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

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AGENDA

September 12, 2022
(Approximately 12:00 noon)

I. CALL TO ORDER

II. MINUTES-
- A. Regular Meeting- June 9, 2022 (Pg. 1-7)
- B. Special Meeting- Special Meeting- June 13, 2022 (Pg. 8-10)
- C. Special Meeting- Special Meeting- June 21, 2022 (Pg. 11-12)
- D. Special Meeting- Special Meeting- June 22, 2022 (Pg. 13-14)

III. FINANCIAL REPORT
- A. PNC Report (Pg. 15)

IV. CONSULTANT'S REPORT
- A. Segal Company
  1. Reserve Determination Report
- B. Confidio
  1. Letter to Optum
  2. Market Check
- C. Cheiron
  1. Actuarial Valuation Report as of 12/31/21
- D. The McKeogh Company
  1. Medicare RFP - Aetna & Humana Presentations

V. ATTORNEY REPORT

VI. ADMINISTRATIVE MANAGERS REPORT (2Q2022) (Pg. 16-34)

VII. INVOICES (Pg. 35-37)

VIII. OTHER FUND BUSINESS
- A. Kaiser Medicare Renewal Rates
- B. COBRA Rates
- C. Appeals
- D. Miscellaneous Correspondence

IX. NEXT MEETING DATE AND LOCATION- December 1, 2022

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 JUNE 9, 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
K. Crossin - The McKeogh Company
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
M. Wilson – 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 March 3, 2022, and the Appeals Committee meeting held on May 3, 2022, which were previously circulated. Mr. Seehafer commented that in his opinion the Reserve Report was not approved as reflected in the minutes because the Employer Trustees abstained from the vote.

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

> **RESOLVED, that the minutes of the regular meeting held on March 3, 2022, and the Appeals Committee meeting on May 3, 2022, are approved as presented.**

Trustee Seehafer stated that, because all of the Employer Trustees are appointed by the same employer, it would be advisable to amend the Trust to allow for the appointment of an independent Employer Trustee to take action in the event that all of the regular Employer Trustees have a conflict with regard to a particular matter.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period January 1, 2022, to May 31, 2022. The report showed a beginning market value of $3,062,875, receipts of $5,099,630, disbursements of $7,108,215, and an earnings loss of $50,847, producing an ending market value of $1,003,443 as of May 31, 2022.

IV. CONSULTANT'S REPORT

A. Confidio

Mr. Ianniello stated that Confidio would not be presenting an updated report because OptumRx had not provided the necessary information to Confidio in time for this meeting. The Trustees discussed the problem of OptumRx not being timely in its responses and asked that Ms. Eid send a letter to OptumRx on behalf of the Board of Trustees, expressing the Board's displeasure with Optum's lack of timely reporting.

B. The Segal Company

The Trustees welcomed Mr. Josh Timm of the Segal Company to the meeting.

1. Reserves

Mr. Timm reviewed the June 2022 Reserve Determination Report. Mr. Timm reported that claims were up 28.1% on a per capita basis year over year versus the prior year. He noted that the Fund reserves as of May 31, 2022, were 2.729 months. Because reserves are below the 3-month Fund reserve requirement, Mr. Timm reported a reserve adjustment of an additional $2,296,362 (payable in six monthly installments of $328,727 from June 2022, through November 2022), was necessary to return the reserve to 3 months, in addition to the $311,556 previously determined by Segal to be necessary to return the reserve to a 3-month level, for a total additional amount $2,607,918 needed to restore the Fund's reserve to the 3-month level. After discussion, the Trustees scheduled a special meeting to address the Fund reserves on June 13, 2022, at 10 a.m. The Trustees also asked Mr. Ianniello to research the recent increase in claims. The Trustees then scheduled a second special meeting to discuss the increase in claims on June 20, 2022, at 10 am.

2. Machine-Readable Files

Mr. Timm reported on the out-of-network machine-readable files requirement under the No Surprises Act. He stated that CareFirst will create and host the necessary in-network machine-readable files on the Fund's behalf but cannot create and host such files for the out-of-network claims. Mr. Timm reviewed two proposals that were received from outside vendors who could create and host the out-of-network machine readable files for the Fund and also could provide a price comparison tool for the Fund: Green Light and MedExpert. He provided an overview of the financial comparison between the two vendors. Mr. Timm noted that Green Light's proposal is effective from July 1, 2022 through December 31, 2023. MedExpert's proposal is effective from July 1, 2022 through December 31, 2024. Mr. Timm reported that Green Light is the most cost-effective option for the Fund.

After review and some discussion,
On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

> **RESOLVED, to hire Green Light to create and host out-of-network machine-readable files for the Fund and provide a cost comparison tool for the Fund in accordance with applicable law and regulations.**

B. The McKeogh Company

The Trustees welcomed Ms. Karen Crossin of the McKeogh Company to the meeting.

Retiree Request for Proposal ("RFP")

Ms. Crossin presented the results of the Medicare Advantage Plan RFP . The Fund received bids from The Hartford, CareFirst BlueCross BlueShield, Humana, Aetna, and United Healthcare to provide Medicare Advantage Plan benefits to the Fund effective January 1, 2023. Ms. Crossin recommended Humana and Aetna as the finalists. Mr. Timm advised that Segal would review the RFP results as well. The Trustees agreed to discuss the results in more detail at a subsequent meeting. Mr. Seehafer noted that a decision had to be made by October 1, 2022 in order to implement any change by January 1, 2023.

V. ATTORNEY'S REPORT

A. Transparency in Coverage Final Rule and No Surprises Act

Ms. Sanchez reported on the Transparency in Coverage Final Rule and No Surprises Act, including machine-readable files, the cost comparison tool, prescription drug and healthcare spending reporting and the independent dispute resolution procedures.

B. 408(b)(2) Reporting

Ms. Sanchez reported on service provider fee disclosures under ERISA Section 408 (b)(2). After discussion, the Trustees directed the Fund to send correspondence to all applicable services providers, requesting the required reporting information.

C. Cybersecurity

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

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

RESOLVED to adopt the Cybersecurity Policy, as presented.

D. Shopper's Contribution Delinquency Litigation

Ms. Sanchez reported on the Fund's contribution delinquency litigation against Shoppers.

E. IRS Levy

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

F. **Blue Cross Blue Shield Class Action**

Ms. Sanchez reported on the BlueCross BlueShield class action litigation.

G. **Class Action Prescription Drugs**

Ms. Sanchez reported on three separate class actions relating to prescription drugs.

H. **CareFirst Contract Amendment**

Ms. Sanchez reported on the CareFirst contract amendment.

I. **MetLife Conversion Reporting**

Ms. Sanchez reported on the MetLife Conversion notices.

J. **Optum Audit Settlement Agreement**

Ms. Sanchez reported on the Optum audit settlement agreement.

K. **McKeogh BAA**

Ms. Sanchez reported on the McKeogh Business Associate Agreement.

L. **Beacon Amendment**

Ms. Sanchez reported on an amendment to the Fund's Beacon contract.

M. **Withum Audit Engagement Letter**

Ms. Sanchez reported on Withum's audit engagement letter.

N. **Associated Administrator's LLC Contract Amendment**

Ms. Sanchez reported on Associated Administrators LLC's contract amendment.

O. **SPD Restatements**

Ms. Sanchez reported on the Fund's Summary Plan Description restatements.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. **First Quarter 2022 Report**

Mr. Ianniello presented the Administrative Manager's Report for the First Quarter 2022, which had been pre-circulated. The report showed a total income of $2,844,377, and total expenses of $4,228,581, producing a deficit of $1,384,204 for the quarter. Contributions were made on behalf of 1,097 Plan participants. Mr. Ianniello confirmed that there are no longer any active Safeway participants participating in the Fund.

Mr. Ianniello reviewed the Work Snapshot for the First Quarter of 2022. He noted that there were 24 accident and sickness claims, 8 appeals, 3,059 participant service calls, 22 COBRA notices, 8,263 medical claims processed, and 7,098 communications sent to Plan participants during the First Quarter of 2022.

B. INVOICES

The Trustees reviewed the list of invoices for the Active Plan and Retiree Plan dated June 9, 2022, which had been pre-circulated. Mr. Ianniello noted there was one additional invoice received after the invoices were circulated.

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, including the additional invoice dated June 9, 2022, are approved for payment.**

VII. OTHER FUND BUSINESS

A. Covid-19 Update

Mr. Ianniello provided a summary of COVID-19 medical claims experience for the period January 1, 2022, through April 30, 2022. He indicated that the Fund paid for 361 COVID-19 tests totaling $42,670.16; and 224 COVID-19-related claims totaling $114,336.64, through April 2022. No single claim paid was more than $50,000. Mr. Ianniello reported that the Fund paid 215 telehealth claims totaling $11,089.59, and paid for the administration of 28 COVID vaccines at a total cost of $1,302.18.

