

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

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A G E N D A

**September 25, 2025
(Approximately 12:00 noon)**

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting- June 25, 2025** (Pg. 1-9)
- III. FINANCIAL REPORT**
 - A. Auditor's Report**
 - B. PNC Report** (Pg. 10)
- IV. CONSULTANT'S REPORT**
 - A. Segal Company**
 - 1. Reserve Determination Report**
 - 2. Dentegra Renewal**
 - 3. Humana and Kaiser Medicare Renewal**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (2Q2025)** (Pg. 11-30)
- VII. INVOICES** (Pg. 31-33)
- VIII. OTHER FUND BUSINESS**
 - A. NexClaim Reporting**
 - B. Carelon RFP vote ratified**
 - C. Humana/Kaiser Renewal**
 - D. 1095-B Opt Out Discussion**
 - E. Tabled Appeals M25-103 & M25-106**
 - F. Miscellaneous Correspondence**
- IX. MEETING DATE AND LOCATION – December 17, 2025**
- 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 25, 2025
(DRAFT)**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

W. Seehafer – Secretary
L. Howard
M. Lucki
J. Nesse

Also present were:

N. Eid – The Segal Company
E. Elter – OptumRx Virta Point Solution*
L. Fratzke - Segal
J. Herron - Associated Administrators, LLC
C. Hoffman - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
O. Manejwala – Dario Health*
B. McKiver – Local 400
M. Mooney – Dario Health*
C. Murphy - Associated Administrators, LLC
M. Petrovic - Morgan, Lewis, & Bockius, LLC
S. Rossi - Segal
S. Sanchez - Slevin & Hart, P.C.
A. Sims - Associated Administrators, LLC
J. Timm - The Segal Company
P. Tumpane – Dario Health*
J. Vestrand - OptumRx Virta Point Solution*
R. Wildt – Local 400

*present for part of the meeting

I. CALL TO ORDER

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

A. Appointment of Trustee

Mr. Ianniello reported that the Fund office received correspondence from Shoppers appointing Ms. Leticia Howard and Mr. John Nesse as Employer Trustees, replacing Ms. Margaret Lin and Ms. Valerie Marsh, effective March 27, 2025.

II. MINUTES

Mr. Ianniello presented the previously circulated minutes of the regular meeting held on March 19, 2025.

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 19, 2025, are approved as presented.

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period from January 1, 2025, to May 30, 2025. The report showed a starting market value of \$3,535,477, receipts of \$4,887,841, disbursements of \$4,348,888, and earnings of \$82,743, resulting in an ending market value of \$4,157,172 as of May 30, 2025.

IV. **CONSULTANT'S REPORT**

The Segal Company

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

A. Reserve Determination Report

Mr. Timm reviewed the April 2025 Reserve Determination report. Mr. Timm said that because reserves were between 3.0 and 6.0 months, no credit or additional payment is required at this time.

B. Carelon Behavior Renewal

Mr. Timm presented a revised one-year renewal proposal from Carelon. He stated that while the original renewal proposal from Carelon was for three years, Carelon had a change in leadership and subsequently stated that it would no longer honor the original renewal offer. The Trustees discussed the new Carelon renewal proposal. After discussion,.

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

RESOLVED, to approve Carelon's one-year renewal proposal at a rate of \$6.01 PEPM.

C. MetLife Renewal

Mr. Timm presented the MetLife renewal proposal. Mr. Timm said that while the percentage increase in rates was high, MetLife had not received a rate increase from the Fund in 10 years and, therefore, Segal does not consider the proposed rates as unreasonable.

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

RESOLVED, to approve the MetLife renewal as presented.

D. Maintenance of Benefits (“MOB”) Rates

Mr. Timm presented Segal’s memorandum regarding proposed MOB rates, reflecting an overall blended 3.1% increase from the current rates, effective beginning with hours worked in July 2025.

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

RESOLVED, to approve the blended 3.1% MOB increase to each contribution rate effective July 1, 2025.

E. Diabetes Management Program Presentations

1. OptumRx/Virta Point Solution (“VIRTA”)

The Board welcomed Jean Vestrand from OptumRx and Emily Elter from Virta. They presented Virta’s Diabetes Management program offered in partnership with OptumRx. They emphasized that the program focuses on combating obesity and reversing prediabetes and type 2 diabetes. The program uses various approaches, including GLP-1 medication in certain cases, but also personalized nutrition counselling and coaching, which leads to sustained outcomes without on-going reliance on drugs. Ms. Vestrand and Ms. Elter noted that because there is an existing relationship between the Fund and Optum Rx, implementing Virta through OptumRx could enhance participation. They stated that the program cost is \$162 per engaged member per month, plus \$0.06 per engaged member per month for Rx adherence for weight loss and pre-diabetes reversal; \$195 per engaged member per month, plus \$0.06 per engaged member per month for Rx adherence for diabetes management; and \$242 per engaged member per month, plus \$0.06 per engaged member per month for diabetes reversal.

The Trustees thanked the representatives from Virta for their presentation.

2. Dario Health Solution

The Trustees welcomed Mary Mooney, Patrick Tumpane, and Omar Manejwala, from Dario Health Solution, to the meeting. They presented Dario’s approach to managing pre-diabetes, diabetes, hypertension and obesity, which includes significant use of technology

and apps to achieve and measure results. They stated that, once members enroll in the program and sign up for the application, the members are required to engage a certain number of times per week or month in order to remain enrolled.

The Dario representatives explained that, depending on the program in which a participant is enrolled, Dario provides a blood sugar monitor, a blood pressure cuff and/or a scale to the enrolled participant. The cost of the program is based on member engagement at \$69 per engaged member per month, with a minimum of three months of engagement per enrolled member.

The Trustees thanked the representatives from Dario for their presentation.

The Trustees then discussed the two presentations, and,

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

RESOLVED, to hire OptumRx/Virta to implement the Virta Point Solution for diabetes management for the Fund.

V. ATTORNEY'S REPORT

A. Gene Therapy and Stop-Loss Coverage Update

Ms. Sanchez reported on Trustee discussions concerning the coverage of Gene Therapy and the purchase of Stop-Loss coverage.

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

RESOLVED, to delegate to Chairman and Secretary the authority to resolve the current discussions regarding Gene Therapy coverage and the purchase of Stop-loss coverage and adopt any necessary Plan amendment relating to the same.

B. Insulin Pricing Litigation Update

Ms. Sanchez reported on the ongoing Insulin pricing litigation.

C. Withum Engagement Letter

Ms. Sanchez reported on Withum's proposed Engagement Letter.

D. Cybersecurity Update

Ms. Sanchez reported on Segal's cybersecurity report regarding Fund provider questionnaire responses.

E. SPD Update

Ms. Sanchez reported on the status of the SPD restatements.

F. Preventive Services list

Ms. Sanchez reported on the updated preventive services list.

G. Associated Administrators Renewal Amendment

Ms. Sanchez reported on the renewal amendment for Associated Administrators.

H. Dentegra Renewal

Ms. Sanchez reported on the status of the Dentegra renewal.

I. Cyber Liability & Fiduciary Liability Policy reviewed

Ms. Sanchez reported on the cyber liability insurance and fiduciary insurance policy renewals.

J. Amendment #3 to the Trust

Ms. Petrovic presented a proposed Amendment #3 to the Trust regarding Trustee appointment rules.

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

RESOLVED, to approve Amendment #3 to the Trust Agreement, as presented.

VI. ADMINISTRATIVE MANAGER'S REPORT – First Quarter 2025

Mr. Ianniello presented the Administrative Manager's Report for the First Quarter of 2025, which had been pre-circulated. The report showed a total income of \$2,801,368 and total expenses of \$2,254,379, resulting in a surplus of \$ 546,989 for the quarter. Contributions were made on behalf of 1,075 Plan participants.

Mr. Ianniello reported on the Retiree Quarterly recap for the First Quarter of 2025. The report showed a total income of \$326,255 and total expenses of \$309,928, producing a surplus of \$16,327 for the quarter. Contributions were made on behalf of 316 Plan participants.

There were no delinquencies during the First Quarter of 2025.

A. Invoices

Mr. Ianniello presented a list of pre-circulated invoices dated June 25, 2025. He noted no additions, deletions, or changes to the list.

The Trustees reviewed the invoices for the Active and Retiree Plans dated June 25, 2025. Trustee Seehafer noted that there was an error with the Morgan Lewis & Bockius invoices, and said he had spoken with Mr. Kimble regarding the mistakes.

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

RESOLVED, that the invoices on the list dated June 25, 2025, excluding the Morgan, Lewis, & Bockius invoices, are approved for payment; and

FURTHER RESOLVED, to delegate to Chair and Secretary the authority to approve the Morgan, Lewis, & Bockius invoices once they have been revised.

VII. OTHER FUND BUSINESS

A. Appeals

1. M25/103 – 1479

The Trustees tabled this appeal for further research.

2. M25/106 – 7260

The Trustees tabled this appeal for further research.

B. Cheiron Engagement Letter

The Trustees reviewed the Cheiron engagement letter.

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

RESOLVED, to approve Cheiron's engagement letter.

C. PCORI Fee

Mr. Ianniello presented the PCORI invoice for the upcoming year. The amount is \$3,799.65 (\$3.47 X 1,095 participants).

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

RESOLVED to pay the PCORI fee of \$3,799.65.

D. Cybersecurity Invoice Update

Mr. Ianniello reported that Segal submitted a corrected invoice for its cybersecurity work to

address the issue discussed at the prior meeting.

E. Dentegra Performance Guarantee

Mr. Ianniello reported that the Fund received a \$454.71 check from Dentegra due to Dentegra failing to meet one of its performance guarantees for the second quarter of 2024. The check was deposited.

F. NexClaim Reporting

Mr. Ianniello reported that there are 14 open subrogation cases pending with NexClaim, including one newly opened case.

VIII. 2025 MEETING DATES & LOCATIONS

The next regular Board meeting is scheduled for September 25, 2025, via Zoom.

IX. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

FINANCIAL REPORTS

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO AUGUST 31, 2025

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2025	1,393,895	2,141,582	3,535,477
RECEIPTS	7,733,949		7,733,949
DISBURSEMENTS	(7,549,778)		(7,549,778)
INTER ACCOUNT TRANSFERS	-	-	-
EARNINGS	34,428	112,658	147,085
ENDING MARKET VALUE 8/31/2025	1,612,493	2,254,240	3,866,734

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

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
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	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

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	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
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
SURPLUS (DEFICIT)	\$16,327	\$25,393	\$0	\$0	\$41,720
TOTAL RETIREE PARTICIPANTS	316	317	0	0	317

2024 RETIREE QUARTERLY RECAP

	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
SURPLUS (DEFICIT)	\$23,614	\$17,820	\$14,269	\$10,594	\$66,297
TOTAL RETIREE PARTICIPANTS	339	331	326	321	329

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
RETIREES	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

**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

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

September 25, 2025

1. CARELON BEHAVIORAL HEALTH

7/2/2025	Machine readable files for 2025 #305517	\$3,000.00
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2. CHEIRON

7/1/2025	Retainer services rendered for 5-2025 #53483	\$1,825.00
7/17/2025	Retainer services rendered for 6-2025 #53624	\$1,825.00
8/22/2025	Retainer services rendered for 7-2025 #53991	\$1,825.00

3. GREENLIGHT

7/3/2025	Total due for MRF flat monthly fee for 7-1-2025 through 7-31-2025 & Price comparison tool PE/PM access fee #146012	\$1,500.00
8/4/2025	Total due for MRF flat monthly fee for 8-1-2025 through 8-31-2025 & Price comparison tool PE/PM access fee #146870	\$1,500.00
9/4/2025	Total due for MRF flat monthly fee for 9-1-2025 through 9-30-2025 & Price comparison tool PE/PM access fee #147827	\$1,500.00

4. MORGAN, LEWIS, & BROCKIUS

7/14/2025	For professional services rendered for the period ended 6-30-2025 #5709983	\$16,986.50
8/11/2025	For professional services rendered for the period ended 7-31-2025 #5729190	\$5,839.50
9/9/2025	For professional services rendered for the period ended 8-31-2025 #5749604	\$6,946.00

5. SEGALL BRYANT & HAMILL

7/17/2025	Management fee for the period of 4-1-2025 through 6-30-2025 #300888	\$1,104.83
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6. THE SEGAL COMPANY

7/15/2025	For consulting services in connection with the retainer agreement for the period of 6-1-2025 through 6-30-2025 #ES021016	\$5,333.33
8/8/2025	For consulting services in connection with the retainer agreement for the period of 7-1-2025 through 7-31-2025 #ES021277	\$5,333.33
8/13/2025	For supplemental compliance consulting services through 4-30-2025 related to preventative services #ES021213	\$2,137.50
8/13/2025	For supplemental health consulting services through 4-30-2025 related to Disease Management Clinical Program options #ES021214	\$9,125.00

9/1/2025	For consulting services in connection with the retainer agreement for the period 8-1-2025 through 8-31-2025 #ES021715	\$5,333.33
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7. **SLEVIN & HART, P.C.**

6/30/2025	For professional services rendered through 5-31-2025 #238632	\$8,673.50
7/31/2025	For professional services rendered through 6-30-2025 #238993	\$9,386.00
8/31/2025	For professional services rendered through 7-31-2025 #239233	\$20,651.50

8. **WITHUM**

7/13/2025	First progress billing with the 2024 Multi-Employer Benefit Plan Audit & Data security and Technology #1469132	\$5,570.50
8/17/2025	Second progress billing with the 2024 Multi-Employer Benefit Plan Audit & Data security and Technology #1486762	\$6,500.00
9/7/2025	Third progress billing with the 2024 Multi-Employer Benefit Plan Audit & Data security and Technology #1496974	\$7,192.00

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

September 25, 2025

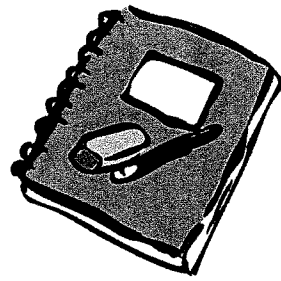
1. SLEVIN & HART, P.C.

7/31/2025	For professional services rendered through 6-30-2025 #238996	\$360.00
8/31/2025	For professional services rendered through 7-31-2025 #239236	\$843.00

2. WOODARD INSURANCE AGENCY

7/1/2025	Ongoing healthcare customer service and orphan enrollment for the period 4-2025 through 6-2025 #216	\$528.00
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OTHER FUND BUSINESS



MEETING NOTES

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