

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
SECOND QUARTER 2024

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2024
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	1,497.96	136	588,151	
SHOPPERS FOOD 400 PT	1,497.96	55	248,662	
UFCW LOCAL 400 TEMP FT	1,497.96	0	0	
COBRA		1	3,848	
TOTAL		192	\$840,661	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$260,245
LIFE & AD & D	2,389
DISABILITY	26,724
DENTAL	22,586
OPTICAL	2,611
DRUG	355,699
MEDICAL ADM.	9,386
MENTAL HEALTH MANAGER	1,479
PPO	4,736
UM/DM	13,277
SUB TOTAL	\$699,132

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,546
ADMINISTRATION HIPAA	209
MISCELLANEOUS	10,973
SUB TOTAL	\$19,728

TOTAL EXPENSES	\$718,860
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SURPLUS (DEFICIT)	\$121,801
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AVERAGE INCOME	\$1,459
AVERAGE EXPENSE	1,248
SURPLUS (DEFICIT)	\$211

¹Board of Trustees approved April, May and June 2024 credits included.

SECOND QUARTER 2024
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,204.69	92	\$333,699	
SHOPPERS 400	1,204.69	65	234,915	
TOTAL		157	\$568,614	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$259,458
LIFE & AD & D	2,248
DISABILITY	30,972
DENTAL	13,574
OPTICAL	1,407
DRUG	177,211
MEDICAL ADM.	7,376
MENTAL HEALTH MANAGER	7,670
EAP	330
PPO	3,725
UM/DM	10,382
SUB TOTAL	\$514,353

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,988
ADMINISTRATION HIPAA	171
MISCELLANEOUS	8,973
SUB TOTAL	\$16,132

TOTAL EXPENSES	\$530,485
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SURPLUS (DEFICIT)	\$38,129
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AVERAGE INCOME	\$1,207
AVERAGE EXPENSE	1,126
SURPLUS (DEFICIT)	\$81

SECOND QUARTER 2024
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$607.63	67	\$121,526	
SHOPPERS 400	607.63	116	212,063	
COBRA		1	103	
TOTAL		184	\$333,692	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$398,374
HMO KAISER	3,830
LIFE & AD & D	1,294
DISABILITY	19,145
DENTAL	12,963
OPTICAL	1,600
DRUG	36,095
MEDICAL ADM.	8,267
MENTAL HEALTH MANAGER	1,391
EAP	371
PPO	4,197
UM/DM	11,669
SUB TOTAL	\$499,196

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,190
ADMINISTRATION HIPAA	200
MISCELLANEOUS	10,516
SUB TOTAL	\$18,906

TOTAL EXPENSES	\$518,102
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SURPLUS (DEFICIT)	(\$184,410)
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AVERAGE INCOME	\$605
AVERAGE EXPENSE	939
SURPLUS (DEFICIT)	(\$334)

SECOND QUARTER 2024
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,722.76	22	\$113,703	
SHOPPERS 400	1,722.76	40	206,732	
TOTAL		62	\$320,435	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$226,799
LIFE & AD & D	447
DISABILITY	0
DENTAL	6,326
OPTICAL	561
DRUG	50,409
MEDICAL ADM.	2,934
MENTAL HEALTH MANAGER	1,053
EAP	133
PPO	1,475
UM/DM	4,181
SUB TOTAL	\$294,318

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,760
ADMINISTRATION HIPAA	68
MISCELLANEOUS	3,543
SUB TOTAL	\$6,371

TOTAL EXPENSES	\$300,689
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SURPLUS (DEFICIT)	\$19,746
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AVERAGE INCOME	\$1,723
AVERAGE EXPENSE	1,617
SURPLUS (DEFICIT)	\$106

SECOND QUARTER 2024
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$688.28	6	\$13,078	
SHOPPERS 400	688.28	9	18,585	
TOTAL		15	\$31,663	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$4,419
LIFE & AD & D	192
DISABILITY	0
DENTAL	220
OPTICAL	115
DRUG	31,403
MEDICAL ADM.	583
MENTAL HEALTH MANAGER	94
PPO	301
UM/DM	850
SUB TOTAL	\$38,177

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$668
ADMINISTRATION HIPAA	16
MISCELLANEOUS	857
SUB TOTAL	\$1,541

TOTAL EXPENSES	\$39,718
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SURPLUS (DEFICIT)	(\$8,055)
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AVERAGE INCOME	\$704
AVERAGE EXPENSE	883
SURPLUS (DEFICIT)	(\$179)

SECOND QUARTER 2024
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$327.69	16	\$15,401	
SHOPPERS 400	327.69	18	18,022	
SHOPPERS 400 ¹	487.36	0	0	
TOTAL		34	\$33,423	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$85,742
LIFE & AD & D	273
DISABILITY	0
DENTAL	605
OPTICAL	332
DRUG	1,963
MEDICAL ADM.	1,751
MENTAL HEALTH MANAGER	273
PPO	889
UM/DM	2,458
SUB TOTAL	\$94,286

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,514
ADMINISTRATION HIPAA	37
MISCELLANEOUS	1,943
SUB TOTAL	\$3,494

TOTAL EXPENSES	\$97,780
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SURPLUS (DEFICIT)	(\$64,357)
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AVERAGE INCOME	\$328
AVERAGE EXPENSE	959
SURPLUS (DEFICIT)	(\$631)

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

SECOND QUARTER 2024
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$636.65	8	\$15,279	
SHOPPERS 400	636.65	41	78,308	
TOTAL		49	\$93,587	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,105
LIFE & AD & D	335
DISABILITY	486
DENTAL	366
OPTICAL	180
DRUG	1,656
MEDICAL ADM.	1,199
MENTAL HEALTH MANAGER	186
PPO	596
UM/DM	1,608
SUB TOTAL	\$12,717

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,181
ADMINISTRATION HIPAA	54
MISCELLANEOUS	2,801
SUB TOTAL	\$5,036

TOTAL EXPENSES	\$17,753
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SURPLUS (DEFICIT)	\$75,834
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AVERAGE INCOME	\$637
AVERAGE EXPENSE	121
SURPLUS (DEFICIT)	\$516

SECOND QUARTER 2024
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$307.37	39	\$35,963	
SHOPPERS 400	307.37	105	96,515	
SHOPPERS 400 ¹	464.20	0	0	
TOTAL		144	\$132,478	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$34,749
LIFE & AD & D	295
DISABILITY	2,650
DENTAL	638
OPTICAL	369
DRUG	3,789
MEDICAL ADM.	2,010
MENTAL HEALTH MANAGER	311
PPO	986
UM/DM	2,802
SUB TOTAL	\$48,599

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,410
ADMINISTRATION HIPAA	157
MISCELLANEOUS	8,230
SUB TOTAL	\$14,797

TOTAL EXPENSES	\$63,396
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SURPLUS (DEFICIT)	\$69,082
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AVERAGE INCOME	\$307
AVERAGE EXPENSE	147
SURPLUS (DEFICIT)	\$160

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

SECOND QUARTER 2024
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$42.53	51	\$6,507	
SHOPPERS 400	42.53	217	27,729	
TOTAL		268	\$34,236	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$175
DISABILITY	0
DENTAL	396
OPTICAL	220
SUB TOTAL	\$791

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$11,929
ADMINISTRATION HIPAA	292
MISCELLANEOUS	15,317
SUB TOTAL	\$27,538

TOTAL EXPENSES	\$28,329
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SURPLUS (DEFICIT)	\$5,907
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AVERAGE INCOME	\$43
AVERAGE EXPENSE	35
SURPLUS (DEFICIT)	\$8

SECOND QUARTER 2024
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	3	0	6	20	29
TOTAL INCOME	\$0	\$1,509	\$173	\$6,505	\$0	\$8,187

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$0	\$0	\$0	\$220	\$220
HMO KAISER	0	0	0	0	8,651	8,651
HMO HUMANA	0	1,485	186	3,341	5,013	10,025
DENTAL	0	0	0	461	1,974	2,435
OPTICAL	0	41	9	56	271	377
DRUG	0	0	0	0	(1,695)	(1,695)
ADMIN	0	30	0	61	202	293
MISC	0	10	0	21	69	100
TOTAL EXPENSES	\$0	\$1,566	\$195	\$3,940	\$14,705	\$20,406

SURPLUS (DEFICIT)	\$0	(\$57)	(\$22)	\$2,565	(\$14,705)	(\$12,219)
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AVERAGE INCOME	\$0	\$168	\$0	\$361	\$0	\$94
AVERAGE EXPENSE	0	174	0	219	245	235
SURPLUS (DEFICIT)	\$0	(\$6)	\$0	\$142	(\$245)	(\$141)

SECOND QUARTER 2024
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	183	59	3	245
TOTAL INCOME	\$184,955	\$60,077	\$3,039	\$248,071

BENEFIT EXPENSES				COMBINED
MEDICAL	\$1,818	\$584	\$5,746	\$8,148
HMO KAISER	81,118	25,958	1,082	108,158
HMO HUMANA	56,723	18,151	756	75,630
DENTAL	23,431	0	0	23,431
OPTICAL	3,446	0	0	3,446
DRUG	(528)	0	0	(528)
ADMIN	1,860	595	25	2,480
MISC	630	202	8	840
TOTAL EXPENSES	\$168,498	\$45,490	\$7,617	\$221,605

SURPLUS (DEFICIT)	\$16,457	\$14,587	(\$4,578)	\$26,466
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AVERAGE INCOME	\$337	\$339	\$338	\$338
AVERAGE EXPENSE	307	257	846	302
SURPLUS (DEFICIT)	\$30	\$82	(\$508)	\$36

SECOND QUARTER 2024 SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	44	13	0	57
TOTAL INCOME	\$44,889	\$13,163	\$0	\$58,052

BENEFIT EXPENSES				COMBINED
MEDICAL	\$0	\$0	\$0	\$0
HMO KAISER	30,208	9,023	0	39,231
HMO HUMANA	13,660	4,080	0	17,740
DENTAL	5,496	0	0	5,496
OPTICAL	798	0	0	798
DRUG	(1,191)	0	0	(1,191)
ADMIN	445	133	0	578
MISC	150	45	0	195
TOTAL EXPENSES	\$49,566	\$13,281	\$0	\$62,847

SURPLUS (DEFICIT)	(\$4,677)	(\$118)	\$0	(\$4,795)
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AVERAGE INCOME	\$340	\$338	\$0	\$339
AVERAGE EXPENSE	376	341	0	368
SURPLUS (DEFICIT)	(\$36)	(\$3)	\$0	(\$29)

SECOND QUARTER 2024

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
5,776	\$1,851	\$652,960	\$654,811

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACCOUNTING	\$2,600	\$0	\$2,600
ACTUARY & CONSULTING	16,000	0	16,000
ACCURINT	1	0	1
EDUCATIONAL FEES	0	528	528
INSURANCE & BONDING	6,423	0	6,423
INVESTMENT MANAGEMENT	1,104	0	1,104
LEGAL	27,074	315	27,389
MED/SURG/UCR UPDATE	500	0	500
PCORI & TR FEES	3,777	0	3,777
POSTAGE	1,298	0	1,298
PRINTING	3,404	0	3,404
TELEPHONE	973	292	\$1,265
TOTAL	\$63,154	\$1,135	\$64,289

2024 RETIREE QUARTERLY RECAP
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	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS	\$318,934	\$314,310	\$0	\$0	\$633,244

