

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
SECOND QUARTER 2025

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2025
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SHOPPERS FOOD 400 FT ¹	1,601.87	129	621,525	
SHOPPERS FOOD 400 PT	1,601.87	52	248,290	
UFCW LOCAL 400 TEMP FT	1,601.87	0	0	
TOTAL		181	\$869,815	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$437,851
LIFE & AD & D	2,234
DISABILITY	34,685
DENTAL	21,921
OPTICAL	2,453
DRUG	335,582
MEDICAL ADM.	9,118
MENTAL HEALTH MANAGER	3,562
PPO	4,431
UM/DM	9,587
SUB TOTAL	\$861,424

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,587
ADMINISTRATION HIPAA	210
MISCELLANEOUS	26,504
SUB TOTAL	\$35,301

TOTAL EXPENSES	\$896,725
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SURPLUS (DEFICIT)	(\$26,910)
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AVERAGE INCOME	\$1,602
AVERAGE EXPENSE	1,651
SURPLUS (DEFICIT)	(\$49)

SECOND QUARTER 2025
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,288.26	87	\$337,525	
SHOPPERS 400	1,288.26	60	233,175	
TOTAL		147	\$570,700	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$298,384
LIFE & AD & D	2,130
DISABILITY	17,242
DENTAL	13,547
OPTICAL	1,336
DRUG	145,170
MEDICAL ADM.	7,131
MENTAL HEALTH MANAGER	2,428
EAP	377
PPO	3,505
UM/DM	7,536
SUB TOTAL	\$498,786

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,974
ADMINISTRATION HIPAA	170
MISCELLANEOUS	21,525
SUB TOTAL	\$28,669

TOTAL EXPENSES	\$527,455
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SURPLUS (DEFICIT)	\$43,245
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AVERAGE INCOME	\$1,294
AVERAGE EXPENSE	1,196
SURPLUS (DEFICIT)	\$98

SECOND QUARTER 2025
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$649.78	60	\$116,311	
SHOPPERS 400	649.78	115	224,823	
COBRA		1	1,765	
HMO		2	291	
TOTAL		178	\$343,190	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$322,422
HMO KAISER	4,020
LIFE & AD & D	1,218
DISABILITY	25,324
DENTAL	12,797
OPTICAL	1,528
DRUG	23,062
MEDICAL ADM.	8,083
MENTAL HEALTH MANAGER	2,648
EAP	425
PPO	3,958
UM/DM	8,525
SUB TOTAL	\$414,010

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,445
ADMINISTRATION HIPAA	206
MISCELLANEOUS	26,064
SUB TOTAL	\$34,715

TOTAL EXPENSES	\$448,725
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SURPLUS (DEFICIT)	(\$105,535)
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AVERAGE INCOME	\$643
AVERAGE EXPENSE	840
SURPLUS (DEFICIT)	(\$197)

SECOND QUARTER 2025
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,842.26	18	\$101,325	
SHOPPERS 400	1,842.26	39	213,702	
TOTAL		57	\$315,027	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$123,850
LIFE & AD & D	401
DISABILITY	0
DENTAL	5,867
OPTICAL	502
DRUG	51,579
MEDICAL ADM.	2,722
MENTAL HEALTH MANAGER	1,616
EAP	143
PPO	1,325
UM/DM	2,865
SUB TOTAL	\$190,870

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,704
ADMINISTRATION HIPAA	66
MISCELLANEOUS	8,346
SUB TOTAL	\$11,116

TOTAL EXPENSES	\$201,986
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SURPLUS (DEFICIT)	\$113,041
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AVERAGE INCOME	\$1,842
AVERAGE EXPENSE	1,181
SURPLUS (DEFICIT)	\$661

SECOND QUARTER 2025
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$736.02	6	\$13,248	
SHOPPERS 400	736.02	5	11,776	
TOTAL		11	\$25,024	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$863
HMO KAISER	0
LIFE & AD & D	143
DISABILITY	907
DENTAL	183
OPTICAL	84
DRUG	3,490
MEDICAL ADM.	434
MENTAL HEALTH MANAGER	139
PPO	227
UM/DM	459
SUB TOTAL	\$6,929

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$522
ADMINISTRATION HIPAA	13
MISCELLANEOUS	1,611
SUB TOTAL	\$2,146

TOTAL EXPENSES	\$9,075
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SURPLUS (DEFICIT)	\$15,949
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AVERAGE INCOME	\$758
AVERAGE EXPENSE	275
SURPLUS (DEFICIT)	\$483

SECOND QUARTER 2025
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$350.42	13	\$13,665	
SHOPPERS 400	350.42	16	16,821	
SHOPPERS 400 ¹	510.09	0	0	
TOTAL		29	\$30,486	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$11,924
LIFE & AD & D	231
DISABILITY	2,411
DENTAL	550
OPTICAL	291
DRUG	563
MEDICAL ADM.	1,553
MENTAL HEALTH MANAGER	482
PPO	773
UM/DM	1,663
SUB TOTAL	\$20,441

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,376
ADMINISTRATION HIPAA	34
MISCELLANEOUS	4,246
SUB TOTAL	\$5,656

TOTAL EXPENSES	\$26,097
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SURPLUS (DEFICIT)	\$4,389
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AVERAGE INCOME	\$350
AVERAGE EXPENSE	300
SURPLUS (DEFICIT)	\$50

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

SECOND QUARTER 2025
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$680.81	7	\$14,298	
SHOPPERS 400	680.81	33	67,401	
TOTAL		40	\$81,699	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$7,701
LIFE & AD & D	364
DISABILITY	1,652
DENTAL	507
OPTICAL	236
DRUG	9,531
MEDICAL ADM.	1,336
MENTAL HEALTH MANAGER	410
PPO	641
UM/DM	1,397
SUB TOTAL	\$23,775

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,898
ADMINISTRATION HIPAA	46
MISCELLANEOUS	5,857
SUB TOTAL	\$7,801

TOTAL EXPENSES	\$31,576
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SURPLUS (DEFICIT)	\$50,123
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AVERAGE INCOME	\$681
AVERAGE EXPENSE	263
SURPLUS (DEFICIT)	\$418

SECOND QUARTER 2025
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$328.69	40	\$39,115	
SHOPPERS 400	328.69	119	117,014	
SHOPPERS 400 ¹	485.52	0	0	
TOTAL		159	\$156,129	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$48,127
LIFE & AD & D	374
DISABILITY	1,140
DENTAL	831
OPTICAL	450
DRUG	5,281
MEDICAL ADM.	2,471
MENTAL HEALTH MANAGER	1,006
PPO	1,218
UM/DM	2,618
SUB TOTAL	\$63,516

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,543
ADMINISTRATION HIPAA	184
MISCELLANEOUS	23,283
SUB TOTAL	\$31,010

TOTAL EXPENSES	\$94,526
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SURPLUS (DEFICIT)	\$61,603
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AVERAGE INCOME	\$327
AVERAGE EXPENSE	198
SURPLUS (DEFICIT)	\$129

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

SECOND QUARTER 2025
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$45.48	64	\$8,778	
SHOPPERS 400	45.48	196	26,743	
TOTAL		260	\$35,521	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$312
DISABILITY	1,759
DENTAL	716
OPTICAL	388
SUB TOTAL	\$3,175

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,335
ADMINISTRATION HIPAA	301
MISCELLANEOUS	38,072
SUB TOTAL	\$50,708

TOTAL EXPENSES	\$53,883
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SURPLUS (DEFICIT)	(\$18,362)
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AVERAGE INCOME	\$46
AVERAGE EXPENSE	69
SURPLUS (DEFICIT)	(\$23)

SECOND QUARTER 2025
RETIREEES

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	8	14	25
TOTAL INCOME	\$0	\$1,697	\$0	\$8,312	\$0	\$10,009

BENEFIT EXPENSES						COMBINED
HMO KAISER	0	0	0	0	9,084	9,084
HMO HUMANA	0	1,803	0	4,607	2,404	8,814
DENTAL	0	0	0	587	1,452	2,039
OPTICAL	0	41	0	71	194	306
DRUG	0	0	0	0	(152)	(152)
ADMIN	0	30	0	81	141	252
MISC	0	5	0	13	23	41
TOTAL EXPENSES	\$0	\$1,879	\$0	\$5,359	\$13,146	\$20,384

SURPLUS (DEFICIT)	\$0	(\$182)	\$0	\$2,953	(\$13,146)	(\$10,375)
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AVERAGE INCOME	\$0	\$189	\$0	\$346	\$0	\$133
AVERAGE EXPENSE	0	209	0	223	313	272
SURPLUS (DEFICIT)	\$0	(\$20)	\$0	\$123	(\$313)	(\$139)

SECOND QUARTER 2025 SHOPPERS RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	177	61	3	241
TOTAL INCOME	\$193,556	\$66,705	\$3,281	\$263,542

BENEFIT EXPENSES				COMBINED
HMO KAISER	74,681	25,230	1,009	100,920
HMO HUMANA	65,292	22,058	882	88,232
DENTAL	23,872	0	0	23,872
OPTICAL	3,387	0	0	3,387
DRUG	(104)	0	0	(104)
ADMIN	1,796	607	24	2,427
MISC	297	101	4	402
TOTAL EXPENSES	\$169,221	\$47,996	\$1,919	\$219,136

SURPLUS (DEFICIT)	\$24,335	\$18,709	\$1,362	\$44,406
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AVERAGE INCOME	\$365	\$365	\$365	\$365
AVERAGE EXPENSE	319	262	213	303
SURPLUS (DEFICIT)	\$46	\$103	\$152	\$62

SECOND QUARTER 2025 SUPERVALU RETIREES

INCOME	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
RATE				
NO OF EMP.	39	12	0	51
TOTAL INCOME	\$43,013	\$13,122	\$0	\$56,135

BENEFIT EXPENSES				COMBINED
HMO KAISER	30,038	9,486	0	39,524
HMO HUMANA	14,389	4,544	0	18,933
DENTAL	5,121	0	0	5,121
OPTICAL	726	0	0	726
DRUG	(130)	0	0	(130)
ADMIN	391	123	0	514
MISC	65	20	0	85
TOTAL EXPENSES	\$50,600	\$14,173	\$0	\$64,773

SURPLUS (DEFICIT)	(\$7,587)	(\$1,051)	\$0	(\$8,638)
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AVERAGE INCOME	\$368	\$365	\$0	\$367
AVERAGE EXPENSE	432	394	0	423
SURPLUS (DEFICIT)	(\$64)	(\$29)	\$0	(\$56)

SECOND QUARTER 2025

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
6,200	\$4,423	\$569,449	\$573,872

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACTUARY & CONSULTING	\$33,440	\$0	\$33,440
EDUCATIONAL FEES	0	528	528
INSURANCE & BONDING	32,520	0	32,520
INVESTMENT MANAGEMENT	2,349	0	2,349
LEGAL	75,711	0	75,711
MED/SURG/UCR UPDATE	4,500	0	4,500
PCORI & TR FEES	3,800	0	3,800
POSTAGE	184	0	184
PRINTING	3,004	0	3,004
TOTAL	\$155,508	\$528	\$156,036

2025 RETIREE QUARTERLY RECAP

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$326,255	\$329,686	\$0	\$0	\$655,941

EXPENSES					
HMO KAISER	153,557	149,528	0	0	\$303,085
HMO HUMANA	114,342	115,979	0	0	\$230,321
DENTAL	31,405	31,032	0	0	\$62,437
OPTICAL	4,419	4,419	0	0	\$8,838
DRUG	875	(386)	0	0	\$489
SUBTOTAL	\$304,598	\$300,572	\$0	\$0	\$605,170

OPERATING EXPENSE					
ADMINISTRATION	\$3,243	\$3,193	\$0	\$0	\$6,436
MISCELLANEOUS	2,087	528	0	0	\$2,615
SUBTOTAL	\$5,330	\$3,721	\$0	\$0	\$9,051

TOTAL EXPENSES	\$309,928	\$304,293	\$0	\$0	\$614,221
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SURPLUS (DEFICIT)	\$16,327	\$25,393	\$0	\$0	\$41,720
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TOTAL RETIREE PARTICIPANTS	316	317	0	0	317
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2024 RETIREE QUARTERLY RECAP
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	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS	\$318,934	\$314,310	\$311,477	\$308,736	\$1,253,457

EXPENSES					
HMO KAISER	154,035	156,040	152,550	151,093	\$613,718
HMO HUMANA	103,530	103,395	104,255	105,233	\$416,413
DENTAL	32,269	31,363	30,761	30,650	\$125,043
OPTICAL	4,749	4,620	4,551	4,498	\$18,418
DRUG	(9,477)	(3,414)	(165)	645	(\$12,411)
SUBTOTAL	\$285,106	\$292,004	\$291,952	\$292,119	\$1,161,181

OPERATING EXPENSE					
ADMINISTRATION	\$3,477	\$3,351	\$3,254	\$3,195	\$13,277
MISCELLANEOUS	6,737	1,135	2,002	2,828	\$12,702
SUBTOTAL	\$10,214	\$4,486	\$5,256	\$6,023	\$25,979

TOTAL EXPENSES	\$295,320	\$296,490	\$297,208	\$298,142	\$1,187,160
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SURPLUS (DEFICIT)	\$23,614	\$17,820	\$14,269	\$10,594	\$66,297
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TOTAL RETIREE PARTICIPANTS	339	331	326	321	329
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2025 TOTAL QUARTERLY RECAP

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,446,087	\$2,427,591	\$0	\$0	\$4,873,678
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	326,255	329,686	0	0	655,941
INTEREST & DIVIDENDS	28,698	30,857	0	0	59,555
MISCELLANEOUS INCOME ²	328	0	0	0	328

TOTAL INCOME	\$2,801,368	\$2,788,134	\$0	\$0	\$5,589,502
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EXPENSES					
MEDICAL	\$955,978	\$1,251,122	\$0	\$0	\$2,207,100
HMO KAISER	3,955	4,020	0	0	7,975
LIFE & AD & D	7,429	7,407	0	0	14,836
DISABILITY	57,918	85,120	0	0	143,038
DENTAL	57,414	56,919	0	0	114,333
OPTICAL	7,356	7,268	0	0	14,624
DRUG	588,150	574,258	0	0	1,162,408
RETIREES	309,928	304,293	0	0	614,221
MEDICAL ADM.	33,651	32,848	0	0	66,499
MENTAL HEALTH MANAGER	13,699	12,291	0	0	25,990
EAP	966	945	0	0	1,911
PPO	16,319	16,078	0	0	32,397
UM/DM	39,610	34,650	0	0	74,260
SUBTOTAL	\$2,092,373	\$2,387,219	\$0	\$0	\$4,479,592

OPERATING EXPENSE					
ADMINISTRATION	\$50,254	\$50,384	\$0	\$0	\$100,638
ADMINISTRATION HIPAA	1,227	1,230	0	0	2,457
MISCELLANEOUS	110,525	155,508	0	0	266,033
SUBTOTAL	\$162,006	\$207,122	\$0	\$0	\$369,128

TOTAL EXPENSES	\$2,254,379	\$2,594,341	\$0	\$0	\$4,848,720
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SURPLUS (DEFICIT)	\$546,989	\$193,793	\$0	\$0	\$740,782
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TOTAL ACTIVE PARTICIPANTS	1,075	1,062	0	0	1,069
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FUND BALANCE	\$3,659,963	\$4,302,077	\$0	\$0	
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¹ Board of Trustees approved credits for Jan. 2025 included.

²1st Quarter - Ranbaxy Settlement

2024
TOTAL QUARTERLY RECAP

	FIRST 2024	SECOND 2024	THIRD 2024	FOURTH 2024	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,334,572	\$2,388,789	\$1,223,391	\$2,382,515	\$8,329,267
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	318,934	314,310	311,477	308,736	1,253,457
INTEREST & DIVIDENDS	39,492	45,288	49,372	34,067	168,219
MISCELLANEOUS INCOME ²	9,957	22,620	859	121	33,557

TOTAL INCOME	\$2,702,955	\$2,771,007	\$1,585,099	\$2,725,439	\$9,784,500
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EXPENSES					
MEDICAL	\$1,452,214	\$1,284,259	\$1,658,266	\$1,304,054	\$5,698,793
HMO KAISER	3,768	3,830	3,955	3,955	15,508
LIFE & AD & D	7,670	7,648	7,488	7,444	30,250
DISABILITY	75,603	79,977	113,641	73,167	342,388
DENTAL	58,024	57,674	56,515	55,531	227,744
OPTICAL	7,559	7,395	7,337	7,231	29,522
DRUG	453,804	658,225	627,262	697,705	2,436,996
RETIREEES	295,320	296,490	297,208	298,142	1,187,160
MEDICAL ADM.	34,187	33,506	33,117	32,533	133,343
MENTAL HEALTH MANAGER	5,814	12,457	8,786	6,711	33,768
EAP	807	834	804	790	3,235
PPO	17,024	16,905	16,078	18,212	68,219
UM/DM	38,049	47,227	41,459	39,707	166,442
SUBTOTAL	\$2,449,843	\$2,506,427	\$2,871,916	\$2,545,182	\$10,373,368

OPERATING EXPENSE					
ADMINISTRATION	\$48,572	\$49,186	\$50,184	\$49,564	\$197,506
ADMINISTRATION HIPAA	1,188	1,204	1,228	1,212	4,832
MISCELLANEOUS	105,174	63,153	109,097	99,081	376,505
SUBTOTAL	\$154,934	\$113,543	\$160,509	\$149,857	\$578,843

TOTAL EXPENSES	\$2,604,777	\$2,619,970	\$3,032,425	\$2,695,039	\$10,952,211
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SURPLUS (DEFICIT)	\$98,178	\$151,037	(\$1,447,326)	\$30,400	(\$1,167,711)
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TOTAL ACTIVE PARTICIPANTS	1,084	1,105	1,071	1,072	1,083
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FUND BALANCE	\$4,503,626	\$4,901,228	\$3,905,719	\$3,515,291	
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¹ Board of Trustees approved credits for Jan. 2024 - Sept. 2024 included.

²1st Quarter - Ranbaxy Settlement

²2nd Quarter - \$22,500 Educational Funding & \$120 Kroll Restructuring Settlement

²3rd Quarter - Zetia Settlement

²4th Quarter - Nameda Settlement

CONTRACT INFORMATION MAINTENANCE OF BENEFITS SECOND QUARTER 2025

CONTRACT EXP.	COMPANY	PLAN	RATES
10-30-27	METRO/ BASICS/ SHOPPERS 27	Y	\$1,288.26
		Y	\$649.78
		Y	\$1,842.26
		Y20	\$736.02
		Y20	\$350.42
		Y30	\$680.81
		Y30	\$328.69
		Y40	\$45.48
10-30-27	SHOPPERS FOOD 400	JSS-2	\$1,601.87
		Y	\$1,288.26
		Y	\$649.78
		Y	\$1,842.26
		Y20	\$736.02
		Y20	\$350.42
		Y30	\$680.81
		Y30	\$328.69
10-30-27	UFCW LOCAL 400 TEMP	JSS2	\$1,601.87
		Y	\$1,288.26
		Y	\$649.78
		Y30	\$328.69

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
SECOND QUARTER 2025**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 4/25 thru 6/25

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID