

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

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	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
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
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SURPLUS (DEFICIT)	(\$53,314)	\$0	\$0	(\$53,314)
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TOTAL PARTICIPANTS	368	0	0	368
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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