EXPENSES					
MEDICAL	\$3,216	\$8,368	\$0	\$0	\$11,584
HMO KAISER	154,035	156,040	0	0	\$310,075
HMO HUMANA	103,530	103,395	0	0	\$206,925
DENTAL	32,269	31,363	0	0	\$63,632
OPTICAL	4,749	4,620	0	0	\$9,369
DRUG	(9,477)	(3,414)	0	0	(\$12,891)
SUBTOTAL	\$288,322	\$300,372	\$0	\$0	\$588,694

OPERATING EXPENSE					
ADMINISTRATION	\$3,477	\$3,351	\$0	\$0	\$6,828
MISCELLANEOUS	6,737	1,135	0	0	\$7,872
SUBTOTAL	\$10,214	\$4,486	\$0	\$0	\$14,700

TOTAL EXPENSES	\$298,536	\$304,858	\$0	\$0	\$603,394
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SURPLUS (DEFICIT)	\$20,398	\$9,452	\$0	\$0	\$29,850
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TOTAL RETIREE PARTICIPANTS	339	331	0	0	335
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2023 RETIREE QUARTERLY RECAP

	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS	\$336,199	\$333,396	\$324,145	\$993,740

EXPENSES				
MEDICAL	\$37,821	\$13,018	\$8,673	\$59,512
HMO KAISER	165,530	164,342	156,460	486,332
HMO HUMANA	107,963	107,313	106,969	322,245
DENTAL	34,897	34,459	33,598	102,954
OPTICAL	5,139	5,094	4,968	15,201
DRUG	1,169	(4,534)	(2,391)	(5,756)
SUBTOTAL	\$352,519	\$319,692	\$308,277	\$980,488

OPERATING EXPENSE				
ADMINISTRATION	\$3,660	\$3,601	\$3,562	\$10,823
MISCELLANEOUS	33,334	17,472	8,371	59,177
SUBTOTAL	\$36,994	\$21,073	\$11,933	\$70,000

TOTAL EXPENSES	\$389,513	\$340,765	\$320,210	\$1,050,488
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SURPLUS (DEFICIT)	(\$53,314)	(\$7,369)	\$3,935	(\$56,748)
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TOTAL RETIREE PARTICIPANTS	368	364	353	362
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2024 TOTAL QUARTERLY RECAP

	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,334,572	\$2,388,789	\$0	\$0	\$4,723,361
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	318,934	314,310	0	0	633,244
INTEREST & DIVIDENDS	39,492	45,288	0	0	84,780
MISCELLANEOUS INCOME ²	9,957	22,620	0	0	32,577

TOTAL INCOME	\$2,702,955	\$2,771,007	\$0	\$0	\$5,473,962
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EXPENSES					
MEDICAL	\$1,448,998	\$1,275,891	\$0	\$0	\$2,724,889
HMO KAISER	3,768	3,830	0	0	7,598
LIFE & AD & D	7,670	7,648	0	0	15,318
DISABILITY	75,603	79,977	0	0	155,580
DENTAL	58,024	57,674	0	0	115,698
OPTICAL	7,559	7,395	0	0	14,954
DRUG	453,804	658,225	0	0	1,112,029
RETIREES	298,536	304,857	0	0	603,393
MEDICAL ADM.	34,187	33,506	0	0	67,693
MENTAL HEALTH MANAGER	5,814	12,457	0	0	18,271
EAP	807	834	0	0	1,641
PPO	17,024	16,905	0	0	33,929
UM/DM	38,049	47,227	0	0	85,276
SUBTOTAL	\$2,449,843	\$2,506,426	\$0	\$0	\$4,956,269

OPERATING EXPENSE					
ADMINISTRATION	\$48,572	\$49,186	\$0	\$0	\$97,758
ADMINISTRATION HIPAA	1,188	1,204	0	0	2,392
MISCELLANEOUS	105,174	63,153	0	0	168,327
SUBTOTAL	\$154,934	\$113,543	\$0	\$0	\$268,477

TOTAL EXPENSES	\$2,604,777	\$2,619,969	\$0	\$0	\$5,224,746
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SURPLUS (DEFICIT)	\$98,178	\$151,038	\$0	\$0	\$249,216
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TOTAL ACTIVE PARTICIPANTS	1,084	1,105	0	0	1,095
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FUND BALANCE	\$4,503,626	\$4,901,228	\$0	\$0	
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¹ Board of Trustees approved credits for Jan. 2024 - Jun. 2024 included.

²1st Quarter - Ranbaxy Settlement.

2023 TOTAL QUARTERLY RECAP

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,977,167	\$2,417,160	\$2,440,313	\$2,308,921	\$10,143,561
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	37,793	336,199	333,396	324,145	1,031,533
INTEREST & DIVIDENDS	30,242	50,510	47,955	52,073	180,780
MISCELLANEOUS INCOME ²	195,150	27,245	0	0	222,395

TOTAL INCOME	\$3,240,352	\$2,831,114	\$2,821,664	\$2,685,139	\$11,578,269
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EXPENSES					
MEDICAL	\$839,885	\$1,397,710	\$1,386,501	\$1,698,074	\$5,322,170
HMO KAISER	1,883	1,884	4,395	3,767	11,929
LIFE & AD & D	8,064	7,921	7,847	7,783	31,615
DISABILITY	50,409	71,732	107,723	93,942	323,806
DENTAL	64,540	61,717	60,860	60,015	247,132
OPTICAL	7,968	7,859	7,731	7,632	31,190
DRUG	491,288	520,630	429,180	631,752	2,072,850
RETIREES	359,000	389,513	340,765	320,210	1,409,488
MEDICAL ADM.	35,251	34,748	34,417	33,820	138,236
MENTAL HEALTH MANAGER	12,917	6,952	38,166	28,715	86,750
EAP	893	871	854	833	3,451
PPO	15,743	16,428	16,256	16,930	65,357
UM/DM	37,415	35,257	36,397	36,277	145,346
SUBTOTAL	\$1,925,256	\$2,553,222	\$2,471,092	\$2,939,750	\$9,889,320

OPERATING EXPENSE					
ADMINISTRATION	\$44,771	\$44,158	\$44,289	\$45,904	\$179,122
ADMINISTRATION HIPAA	1,098	1,083	1,087	1,125	4,393
MISCELLANEOUS	79,211	132,369	96,971	102,901	411,452
SUBTOTAL	\$125,080	\$177,610	\$142,347	\$149,930	\$594,967

TOTAL EXPENSES	\$2,050,336	\$2,730,832	\$2,613,439	\$3,089,680	\$10,484,287
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SURPLUS (DEFICIT)	\$1,190,016	\$100,282	\$208,225	(\$404,541)	\$1,093,982
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TOTAL ACTIVE PARTICIPANTS	996	998	1,050	1,067	1,028
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FUND BALANCE	\$4,424,713	\$4,720,712	\$4,894,562	\$4,742,862	
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¹ Board of Trustees approved additional contributions for Jan. 2023 - Aug. 2023 and credits for Sept. 2023 - Dec. 2023 included.

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

²2nd Quarter - Educational Funding and Litigation Settlement.

CONTRACT INFORMATION MAINTENANCE OF BENEFITS SECOND QUARTER 2024

CONTRACT EXP.	COMPANY	PLAN	RATES
7-12-24	METRO/ BASICS/ SHOPPERS 27	Y	\$1,204.69
		Y	\$607.63
		Y	\$1,722.76
		Y20	\$688.28
		Y20	\$327.69
		Y30	\$636.65
		Y30	\$307.37
		Y40	\$42.53
7-12-24	SHOPPERS FOOD 400	JSS-2	\$1,497.96
		Y	\$1,204.69
		Y	\$607.63
		Y	\$1,722.76
		Y20	\$688.28
		Y20	\$327.69
		Y30	\$636.65
		Y30	\$307.37
7-12-24	UFCW LOCAL 400 TEMP	JSS2	\$1,497.96
		Y	\$1,204.69
		Y	\$607.63
		Y30	\$307.37

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
SECOND QUARTER 2024**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 4/24 thru 6/24

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID