

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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
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A G E N D A

**September 20, 2023
(Approximately 12:00 noon)**

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting- June 8, 2023** (Pg. 1-9)
- III. FINANCIAL REPORT**
 - A. PNC Report** (Pg. 10)
- IV. CONSULTANT'S REPORT**
 - A. Segal Company**
 - 1. Reserve Determination Report**
 - 2. Optum renewal**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (2Q2023)** (Pg. 11-32)
- VII. INVOICES** (Pg. 33-35)
- VIII. OTHER FUND BUSINESS**
 - A. Appeals – A23/110-9282
M23/112-4012**
 - B. Conifer Health renewal Ratified**
 - C. Kaiser Medicare renewal**
 - D. Humana Medicare renewal**
 - E. Dentegra renewal**
 - F. GVS renewal**
 - G. New contribution rates effective hours worked 7/1 paid in August**
 - H. Miscellaneous Correspondence**
- IX. MEETING DATE AND LOCATION – December 14, 2023, TBD**
- X. ADJOURNMENT**

MINUTES

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**MINUTES OF THE MEETING OF THE
BOARD OF TRUSTEES OF THE
UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
VIA VIDEO CONFERENCE
JUNE 8, 2023**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

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

Also present were:

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

I. CALL TO ORDER

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

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on March 29, 2023, which were previously circulated. Trustee Seehafer noted two revisions to the draft minutes.

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 29, 2023, are approved as revised.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for January 1, 2023, to April 30, 2023. The report showed a beginning market value of \$2,292,883, receipts of \$5,709,945, disbursements of \$3,243,762, and earnings of \$52,773, producing an ending market value of \$4,811,839 as of April 30, 2023.

The Trustees discussed moving a portion of the cash to the Fund's Segall, Bryant & Hamill investment.

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

RESOLVED, to move \$1 million from cash to the Fund's Segall, Bryant & Hamill investment.

IV. CONSULTANT'S REPORT

A. The Segal Company

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

1. Reserve Determination Report

Mr. Timm reviewed Segal's May 2023 Reserve Determination Report. He noted that the Fund reserves as of April 30, 2023, exceeded 3.0 months and was below 6.0 months. Therefore, no additional adjustments are required at this time.

2. Cyber Liability Insurance Review

Mr. Timm summarized the cyber liability insurance proposals received by Segal Select on the Fund's behalf and stated that the Fund could bind an individual policy, covering just the Health Fund, or could bind an "umbrella" policy, covering the Health Fund and its sister Pension and Legal Funds.

The Trustees discussed the quotes presented, including the coverage amounts.

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

RESOLVED, to bind cyber liability coverage with Travelers under the "Umbrella" option with a \$2 million limit, covering Legal Fund, the Health Fund and the Pension Fund under the same policy; and

FURTHER RESOLVED to delegate to the Chair and Secretary the authority to determine whether to bind an excess cyber liability insurance policy.

3. Pharmacy Report

A. Optum Rx Renewal Update

Ms. Eid reported on the status of the contract renewal process with Optum Rx. She stated that Optum Rx sent Segal an incomplete renewal offer, which included improvements in pricing and rebates but did not include details such as terms, conditions, and assumptions. Segal will coordinate with Optum to obtain additional information, including regarding Optum's specialty drug program option.

B. Managed Pharmacy Report

Ms. Eid reported that the trend for the first quarter of 2023 increased by 3% compared to the first quarter of 2022. The Utilization Management programs adopted in the first quarter of 2023 have been implemented and are in effect as of June 1, 2023.

Ms. Eid said that Optum Rx has various programs to help lower costs. She also suggested that the Trustees consider Optum's Diabetes Management program and the Cardiovascular Disease Management program. The Trustees requested that Ms. Eid present additional information on these programs for consideration at the next meeting.

C. Covid – 19 Test Kits

Ms. Eid reported that OTC Covid-19 test claims continue to decline.

D. Subrogation Services

Mr. Timm reported on the RFP results relating to the Subrogation vendor search. He stated that "NexClaim" is the candidate with the highest recovery rates. He noted that NexClaim's method of handling subrogation is somewhat different than the Fund's current practice because under NexClaim, the Fund would not pend claims until a subrogation agreement is received but would instead pay any otherwise covered claims and NexClaim would then investigate and pursue repayment of any subrogation claims for which another party is liable. After discussion,

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

RESOLVED, to engage NexClaim to provide Subrogation Services.

V. ATTORNEY'S REPORT

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

Ms. Sanchez reported that the Rx reporting under the CAA for June 2023 has been completed.

B. Price Comparison Tool

Ms. Sanchez reported on the Greenlight Price Comparison Tool and the contract status with Greenlight.

C. Gag Clause Attestation

Ms. Sanchez reported on the gag clause attestation requirement under the Consolidated Appropriations Act.

D. Covid-19 National Emergency

Ms. Sanchez reported on the end of the federal COVID-19 Public Health Emergency ("PHE") and the Outbreak Period.

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

RESOLVED, to return to pre PHE benefit levels for COVID-19 immunizations and diagnostic testing and related services, effective as of the earliest permissible date.

E. Conifer Data Breach

Ms. Sanchez reported on the Conifer data breach.

F. Braidwood Case

Ms. Sanchez reported on the case of Braidwood Management Inc. v. Becerra.

G. Cybersecurity Consultant RFP

Ms. Sanchez reported on the results of the Cybersecurity Consultant RFP. After discussion,

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

RESOLVED, to engage Segal as the Fund's cybersecurity consultant.

H. Cybersecurity Contract Addenda

Ms. Sanchez reported on the Cybersecurity questionnaires and addenda that were sent to all service providers.

I. NexClaim Agreement

Ms. Sanchez reported that co-counsel would work with NexClaim to prepare a contract and Business Associate Agreement.

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

Ms. Sanchez reported on the status of the 408(b)(2) questionnaires to providers.

K. Optum RX Agreement

Ms. Sanchez reported that the Optum RX contract had been executed.

Trustee Seehafer suggested that the Trustees learn more about the Fund's potential exposures in light of the recent regional bank failures and the questions they should be asking to properly assess any risks to the Fund and take action to minimize such risks in the event of any future bank failures. He asked the Fund's providers to coordinate on providing this information.

VI. ADMINISTRATIVE MANAGER'S REPORT – First Quarter 2023

Mr. Ianniello presented the Administrative Manager's Report for the First Quarter of 2023, which had been pre-circulated. The report showed total income of \$3,240,352 and total expenses of \$2,050,336, producing a surplus of \$1,190,016 for the quarter. Contributions were made on behalf of 996 Plan participants. There were no delinquencies during the First Quarter of 2023.

Mr. Ianniello asked if the new Retiree report required any changes due to separating the accounting of Retiree expenses from the Active expenses, as required by the MOA. The Trustees tabled discussion of this question. Mr. Ianniello confirmed that the report would stay the same until the Trustees said they wanted to make changes.

Mr. Ianniello reviewed the Work Snapshot for the First Quarter of 2023. He noted 27 accident and sickness claims, six appeals, 3,127 participant service calls, 26 COBRA notices, 6,016 medical claims processed, and 3,230 communications sent to Plan participants during the First Quarter 2023.

A. Invoices

Mr. Ianniello presented a list of invoices dated June 8, 2023, which were pre-circulated. He noted no additions, deletions, or changes to the list.

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

RESOLVED, that the invoices on the list dated June 8, 2023, are approved for payment.

VII. OTHER FUND BUSINESS

A. Appeals

Appeal #1 E23/106-2242 (Hospital/Medical – Experimental/Investigational) - **Approved**

B. Conifer Renewal

Segal informed Mr. Ianniello that they had only recently received the revised Conifer renewal and were reviewing it.

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

RESOLVED, to delegate to Chairman and Secretary the authority to review and make a decision regarding the Conifer renewal proposal.

C. HCCCC Membership Invoice

Mr. Ianniello presented an invoice for annual membership in the HCCCC, noting that the fee is a “per body” cost.

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

RESOLVED, to pay the invoice of \$700 for the HCCCC annual membership renewal.

D. Termination of Consulting Agreement with RXBenefits

Mr. Ianniello reported that, as directed by the Board, Associated had sent a termination notice to Rx Benefits between meetings.

E. PCORI Fees

Mr. Ianniello said PCORI fees increased from \$2.79 to \$3.00 in 2023.

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

RESOLVED, to pay the PCORI fees for 2023 in the amount of \$4,473.00.

F. Education Subsidy Contribution Received

Mr. Ianniello reported that the Fund Office had received the education subsidy contribution from Shoppers in the amount of \$22,500.00.

G. Humana Update

Mr. Ianniello reported that the Fund Office has not received any negative feedback from the retirees relating to the transition to Humana, and everything is working as it should.

VIII. 2023 MEETING DATES & LOCATIONS

The next regular Board meeting is scheduled via Zoom on September 20, 2023.

IX. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

FINANCIAL REPORT

**UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO AUGUST 31, 2023**

ITEM	CASH RESERVE	SBH	TOTAL AMOUNT
MARKET VALUE 01/01/2023	2,292,883 \$	- \$	2,292,883
RECEIPTS	9,717,439	\$	9,717,439
DISBURSEMENTS	(7,154,772)	\$	(7,154,772)
INTER ACCOUNT TRANSFERS	(1,000,000) \$	1,000,000 \$	-
EARNINGS	118,393 \$	1,489 \$	119,882
ENDING MARKET VALUE 8/31/2023	3,973,943 \$	1,001,489 \$	4,975,432

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

SECOND QUARTER 2023

ADMINISTRATIVE MANAGER'S REPORT

**SECOND QUARTER 2023
PLAN JSS-2**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	0	\$0	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,387.00	143	713,423	
SHOPPERS FOOD 400 PT	1,387.00	61	252,434	
UFCW LOCAL 400 TEMP FT	1,387.00	0	0	
TOTAL		204	\$965,857	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$608,546
LIFE & AD & D	2,482
DISABILITY	39,032
DENTAL	23,396
OPTICAL	2,720
DRUG	225,612
MEDICAL ADM.	9,517
MENTAL HEALTH MANAGER	1,708
PPO	4,500
UM/DM	9,627
SUB TOTAL	\$927,140

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,026
ADMINISTRATION HIPAA	221
MISCELLANEOUS	27,058
SUB TOTAL	\$36,305

TOTAL EXPENSES	\$963,445
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SURPLUS (DEFICIT)	\$2,412
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AVERAGE INCOME	\$1,578
AVERAGE EXPENSE	1,574
SURPLUS (DEFICIT)	\$4

¹Board of Trustees approved additional contributions for April 2023 - June 2023 received.

SECOND QUARTER 2023
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,115.45	105	\$351,367	
SHOPPERS 400	1,115.45	65	216,397	
TOTAL		170	\$567,764	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$385,660
LIFE & AD & D	2,347
DISABILITY	7,890
DENTAL	14,485
OPTICAL	1,466
DRUG	206,150
MEDICAL ADM.	7,472
MENTAL HEALTH MANAGER	1,464
EAP	326
PPO	3,543
UM/DM	7,593
SUB TOTAL	\$638,396

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,522
ADMINISTRATION HIPAA	184
MISCELLANEOUS	22,548
SUB TOTAL	\$30,254

TOTAL EXPENSES	\$668,650
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SURPLUS (DEFICIT)	(\$100,886)
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AVERAGE INCOME	\$1,113
AVERAGE EXPENSE	1,311
SURPLUS (DEFICIT)	(\$198)

**SECOND QUARTER 2023
PLAN Y PART TIME INDIVIDUAL**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$562.62	78	\$131,653	
SHOPPERS 400	562.62	140	235,737	
COBRA		1	1,765	
HMO COPAYS			396	
TOTAL		219	\$369,551	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$173,280
HMO KAISER	1,884
LIFE & AD & D	1,510
DISABILITY	12,444
DENTAL	15,183
OPTICAL	1,885
DRUG	45,153
MEDICAL ADM.	9,469
MENTAL HEALTH MANAGER	1,674
EAP	416
PPO	4,500
UM/DM	9,659
SUB TOTAL	\$277,057

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,690
ADMINISTRATION HIPAA	239
MISCELLANEOUS	29,047
SUB TOTAL	\$38,976

TOTAL EXPENSES	\$316,033
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SURPLUS (DEFICIT)	\$53,518
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AVERAGE INCOME	\$562
AVERAGE EXPENSE	481
SURPLUS (DEFICIT)	\$81

SECOND QUARTER 2023
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,595.15	26	\$122,827	
SHOPPERS 400	1,595.15	38	181,848	
TOTAL		64	\$304,675	\$0

BENEFIT EXPENSES		COST
MEDICAL		\$146,709
LIFE & AD & D		453
DISABILITY		8,786
DENTAL		6,492
OPTICAL		579
DRUG		25,784
MEDICAL ADM.		2,957
MENTAL HEALTH MANAGER		1,260
EAP		129
PPO		1,400
UM/DM		3,012
SUB TOTAL		\$197,561

OPERATING EXPENSES		COST
ADMINISTRATION FEE		\$2,832
ADMINISTRATION HIPAA		69
MISCELLANEOUS		8,489
SUB TOTAL		\$11,390

TOTAL EXPENSES		\$208,951
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SURPLUS (DEFICIT)		\$95,724
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AVERAGE INCOME		\$1,587
AVERAGE EXPENSE		1,088
SURPLUS (DEFICIT)		\$499

SECOND QUARTER 2023
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$637.30	7	\$13,383	
SHOPPERS 400	637.30	7	13,383	
TOTAL		14	\$26,766	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,115
LIFE & AD & D	153
DISABILITY	0
DENTAL	190
OPTICAL	105
DRUG	21,445
MEDICAL ADM.	551
MENTAL HEALTH MANAGER	85
PPO	237
UM/DM	545
SUB TOTAL	\$24,426

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$619
ADMINISTRATION HIPAA	15
MISCELLANEOUS	1,857
SUB TOTAL	\$2,491

TOTAL EXPENSES	\$26,917
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SURPLUS (DEFICIT)	(\$151)
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AVERAGE INCOME	\$637
AVERAGE EXPENSE	641
SURPLUS (DEFICIT)	(\$4)

**SECOND QUARTER 2023
PLAN Y20 PART TIME**

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$303.42	19	\$17,295	
SHOPPERS 400	303.42	22	19,722	
SHOPPERS 400 ¹	463.09	0	0	
TOTAL		41	\$37,017	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$73,395
LIFE & AD & D	330
DISABILITY	0
DENTAL	745
OPTICAL	419
DRUG	(1,671)
MEDICAL ADM.	2,108
MENTAL HEALTH MANAGER	339
PPO	1,001
UM/DM	2,162
SUB TOTAL	\$78,828

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,814
ADMINISTRATION HIPAA	44
MISCELLANEOUS	5,438
SUB TOTAL	\$7,296

TOTAL EXPENSES	\$86,124
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SURPLUS (DEFICIT)	(\$49,107)
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AVERAGE INCOME	\$301
AVERAGE EXPENSE	700
SURPLUS (DEFICIT)	(\$399)

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

SECOND QUARTER 2023
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$589.49	9	\$15,915	
SHOPPERS 400	589.49	23	40,675	
TOTAL		32	\$56,590	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$447
LIFE & AD & D	181
DISABILITY	0
DENTAL	188
OPTICAL	112
DRUG	37
MEDICAL ADM.	645
MENTAL HEALTH MANAGER	98
PPO	275
UM/DM	625
SUB TOTAL	\$2,608

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,416
ADMINISTRATION HIPAA	35
MISCELLANEOUS	4,244
SUB TOTAL	\$5,695

TOTAL EXPENSES	\$8,303
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SURPLUS (DEFICIT)	\$48,287
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AVERAGE INCOME	\$589
AVERAGE EXPENSE	86
SURPLUS (DEFICIT)	\$503

SECOND QUARTER 2023
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$284.60	29	\$24,476	
SHOPPERS 400	284.60	51	43,828	
SHOPPERS 400 ¹	441.43	0	0	
TOTAL		80	\$68,304	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,558
LIFE & AD & D	330
DISABILITY	3,580
DENTAL	734
OPTICAL	406
DRUG	(1,880)
MEDICAL ADM.	2,029
MENTAL HEALTH MANAGER	324
PPO	972
UM/DM	2,034
SUB TOTAL	\$17,087

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,540
ADMINISTRATION HIPAA	87
MISCELLANEOUS	10,611
SUB TOTAL	\$14,238

TOTAL EXPENSES	\$31,325
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SURPLUS (DEFICIT)	\$36,979
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AVERAGE INCOME	\$285
AVERAGE EXPENSE	131
SURPLUS (DEFICIT)	\$154

