

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
SECOND QUARTER 2022

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2022
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	1,852.56	143	1,292,050	(\$141,577)
SHOPPERS FOOD 400 PT	1,852.56	65	361,248	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
TOTAL		208	\$1,653,298	(\$141,577)

BENEFIT EXPENSES	COST
MEDICAL	\$690,851
HMO	0
LIFE & AD & D	2,576
DISABILITY	33,325
DENTAL	17,389
OPTICAL	2,814
DRUG	300,383
RETIREEES	457,046
MEDICAL ADM.	9,544
MENTAL HEALTH MANAGER	2,048
PPO	4,978
UM/DM	12,284
SUB TOTAL	\$1,533,238

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,834
ADMINISTRATION HIPAA	241
MISCELLANEOUS	38,407
SUB TOTAL	\$48,482

TOTAL EXPENSES	\$1,581,720
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SURPLUS (DEFICIT)	(\$69,999)
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AVERAGE INCOME	\$2,423
AVERAGE EXPENSE	2,535
SURPLUS (DEFICIT)	(\$112)

¹Board of Trustees approved additional contributions for December 2021 - June 2022 received.

SECOND QUARTER 2022
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,032.82	116	\$360,454	
SHOPPERS 400	1,032.82	61	190,039	
COBRA		0	709	
TOTAL		177	\$551,202	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$394,033
HMO	0
LIFE & AD & D	2,622
DISABILITY	77,140
DENTAL	15,080
OPTICAL	1,677
DRUG	277,578
MEDICAL ADM.	8,292
MENTAL HEALTH MANAGER	12,714
EAP	373
PPO	4,345
UM/DM	10,593
SUB TOTAL	\$804,447

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,369
ADMINISTRATION HIPAA	206
MISCELLANEOUS	32,683
SUB TOTAL	\$41,258

TOTAL EXPENSES	\$845,705
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SURPLUS (DEFICIT)	(\$294,503)
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AVERAGE INCOME	\$1,038
AVERAGE EXPENSE	1,593
SURPLUS (DEFICIT)	(\$555)

SECOND QUARTER 2022
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$520.94	88	\$137,528	
SHOPPERS 400	520.94	156	243,801	
HMO COPAY		0	198	
TOTAL		244	\$381,527	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$181,512
HMO	14,851
LIFE & AD & D	1,700
DISABILITY	24,493
DENTAL	20,283
OPTICAL	2,204
DRUG	92,818
MEDICAL ADM.	10,552
MENTAL HEALTH MANAGER	1,813
EAP	473
PPO	5,508
UM/DM	13,522
SUB TOTAL	\$369,729

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$11,537
ADMINISTRATION HIPAA	283
MISCELLANEOUS	45,055
SUB TOTAL	\$56,875

TOTAL EXPENSES	\$426,604
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SURPLUS (DEFICIT)	(\$45,077)
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	583
SURPLUS (DEFICIT)	(\$62)

SECOND QUARTER 2022
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,476.99	28	\$122,591	
SHOPPERS 400	1,476.99	43	192,010	
TOTAL		71	\$314,601	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$180,785
HMO	0
LIFE & AD & D	571
DISABILITY	24,923
DENTAL	5,870
OPTICAL	704
DRUG	49,549
MEDICAL ADM.	3,527
MENTAL HEALTH MANAGER	703
EAP	157
PPO	1,843
UM/DM	4,481
SUB TOTAL	\$273,113

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,357
ADMINISTRATION HIPAA	83
MISCELLANEOUS	13,110
SUB TOTAL	\$16,550

TOTAL EXPENSES	\$289,663
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SURPLUS (DEFICIT)	\$24,938
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AVERAGE INCOME	\$1,477
AVERAGE EXPENSE	1,360
SURPLUS (DEFICIT)	\$117

SECOND QUARTER 2022
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	6	\$11,212	
SHOPPERS 400	590.09	7	12,393	
TOTAL		13	\$23,605	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$815
LIFE & AD & D	133
DISABILITY	0
DENTAL	751
OPTICAL	90
DRUG	1,109
MEDICAL ADM.	443
MENTAL HEALTH MANAGER	73
PPO	213
UM/DM	570
SUB TOTAL	\$4,197

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$615
ADMINISTRATION HIPAA	15
MISCELLANEOUS	2,400
SUB TOTAL	\$3,030

TOTAL EXPENSES	\$7,227
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SURPLUS (DEFICIT)	\$16,378
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AVERAGE INCOME	\$605
AVERAGE EXPENSE	185
SURPLUS (DEFICIT)	\$420

SECOND QUARTER 2022
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	26	\$21,632	
SHOPPERS 400	280.94	30	25,565	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	279	
TOTAL		56	\$47,476	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$84,466
HMO	0
LIFE & AD & D	426
DISABILITY	1,623
DENTAL	4,925
OPTICAL	536
DRUG	38,802
MEDICAL ADM.	2,642
MENTAL HEALTH MANAGER	432
PPO	1,424
UM/DM	3,400
SUB TOTAL	\$138,676

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,648
ADMINISTRATION HIPAA	65
MISCELLANEOUS	10,340
SUB TOTAL	\$13,053

TOTAL EXPENSES	\$151,729
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SURPLUS (DEFICIT)	(\$104,253)
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AVERAGE INCOME	\$283
AVERAGE EXPENSE	903
SURPLUS (DEFICIT)	(\$620)

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

SECOND QUARTER 2022
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	8	\$12,554	
SHOPPERS 400	545.82	7	12,009	
TOTAL		15	\$24,563	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$9,499
LIFE & AD & D	147
DISABILITY	0
DENTAL	835
OPTICAL	96
DRUG	3,156
MEDICAL ADM.	489
MENTAL HEALTH MANAGER	88
PPO	237
UM/DM	609
SUB TOTAL	\$15,156

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$709
ADMINISTRATION HIPAA	18
MISCELLANEOUS	2,770
SUB TOTAL	\$3,497

TOTAL EXPENSES	\$18,653
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SURPLUS (DEFICIT)	\$5,910
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	415
SURPLUS (DEFICIT)	\$131

SECOND QUARTER 2022
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	38	\$30,304	
SHOPPERS 400	263.52	53	41,900	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		2	842	
TOTAL		93	\$73,046	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$105,895
LIFE & AD & D	381
DISABILITY	2,277
DENTAL	4,424
OPTICAL	484
DRUG	1,605
MEDICAL ADM.	2,275
MENTAL HEALTH MANAGER	412
PPO	1,243
UM/DM	2,968
SUB TOTAL	\$121,964

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,397
ADMINISTRATION HIPAA	108
MISCELLANEOUS	17,172
SUB TOTAL	\$21,677

TOTAL EXPENSES	\$143,641
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SURPLUS (DEFICIT)	(\$70,595)
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AVERAGE INCOME	\$262
AVERAGE EXPENSE	515
SURPLUS (DEFICIT)	(\$253)

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

SECOND QUARTER 2022
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	61	\$6,636	
SHOPPERS 400	36.46	96	10,501	
TOTAL		157	\$17,137	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$148
DISABILITY	577
DENTAL	1,697
OPTICAL	183
SUB TOTAL	\$2,605

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,423
ADMINISTRATION HIPAA	182
MISCELLANEOUS	28,990
SUB TOTAL	\$36,595

TOTAL EXPENSES	\$39,200
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SURPLUS (DEFICIT)	(\$22,063)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	83
SURPLUS (DEFICIT)	(\$47)

SECOND QUARTER 2022
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	9	1	8	28	46
TOTAL INCOME	\$0	\$5,469	\$519	\$9,757	\$0	\$15,745

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$3,608	\$0	\$852	\$36,811	\$41,271
DENTAL	0	0	0	751	2,977	3,728
OPTICAL	0	122	14	96	379	611
DRUG	0	903	2,472	4,320	15,598	23,293
MEDICAL ADM.	0	428	0	214	1,099	1,741
MENTAL HEALTH MANAGER	0	68	0	0	181	249
EAP	0	0	0	0	0	0
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$0	\$5,129	\$2,486	\$6,233	\$57,045	\$70,893

SURPLUS (DEFICIT)	\$0	\$340	(\$1,967)	\$3,524	(\$57,045)	(\$55,148)
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AVERAGE INCOME	\$0	\$203	\$173	\$407	\$0	\$114
AVERAGE EXPENSE	0	190	829	260	679	514
SURPLUS (DEFICIT)	\$0	\$13	(\$656)	\$147	(\$679)	(\$400)

SECOND QUARTER 2022 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	210	63	0	273
TOTAL INCOME	\$12,580	\$7,560	\$0	\$20,140

BENEFIT EXPENSES				COMBINED
MEDICAL	\$91,113	\$17,772	\$88,682	\$197,567
DENTAL	24,261	0	0	24,261
OPTICAL	3,906	0	0	3,906
DRUG	64,145	11,311	223	75,679
MEDICAL ADM.	3,741	321	779	4,841
MENTAL HEALTH MANAGER	610	55	131	796
PPO	32	0	24	56
UM/DM	59	98	177	334
TOTAL EXPENSES	\$187,867	\$29,557	\$90,016	\$307,440

SURPLUS (DEFICIT)	(\$175,287)	(\$21,997)	(\$90,016)	(\$287,300)
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AVERAGE INCOME	\$20	\$40	\$0	\$25
AVERAGE EXPENSE	298	156	0	375
SURPLUS (DEFICIT)	(\$278)	(\$116)	\$0	(\$350)

SECOND QUARTER 2022 SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	51	19	0	70
TOTAL INCOME	\$3,080	\$2,280	\$0	\$5,360

BENEFIT EXPENSES				COMBINED
MEDICAL	\$10,544	\$51,370	\$0	\$61,914
DENTAL	6,344	0	0	6,344
OPTICAL	965	0	0	965
DRUG	6,248	2,437	0	8,685
MEDICAL ADM.	458	183	0	641
MENTAL HEALTH MANAGER	75	30	0	105
PPO	0	0	0	0
UM/DM	0	59	0	59
TOTAL EXPENSES	\$24,634	\$54,079	\$0	\$78,713

SURPLUS (DEFICIT)	(\$21,554)	(\$51,799)	\$0	(\$73,353)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	161	949	0	375
SURPLUS (DEFICIT)	(\$141)	(\$909)	\$0	(\$349)

SECOND QUARTER 2022

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
9,291	\$34	\$872,624	\$872,658

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$16,952
ACTUARY & CONSULTING	28,361
ACCURINT	1
CONFERENCE EXP	2,614
EDUCATIONAL FEES	1,122
INSURANCE & BONDING	27,103
INVESTMENT MANAGEMENT	824
LEGAL	103,456
MED/SURG/UCR UPDATE	3,684
POSTAGE	1,457
PRINTING	4,618
TELEPHONE	735
TOTAL	\$190,927

2022
QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	\$2,662,874	\$3,086,455	\$0	\$0	\$5,749,329
CONTRIBUTIONS OUTSTANDING ¹	125,655	(141,577)	0	0	(15,922)
RETIREE INCOME	44,247	41,246	0	0	85,493
INTEREST & DIVIDENDS	11,601	982	0	0	12,583
MISCELLANEOUS INCOME ²	0	65,499	0	0	65,499
TOTAL INCOME	\$2,844,377	\$3,052,605	\$0	\$0	\$5,896,982
EXPENSES					
MEDICAL	\$2,972,250	\$1,662,707	\$0	\$0	\$4,634,957
LIFE & AD & D	8,932	8,703	0	0	17,635
DISABILITY	124,208	164,358	0	0	288,566
DENTAL	73,771	71,254	0	0	145,025
OPTICAL	9,033	8,788	0	0	17,821
DRUG	301,121	765,000	0	0	1,066,121
RETIREES	449,761	457,046	0	0	906,807
MEDICAL ADM.	38,633	37,763	0	0	76,396
MENTAL HEALTH MANAGER	22,923	18,283	0	0	41,206
EAP	1,034	1,004	0	0	2,038
PPO	17,166	19,791	0	0	36,957
UM/DM	49,194	48,427	0	0	97,621
SUBTOTAL	\$4,068,026	\$3,263,124	\$0	\$0	\$7,331,150
OPERATING EXPENSE					
ADMINISTRATION	\$52,400	\$48,889	\$0	\$0	\$101,289
ADMINISTRATION HIPAA	1,296	1,201	0	0	2,497
MISCELLANEOUS	106,859	190,927	0	0	297,786
SUBTOTAL	\$160,555	\$241,017	\$0	\$0	\$401,572
TOTAL EXPENSES	\$4,228,581	\$3,504,141	\$0	\$0	\$7,732,722
SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$0	\$0	(\$1,835,740)
TOTAL PARTICIPANTS	1,097	1,034	0	0	1,066
FUND BALANCE	\$1,698,202	\$1,227,053	\$0	\$0	

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.

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
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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
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SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	(\$1,514,685)	(\$928,441)	(\$3,831,404)
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TOTAL PARTICIPANTS	1,260	1,267	1,254	1,190	1,243
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FUND BALANCE	\$6,492,999	\$5,375,768	\$4,348,425	\$3,057,125	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - September and November 2021.

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

³First Quarter - Employer payment for Educational Funding.

³Second Quarter - VA Unclaimed Funds

³Third Quarter - Litigation Settlement

CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
SECOND QUARTER 2022

CONTRACT EXP.	COMPANY	PLAN	RATES
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
SECOND QUARTER 2022**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 4/22 thru 6/22

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID