

2. WOODARD INSURANCE AGENCY

4-4-2022	Ongoing healthcare customer service and orphan enrollment for January, February, and March 2022 #175	$1,122.00