B. Patient-Centered Outcomes Research Institute ("PCORI") Fee

Mr. Ianniello reported the PCORI count for 2021 was 1,822 members. The total amount of the PCORI fee is $5,083.38.

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

RESOLVED, to pay the amount of $5,083.38 in PCORI Fees for 2021.

C. **Air Ambulance Appeal**

Mr. Ianniello reported that the Appeals Committee received an air ambulance claim appeal and Trustee Lin asked to discuss the appeal with the full Board. After discussion, the Trustees asked that Segal evaluate the cost of expanding the Fund's air ambulance coverage to include air ambulance transportation between medical facilities prior to a patient's admittance to a facility. Mr. Ianniello stated that he would follow-up with Segal on this matter.

D. **Independent Trustee**

After discussion,

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

RESOLVED, to amend the Fund's Trust agreement to allow for the appointment of an independent Employer Trustee and an independent Union Trustee; and

FURTHER RESOLVED to delegate to Chairman and Secretary to approve and execute the above-referenced Trust amendment.

VIII. NEXT MEETING AND LOCATION

The next regular Board meeting is scheduled for September 12, 2022, via Zoom.

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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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
VIA VIDEO CONFERENCE
JUNE 13, 2022**

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
Y. Anwar
J. Chorpenning
T. Hipkins

EMPLOYER TRUSTEES
S. Loeffler (Independent Trustee)

Also present were:

B. Antoshak - Associated Administrators, LLC
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
M. Wilson – UFCW Local 400

I. CALL TO ORDER

Mr. Ianniello advised that the Employer trustees sent a letter to Mr. Ianniello stating they were recusing themselves from the meeting and appointed Independent Trustee Mr. Steve Loeffler. A quorum being present, the Chairman called the meeting to order.

II. AGENDA

Trustee Loeffler asked to move the additional Health & Welfare Fund meeting concerning claims scheduled on Monday, June 20, 2022, to Tuesday, June 21, 2022. The Trustees agreed.

After discussion regarding the Segal report dated June 2022, Mr. Loeffler advised he had been briefed on the situation involving the Shoppers failure to pay contributions and he was in a position to make decisions.

The Union Trustees discussed with Mr. Kimble the Shoppers Trustees' position that they now had a conflict. There was a caucus of the Union Trustees and the meeting reconvened. There was a discussion of the amount owed by Shoppers at the current time per the Segal report.

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

> **RESOLVED, to approve the payment schedule in the June 2022 Segal Reserve Report and authorize the administrative manager to bill Shoppers accordingly.**

Mr. Kimble left the meeting. Mr. Slevin discussed the pending lawsuit against Shoppers. On Motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to delegate to the Chairman and Trustee Loeffler the authority to authorize counsel to seek preliminary relief, if they determine it is necessary, in the pending lawsuit against Shoppers.

III. NEXT MEETING AND LOCATION

The next Special Board meeting is scheduled for June 21, 2022, via Zoom.

IV. ADJOURNMENT

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

Respectfully Submitted,

Mark Federici, Chairman

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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 JUNE 21, 2022

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
J. Chorpenning
T. Hipkins

EMPLOYER TRUSTEES
W. Seehafer – Secretary
J. Ferrer
P. Lin
V. Marsh
S. Loeffler – Independent Trustee

Also present were:

B. Antoshak - Associated Administrators, LLC
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
B. Slevin - Slevin & Hart, P.C.
J. Timm - The Segal Company
M. Wilson – UFCW Local 400

I. CALL TO ORDER

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

II. OTHER FUND BUSINESS

The Trustees discussed the Fund's reserves and claims experience and requested more information from the Fund Office about the claims.

Mr. Ianniello reviewed the claims experience information requested by the Trustees at the previous meeting. Mr. Ianniello discussed the Per Member Per Month expense report from 2019 through the first quarter of 2022. He reported that the member count dropped dramatically in that period. Mr. Ianniello also reviewed large claims and large claimants from 2019 through the current period, noting the diagnosis and status of the claimants. Mr. Ianniello said he would contact Conifer Health Solutions for a more detailed analysis of the Fund's large claims. The Trustees asked that Conifer attend the next meeting to give a report.

The Trustees discussed the retirees under the Fund who were not employed by Shoppers immediately prior to their retirement. Mr. Hoffman stated that he has been in contact with Mr. Dan Dosenbach of Safeway regarding the retirees formerly employed by Safeway and Mr. Dosenbach has indicated that Safeway is willing to contribute to the Fund to maintain such retirees' benefits. Mr. Seehafer observed that the contributions on the Safeway active employee had not covered the Safeway retirees' costs and the Fund should look into Safeway paying for that.

Mr. Ianniello reported that the Fund's current contract with Conifer Health Solutions is set to expire on July 31, 2022. Conifer Health Solutions proposed to maintain the same fee rates for the renewal period of August 1, 2022, through July 31, 2023.

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

> **RESOLVED, to approve the renewal contract for Conifer Health Solutions with no fee rate increase.**

III. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

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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 JUNE 22, 2022

The following Trustees were present:

UNION TRUSTEES

M. Federici – Chairman
J. Chorpenning
T. Hipkins

EMPLOYER TRUSTEES

S. Loeffler – Independent Trustee

Also present were:

J. Herron - Associated Administrators, LLC
C. Hoffmann - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
S. Sanchez - Slevin & Hart, P.C.
B. Slevin - Slevin & Hart, P.C.
M. Wilson – UFCW Local 400

I. CALL TO ORDER

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

II. OTHER FUND BUSIESS

Trustees discussed the Fund's reserve level and the Fund's delinquency lawsuit against Shoppers.

Trustee Loeffler reviewed the outstanding issues in dispute and the Shoppers' settlement offer. He stated he believes this offer holds merit and the Trustees should not delay the acceptance of the offer. Chairman Federici asked that they have a discussion on the matter to see if they could possibly find some changes in the current offer that would be more protective of the Fund. After discussion, the Trustees agreed to have another special meeting on June 28, 2022, at 2 pm (via Zoom).

The Trustees discussed a counteroffer to be made to Shoppers. There would be an interim settlement to assure the Fund received sufficient contributions to continue to pay claims and administrative expenses while the bargaining parties resolved the apparent disagreement over the terms of the collective bargaining agreement now in effect. The case would be stayed and Shoppers would pay based on Shoppers' apparent position that it only is required to contribute on its active employees and retirees. The Trustees requested that they see the settlement offer in draft before it is sent.

III. <u>ADJOURNMENT</u>

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

Respectfully Submitted,

Mark Federici, Chairman

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FINANCIAL REPORT

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

ITEM	CASH RESERVE		SBH		TOTAL AMOUNT
MARKET VALUE 01/01/2022	1,972,701	$	1,090,174	$	3,062,875
RECEIPTS	9,936,500			$	9,936,500
DISBURSEMENTS	(10,523,640)			$	(10,523,640)
INTER ACCOUNT TRANSFERS	1,038,550	$	(1,038,550)	$	-
EARNINGS	4,480	$	(51,622)	$	(47,142)
ENDING MARKET VALUE 8/31/22	2,428,591	$	2	$	2,428,593

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREES		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**

SURPLUS (DEFICIT)		**($69,999)**

AVERAGE INCOME		$2,423
AVERAGE EXPENSE		2,535
SURPLUS (DEFICIT)		**($112)**

[1]Board 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**

SURPLUS (DEFICIT)		**($294,503)**

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**

SURPLUS (DEFICIT)		**($45,077)**

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**

SURPLUS (DEFICIT)		**$24,938**

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**

SURPLUS (DEFICIT)		**$16,378**

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**

SURPLUS (DEFICIT)		**($104,253)**

AVERAGE INCOME		$283
AVERAGE EXPENSE		903
SURPLUS (DEFICIT)		**($620)**

[1]Employee 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**

SURPLUS (DEFICIT)		**$5,910**

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**

SURPLUS (DEFICIT)		**($70,595)**

AVERAGE INCOME		$262
AVERAGE EXPENSE		515
SURPLUS (DEFICIT)		**($253)**

[1]Employee 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**

SURPLUS (DEFICIT)		**($22,063)**

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	RETIREES	
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)

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)

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)

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	

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

[1] 2nd Quarter - Board of Trustees approved Shoppers Additional Contribution due for December 2021 - March 2022 received.

[2] 2nd 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
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
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
	c	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

INVOICES

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

September 12, 2022

1. SLEVIN & HART, P.C.

6-14-2022	For professional services rendered through May 31, 2022 #229274	$1,580.50
8-26-2022	For professional services rendered through July 31, 2022 #229775	$1,796.00

2. WOODARD INSURANCE AGENCY, LLC

7/6/2022	Ongoing healthcare customer service and orphan enrollment for April, May, June 2022 #176	$906.00

NOTES