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

SECOND QUARTER 2023
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$39.38	50	\$5,947	
SHOPPERS 400	39.38	124	14,689	
TOTAL		174	\$20,636	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$135
DISABILITY	0
DENTAL	304
OPTICAL	167
SUB TOTAL	\$606

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,699
ADMINISTRATION HIPAA	189
MISCELLANEOUS	23,078
SUB TOTAL	\$30,966

TOTAL EXPENSES	\$31,572
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SURPLUS (DEFICIT)	(\$10,936)
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AVERAGE INCOME	\$40
AVERAGE EXPENSE	60
SURPLUS (DEFICIT)	(\$20)

**SECOND QUARTER 2023
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	6	1	7	26	40
TOTAL INCOME	\$0	\$3,395	\$346	\$7,589	\$0	\$11,330

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$332	\$0	\$504	\$1,323	\$2,159
HMO KAISER	0	0	0	0	9,944	9,944
HMO HUMANA	0	3,024	356	3,735	8,182	15,297
DENTAL	0	0	0	566	2,621	3,187
OPTICAL	0	81	14	65	1,479	1,639
DRUG	0	0	0	0	(420)	(420)
ADMIN	0	56	7	70	258	391
MISC	0	513	61	633	2,353	3,560
TOTAL EXPENSES	\$0	\$4,006	\$438	\$5,573	\$25,740	\$35,757

SURPLUS (DEFICIT)	\$0	(\$611)	(\$92)	\$2,016	(\$25,740)	(\$24,427)
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AVERAGE INCOME	\$0	\$189	\$115	\$361	\$0	\$94
AVERAGE EXPENSE	0	223	146	265	330	298
SURPLUS (DEFICIT)	\$0	(\$34)	(\$31)	\$96	(\$330)	(\$204)

SECOND QUARTER 2023 SHOPPERS RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	201	60	3	264
TOTAL INCOME	\$197,490	\$60,234	\$2,962	\$260,686

BENEFIT EXPENSES				COMBINED
MEDICAL	\$21,633	\$1,656	\$8,270	\$31,559
HMO KAISER	85,555	25,891	1,126	112,572
HMO HUMANA	56,341	17,051	741	74,133
DENTAL	25,368	0	0	25,368
OPTICAL	2,607	0	0	2,607
DRUG	2,542	0	0	2,542
ADMIN	1,996	604	26	2,626
MISC	18,181	5,502	239	23,922
TOTAL EXPENSES	\$214,223	\$50,704	\$10,402	\$275,329

SURPLUS (DEFICIT)	(\$16,733)	\$9,530	(\$7,440)	(\$14,643)
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AVERAGE INCOME	\$328	\$335	\$329	\$329
AVERAGE EXPENSE	355	282	1,156	348
SURPLUS (DEFICIT)	(\$27)	\$53	(\$827)	(\$19)

FIRST QUARTER 2023 SUPERVALU RETIREES
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INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	48	17	0	65
TOTAL INCOME	\$47,396	\$16,787	\$0	\$64,183

BENEFIT EXPENSES				COMBINED
MEDICAL	\$2,026	\$2,077	\$0	\$4,103
HMO KAISER	31,830	11,184	0	43,014
HMO HUMANA	13,714	4,819	0	18,533
DENTAL	6,342	0	0	6,342
OPTICAL	893	0	0	893
DRUG	(953)	0	0	(953)
ADMIN	476	167	0	643
MISC	4,331	1,522	0	5,853
TOTAL EXPENSES	\$58,659	\$19,769	\$0	\$78,428

SURPLUS (DEFICIT)	(\$11,263)	(\$2,982)	\$0	(\$14,245)
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AVERAGE INCOME	\$329	\$329	\$0	\$329
AVERAGE EXPENSE	407	388	0	402
SURPLUS (DEFICIT)	(\$78)	(\$59)	\$0	(\$73)

SECOND QUARTER 2023

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
7,064	\$4	\$521,795	\$521,799

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACCOUNTING	\$1,281	\$0	\$1,281
ACTUARY & CONSULTING	16,000	28,835	\$44,835
ACCURINT	1	0	\$1
EDUCATIONAL FEES	0	690	\$690
INSURANCE & BONDING	30,259	0	\$30,259
INVESTMENT MANAGEMENT	1,108	0	\$1,108
LEGAL	56,257	3,539	\$59,796
MED/SURG/UCR UPDATE	4,475	0	\$4,475
PCORI & TR FEES	4,473	0	\$4,473
POSTAGE	1,336	0	\$1,336
PRINTING	3,779	0	\$3,779
TELEPHONE	900	270	\$1,170
RX BENEFITS	12,500	0	\$12,500
TOTAL	\$132,369	\$33,334	\$165,703

2023 RETIREE QUARTERLY RECAP
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	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS	\$336,199	\$0	\$0	\$336,199
EXPENSES				
MEDICAL	\$37,821	\$0	\$0	\$37,821
HMO KAISER	165,530	0	0	165,530
HMO HUMANA	107,963	0	0	107,963
DENTAL	34,897	0	0	34,897
OPTICAL	5,139	0	0	5,139
DRUG	1,169	0	0	1,169
SUBTOTAL	\$352,519	\$0	\$0	\$352,519
OPERATING EXPENSE				
ADMINISTRATION	\$3,660	\$0	\$0	\$3,660
MISCELLANEOUS	33,334	0	0	33,334
SUBTOTAL	\$36,994	\$0	\$0	\$36,994
TOTAL EXPENSES	\$389,513	\$0	\$0	\$389,513
SURPLUS (DEFICIT)	(\$53,314)	\$0	\$0	(\$53,314)
TOTAL PARTICIPANTS	368	0	0	368

2023
TOTAL QUARTERLY RECAP

	FIRST 2023	SECOND 2023	THIRD 2023	FOURTH 2023	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,977,167	\$2,417,160	\$0	\$0	\$5,394,327
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	37,793	336,199	0	0	373,992
INTEREST & DIVIDENDS	30,242	50,510	0	0	80,752
MISCELLANEOUS INCOME ²	195,150	27,245	0	0	222,395

TOTAL INCOME	\$3,240,352	\$2,831,114	\$0	\$0	\$6,071,466
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EXPENSES					
MEDICAL	\$839,885	\$1,397,710	\$0	\$0	\$2,237,595
HMO KAISER	1,883	1,884	0	0	3,767
LIFE & AD & D	8,064	7,921	0	0	15,985
DISABILITY	50,409	71,732	0	0	122,141
DENTAL	64,540	61,717	0	0	126,257
OPTICAL	7,968	7,859	0	0	15,827
DRUG	491,288	520,630	0	0	1,011,918
RETIREES	359,000	389,513	0	0	748,513
MEDICAL ADM.	35,251	34,748	0	0	69,999
MENTAL HEALTH MANAGER	12,917	6,952	0	0	19,869
EAP	893	871	0	0	1,764
PPO	15,743	16,428	0	0	32,171
UM/DM	37,415	35,257	0	0	72,672
SUBTOTAL	\$1,925,256	\$2,553,222	\$0	\$0	\$4,478,478

OPERATING EXPENSE					
ADMINISTRATION	\$44,771	\$44,158	\$0	\$0	\$88,929
ADMINISTRATION HIPAA	1,098	1,083	0	0	2,181
MISCELLANEOUS	79,211	132,369	0	0	211,580
SUBTOTAL	\$125,080	\$177,610	\$0	\$0	\$302,690

TOTAL EXPENSES	\$2,050,336	\$2,730,832	\$0	\$0	\$4,781,168
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SURPLUS (DEFICIT)	\$1,190,016	\$100,282	\$0	\$0	\$1,290,298
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TOTAL PARTICIPANTS	996	998	0	0	997
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FUND BALANCE	\$4,424,713	\$4,720,712	\$0	\$0	
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¹ Board of Trustees approved additional contributions for January 2023 - June 2023 received.

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

²2nd Quarter - Educational Funding and Litigation Settlement.

2022
TOTAL QUARTERLY RECAP

	FIRST 2022	SECOND 2022	THIRD 2022	FOURTH 2022	TOTAL
CONTRIBUTIONS RECEIVED	\$2,662,874	\$3,086,455	\$3,847,148	\$3,685,434	\$13,281,911
CONTRIBUTIONS OUTSTANDING ¹	125,655	(141,577)	0	0	(15,922)
RETIREE INCOME	44,247	41,246	41,110	39,854	166,457
INTEREST & DIVIDENDS	11,601	982	3,705	17,125	33,413
MISCELLANEOUS INCOME ²	0	65,499	0	0	65,499

TOTAL INCOME	\$2,844,377	\$3,052,605	\$3,891,963	\$3,742,413	\$13,531,358
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EXPENSES					
MEDICAL	\$2,972,250	\$1,662,707	\$1,347,837	\$1,425,271	\$7,408,065
LIFE & AD & D	8,932	8,703	8,366	8,175	34,176
DISABILITY	124,208	164,358	86,875	64,004	439,445
DENTAL	73,771	71,254	69,518	66,639	281,182
OPTICAL	9,033	8,788	8,453	8,071	34,345
DRUG	301,121	765,000	589,193	602,871	2,258,185
RETIREES	449,761	457,046	487,383	465,925	1,860,115
MEDICAL ADM.	38,633	37,763	36,495	34,739	147,630
MENTAL HEALTH MANAGER	22,923	18,283	39,925	63,195	144,326
EAP	1,034	1,004	975	920	3,933
PPO	17,166	19,791	17,639	16,266	70,862
UM/DM	49,194	48,427	42,828	33,355	173,804
SUBTOTAL	\$4,068,026	\$3,263,124	\$2,735,487	\$2,789,431	\$12,856,068

OPERATING EXPENSE					
ADMINISTRATION	\$52,400	\$48,889	\$45,589	\$44,249	\$191,127
ADMINISTRATION HIPAA	1,296	1,201	1,119	1,086	4,702
MISCELLANEOUS	106,859	190,927	190,970	214,489	703,245
SUBTOTAL	\$160,555	\$241,017	\$237,678	\$259,824	\$899,074

TOTAL EXPENSES	\$4,228,581	\$3,504,141	\$2,973,165	\$3,049,255	\$13,755,142
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SURPLUS (DEFICIT)	(\$1,384,204)	(\$451,536)	\$918,798	\$693,158	(\$223,784)
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TOTAL PARTICIPANTS	1,097	1,034	1,026	1,006	1,041
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FUND BALANCE	\$1,698,202	\$1,227,053	\$2,635,216	\$2,283,662	
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¹1st Quarter - Board of Trustees approved Shoppers Additional Contribution due for January 2022 - March 2022 not received.

¹2nd Quarter - Board of Trustees approved Shoppers Additional Contribution due for December 2021 - March 2022 received.

²2nd Quarter - \$22,500 Employer Educational Funding, \$4,360 Litigation Settlements and \$38,639 Delinquency Interest and Damages.

CONTRACT INFORMATION MAINTENANCE OF BENEFITS SECOND QUARTER 2023

CONTRACT EXP.	COMPANY	PLAN	RATES
7-12-24	METRO/ BASICS/ SHOPPERS 27	Y	\$1,115.45
		Y	\$562.62
		Y	\$1,595.15
		Y20	\$637.30
		Y20	\$303.42
		Y30	\$589.49
		Y30	\$284.60
		Y40	\$39.38
10-28-23	SAFEWAY VALLEY	JSS-2	\$1,488.72
7-12-24	SHOPPERS FOOD 400	JSS-2	\$1,387.00
		Y	\$1,115.45
		Y	\$562.62
		Y	\$1,595.15
		Y20	\$637.30
		Y20	\$303.42
		Y30	\$589.49
		Y30	\$284.60
		Y40	\$39.38
7-12-24	UFCW LOCAL 400 TEMP	JSS2	\$1,387.00
		Y	\$1,115.45
		Y	\$562.62
		Y30	\$284.60

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
SECOND QUARTER 2023**

**UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 4/23 thru 6/23**

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID

Work Snapshot 2023 Non-Food

<i>Function</i>	<i>1st Quarter</i>	<i>2nd Quarter</i>	<i>3rd Quarter</i>	<i>4th Quarter</i>	<i>YTD</i>
<i>Accident & Sickness Claims</i>	27	27			54
<i>Appeals</i>	6	4			10
<i>Participant Services Calls</i>	3,127	2,787			5,914
<i>COBRA Notices Mailed</i>	26	35			61
<i>Pension Apps Received</i>	74	59			133
<i>Pension Estimates Received</i>	40	50			90
<i>Medical Claims Processed</i>	6,016	6,425			12,441
<i>Communications Mailings Sent to Participants</i>	3,230	17,387			20,617

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

2023 Data (1/1/23 – 8/31/23)

Covid-19 Tests: By Month for Year 2023

Month	# of Tests	Payment Total
January	33	\$4,538.40
February	29	\$3,411.31
March	36	\$4,765.07
April	23	\$2,901.95
May	23	\$2,407.86
June	24	\$2,294.01
July	3	\$311.73
August	9	\$989.15
September		
October		
November		
December		
Total	180	\$21,619.48

Covid-19 Treatment: By Month for Year 2023

Month	Claims Paid	Payment Total
January	16	\$1,035.13
February	11	\$471.06
March	20	\$2,532.17
April	5	\$11,636.29
May	7	\$687.34
June	7	\$846.58
July	1	\$1,484.00
August	6	\$1,143.33
September		
October		
November		
December		
Total	73	\$19,835.90

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

Covid-19 Vaccine Claims

Number of Vaccines Given	Payment Total
22	\$1,083.89

Telehealth Claims

Number of Claims	Payment Total
181	\$9,268.13

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

September 20, 2023

1. **CARELON**
BEHAVIORAL
HEALTH

7-6-2023 Machine readable files for 2023 #292420 \$3,000.00
2. **CHEIRON**

7-19-2023 Retainer services rendered from June 2022 through June 2023 #47255 \$16,389.00
3. **GREEN LIGHT**

6-13-2023 Estimated total due for MRF flat monthly fee #127312 \$500.00
7-13-2023 Estimated total due for MRF flat monthly fee #127719 \$500.00
4. **MORGAN, LEWIS, &**
BOCKIUS

6-7-2023 For professional services rendered for the period ended 5-31-2023 #5206859 \$5,737.50
7-13-2023 For professional services rendered for the period ended 6-30-2023 #5229439 \$10,098.00
8-8-2023 For professional services rendered for the period ended 7-31-2023 #5248002 \$3,289.50
9-11-2023 For professional services rendered for the period ended 8-31-2023 #5269693 \$3,591.00
5. **SEGAL**
CONSULTING

6-1-2023 For consulting services rendered in accordance with the retainer agreement for the period of 5-1-2023 through 5-23-2023 #ES000137 \$5,333.33
7-1-2023 For consulting services rendered in accordance with the retainer agreement for the period 6-1-2023 through 6-30-2023 #ES000545 \$5,333.33
8-1-2023 For consulting services rendered in accordance with the retainer agreement for the period 7-1-2023 through 7-31-2023 #ES001368 \$5,333.33
9-1-2023 For consulting services rendered in accordance with the retainer agreement for the period 8-1-2023 through 8-31-2023 #ES001995 \$5,333.33

6. SEGAL SELECT

6-13-2023	Cyber liability policy #107855365 Invoice # 20835	\$3,363.60
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7. SLEVIN & HART

6-20-2023	For professional services rendered through 5-31-2023 #232642	\$12,831.55
7-19-2023	For professional services rendered through 6-30-2023 #232873	\$19,500.00
8-25-2023	For professional services rendered through 7-31-2023 #233090	\$2,791.50

8. WITHUM

6-11-2023	Progress billing in connection with 2022 Defined Health/Welfare Audit #1101227	\$1,281.00
7-9-2023	Progress billing in connection with 2022 Defined Health/Welfare Audit #1114433	\$3,120.00
8-20-2023	Progress billing in connection with 2022 Defined Health/Welfare Audit #1128600	\$30,160.00

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

September 20, 2023

1.	SLEVIN & HART		
	6-20-2023	For professional services rendered through 5-31-2023 #232645	\$2,003.00
	7-19-2023	For professional services rendered through 6-30-2023 #232876	\$393.00
2.	WOODARD INSURANCE		
	7-24/2023	Ongoing NF Healthcare customer service for April through June 2023 #185	\$690.00

NOTES

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Section 1 (Top): Contains approximately 15 lines of handwritten text, mostly illegible due to blurring. The text appears to be a list or series of notes.

Section 2 (Middle): Contains approximately 15 lines of handwritten text, mostly illegible due to blurring. The text appears to be a list or series of notes.

Section 3 (Bottom): Contains approximately 10 lines of handwritten text, mostly illegible due to blurring. The text appears to be a list or series of notes.