

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
SECOND QUARTER 2026

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2026
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SHOPPERS FOOD 400 FT	1,652.04	94	465,876	
SHOPPERS FOOD 400 PT	1,652.04	35	171,811	
UFCW LOCAL 400 TEMP FT	1,652.04	0	0	
TOTAL		129	\$637,687	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$337,785
LIFE & AD & D	2,328
DISABILITY	23,052
DENTAL	15,988
OPTICAL	1,714
DRUG	258,593
MEDICAL ADM.	6,553
MENTAL HEALTH MANAGER	3,891
PPO	3,940
UM/DM	6,755
SUB TOTAL	\$660,599

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$7,327
ADMINISTRATION HIPAA	178
MISCELLANEOUS	22,155
SUB TOTAL	\$29,660

TOTAL EXPENSES	\$690,259
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SURPLUS (DEFICIT)	(\$52,572)
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AVERAGE INCOME	\$1,648
AVERAGE EXPENSE	1,784
SURPLUS (DEFICIT)	(\$136)

SECOND QUARTER 2026
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,328.61	65	\$260,408	
SHOPPERS 400	1,328.61	35	139,504	
TOTAL		100	\$399,912	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$307,390
LIFE & AD & D	2,238
DISABILITY	25,253
DENTAL	9,735
OPTICAL	964
DRUG	131,184
MEDICAL ADM.	5,298
MENTAL HEALTH MANAGER	1,614
EAP	327
PPO	3,084
UM/DM	5,444
SUB TOTAL	\$492,531

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,680
ADMINISTRATION HIPAA	138
MISCELLANEOUS	17,173
SUB TOTAL	\$22,991

TOTAL EXPENSES	\$515,522
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SURPLUS (DEFICIT)	(\$115,610)
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AVERAGE INCOME	\$1,333
AVERAGE EXPENSE	1,718
SURPLUS (DEFICIT)	(\$385)

SECOND QUARTER 2026
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$670.13	38	\$77,065	
SHOPPERS 400	670.13	80	160,160	
COBRA		3	5,294	
HMO		2	419	
TOTAL		123	\$242,938	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$268,234
HMO KAISER	4,152
LIFE & AD & D	1,159
DISABILITY	12,373
DENTAL	9,040
OPTICAL	1,026
DRUG	30,459
MEDICAL ADM.	5,521
MENTAL HEALTH MANAGER	1,681
EAP	340
PPO	3,339
UM/DM	5,728
SUB TOTAL	\$343,052

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,986
ADMINISTRATION HIPAA	170
MISCELLANEOUS	21,125
SUB TOTAL	\$28,281

TOTAL EXPENSES	\$371,333
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SURPLUS (DEFICIT)	(\$128,395)
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AVERAGE INCOME	\$658
AVERAGE EXPENSE	1,006
SURPLUS (DEFICIT)	(\$348)

SECOND QUARTER 2026
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$1,899.96	8	\$45,600	
SHOPPERS 400	1,899.96	18	100,697	
TOTAL		26	\$146,297	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$95,898
LIFE & AD & D	296
DISABILITY	1,182
DENTAL	2,847
OPTICAL	233
DRUG	23,424
MEDICAL ADM.	1,290
MENTAL HEALTH MANAGER	390
EAP	79
PPO	821
UM/DM	1,325
SUB TOTAL	\$127,785

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,477
ADMINISTRATION HIPAA	36
MISCELLANEOUS	4,465
SUB TOTAL	\$5,978

TOTAL EXPENSES	\$133,763
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SURPLUS (DEFICIT)	\$12,534
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AVERAGE INCOME	\$1,876
AVERAGE EXPENSE	1,715
SURPLUS (DEFICIT)	\$161

SECOND QUARTER 2026
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$759.07	4	\$9,108	
SHOPPERS 400	759.07	4	9,108	
TOTAL		8	\$18,216	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$178
HMO KAISER	0
LIFE & AD & D	130
DISABILITY	0
DENTAL	113
OPTICAL	56
DRUG	2,493
MEDICAL ADM.	310
MENTAL HEALTH MANAGER	93
PPO	180
UM/DM	319
SUB TOTAL	\$3,872

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$454
ADMINISTRATION HIPAA	10
MISCELLANEOUS	1,373
SUB TOTAL	\$1,837

TOTAL EXPENSES	\$5,709
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SURPLUS (DEFICIT)	\$12,507
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AVERAGE INCOME	\$759
AVERAGE EXPENSE	238
SURPLUS (DEFICIT)	\$521

SECOND QUARTER 2026
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$361.40	10	\$10,842	
SHOPPERS 400	361.40	12	13,011	
SHOPPERS 400 ¹	521.07	0	0	
TOTAL		22	\$23,853	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$15,413
LIFE & AD & D	245
DISABILITY	0
DENTAL	397
OPTICAL	208
DRUG	11,117
MEDICAL ADM.	1,170
MENTAL HEALTH MANAGER	347
PPO	679
UM/DM	1,184
SUB TOTAL	\$30,760

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$1,250
ADMINISTRATION HIPAA	30
MISCELLANEOUS	3,778
SUB TOTAL	\$5,058

TOTAL EXPENSES	\$35,818
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SURPLUS (DEFICIT)	(\$11,965)
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AVERAGE INCOME	\$361
AVERAGE EXPENSE	543
SURPLUS (DEFICIT)	(\$182)

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

SECOND QUARTER 2026
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$702.13	5	\$10,533	
SHOPPERS 400	702.13	9	18,957	
COBRA		1	854	
TOTAL		15	\$30,344	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,218
LIFE & AD & D	224
DISABILITY	0
DENTAL	223
OPTICAL	102
DRUG	(1,029)
MEDICAL ADM.	585
MENTAL HEALTH MANAGER	171
PPO	349
UM/DM	582
SUB TOTAL	\$9,425

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$852
ADMINISTRATION HIPAA	20
MISCELLANEOUS	2,576
SUB TOTAL	\$3,448

TOTAL EXPENSES	\$12,873
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SURPLUS (DEFICIT)	\$17,471
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AVERAGE INCOME	\$674
AVERAGE EXPENSE	286
SURPLUS (DEFICIT)	\$388

SECOND QUARTER 2026
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$338.99	37	\$37,629	
SHOPPERS 400	338.99	63	64,068	
SHOPPERS 400 ¹	495.82	0	0	
COBRA		2	1,797	
TOTAL		102	\$103,494	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$45,023
HMO	0
LIFE & AD & D	401
DISABILITY	2,345
DENTAL	641
OPTICAL	344
DRUG	(4,259)
MEDICAL ADM.	1,926
MENTAL HEALTH MANAGER	1,129
PPO	1,104
UM/DM	2,015
SUB TOTAL	\$50,669

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,793
ADMINISTRATION HIPAA	141
MISCELLANEOUS	17,518
SUB TOTAL	\$23,452

TOTAL EXPENSES	\$74,121
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SURPLUS (DEFICIT)	\$29,373
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AVERAGE INCOME	\$338
AVERAGE EXPENSE	242
SURPLUS (DEFICIT)	\$96

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

SECOND QUARTER 2026
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$46.90	56	\$7,833	
SHOPPERS 400	46.90	127	17,822	
TOTAL		183	\$25,655	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$372
DISABILITY	0
DENTAL	590
OPTICAL	319
SUB TOTAL	\$1,281

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,395
ADMINISTRATION HIPAA	255
MISCELLANEOUS	31,429
SUB TOTAL	\$42,079

TOTAL EXPENSES	\$43,360
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SURPLUS (DEFICIT)	(\$17,705)
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AVERAGE INCOME	\$47
AVERAGE EXPENSE	79
SURPLUS (DEFICIT)	(\$32)

SECOND QUARTER 2026
RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	CO-PAY	NO-COPAY	COMBINED
RATE	\$366.10	\$188.59	\$173.06	\$361.38	RETIREEES	
NO OF EMP.	0	2	0	10	11	23
TOTAL INCOME	\$0	\$1,320	\$0	\$13,732	\$0	\$15,052

BENEFIT EXPENSES						COMBINED
HMO KAISER	0	0	0	0	8,836	8,836
HMO HUMANA	0	1,845	0	6,686	922	9,453
DENTAL	0	0	0	723	1,280	2,003
OPTICAL	0	41	0	90	153	284
DRUG	0	0	0	0	0	0
ADMIN	0	21	0	104	114	239
MISC	0	3	0	15	16	34
TOTAL EXPENSES	\$0	\$1,910	\$0	\$7,618	\$11,321	\$20,849

SURPLUS (DEFICIT)	\$0	(\$590)	\$0	\$6,114	(\$11,321)	(\$5,797)
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AVERAGE INCOME	\$0	\$220	\$0	\$458	\$0	\$218
AVERAGE EXPENSE	0	318	0	254	343	302
SURPLUS (DEFICIT)	\$0	(\$98)	\$0	\$204	(\$343)	(\$84)

SECOND QUARTER 2026 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	184	58	2	244
TOTAL INCOME	\$213,097	\$66,809	\$2,304	\$282,210

BENEFIT EXPENSES				COMBINED
MEDICAL	\$0	\$0	\$0	\$0
HMO KAISER	84,997	27,199	1,133	113,329
HMO HUMANA	82,237	26,316	1,096	109,649
DENTAL	23,659	0	0	23,659
OPTICAL	3,477	0	0	3,477
DRUG	(2,145)	(55)	0	(2,200)
ADMIN	1,898	607	25	2,530
MISC	274	88	4	366
TOTAL EXPENSES	\$194,397	\$54,155	\$2,258	\$250,810

SURPLUS (DEFICIT)	\$18,700	\$12,654	\$46	\$31,400
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AVERAGE INCOME	\$386	\$384	\$384	\$386
AVERAGE EXPENSE	352	311	376	343
SURPLUS (DEFICIT)	\$34	\$73	\$8	\$43

SECOND QUARTER 2026 SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	39	11	0	50
TOTAL INCOME	\$44,539	\$12,671	\$0	\$57,210

BENEFIT EXPENSES				COMBINED
MEDICAL	\$0	\$0	\$0	\$0
HMO KAISER	29,981	8,456	0	38,437
HMO HUMANA	17,517	4,941	0	22,458
DENTAL	4,507	0	0	4,507
OPTICAL	686	0	0	686
DRUG	(1,938)	0	0	(1,938)
ADMIN	405	114	0	519
MISC	59	17	0	76
TOTAL EXPENSES	\$51,217	\$13,528	\$0	\$64,745

SURPLUS (DEFICIT)	(\$6,678)	(\$857)	\$0	(\$7,535)
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AVERAGE INCOME	\$381	\$384	\$0	\$381
AVERAGE EXPENSE	438	410	0	432
SURPLUS (DEFICIT)	(\$57)	(\$26)	\$0	(\$51)

SECOND QUARTER 2026

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST ¹	PHARMACY PAYMENT	TOTAL
4,469	(\$53,467)	\$501,311	\$447,844

¹ Credit is a result of the Performance Guarantee Audit

MISCELLANEOUS EXPENSES

CATEGORY	ACTIVE	RETIREE	TOTAL
ACTUARY & CONSULTING	19,799	0	19,799
EDUCATIONAL FEES	0	474	474
INSURANCE & BONDING	20,186	0	20,186
INVESTMENT MANAGEMENT	1,039	0	1,039
LEGAL	72,192	0	72,192
MED/SURG/UCR UPDATE	4,500	0	4,500
POSTAGE	965	0	965
PRINTING	2,911	0	2,911
TOTAL	\$121,592	\$474	\$122,066

2026 RETIREE QUARTERLY RECAP

	FIRST 2026	SECOND 2026	THIRD 2026	FOURTH 2026	TOTAL
CONTRIBUTIONS	\$351,643	\$354,472	\$0	\$0	\$706,115
EXPENSES					
HMO KAISER	151,526	160,602	0	0	\$312,128
HMO HUMANA	137,404	141,560	0	0	\$278,964
DENTAL	32,749	30,169	0	0	\$62,918
OPTICAL	4,422	4,447	0	0	\$8,869
DRUG	234	(4,138)	0	0	(\$3,904)
SUBTOTAL	\$326,335	\$332,640	\$0	\$0	\$658,975
OPERATING EXPENSE					
ADMINISTRATION	\$3,254	\$3,288	\$0	\$0	\$6,542
MISCELLANEOUS	2,901	476	0	0	\$3,377
SUBTOTAL	\$6,155	\$3,764	\$0	\$0	\$9,919
TOTAL EXPENSES	\$332,490	\$336,404	\$0	\$0	\$668,894
SURPLUS (DEFICIT)	\$19,153	\$18,068	\$0	\$0	\$37,221
TOTAL RETIREE PARTICIPANTS	319	317	0	0	318

2025 RETIREE QUARTERLY RECAP
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	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS	\$326,255	\$329,686	\$325,859	\$328,755	\$1,310,555

EXPENSES					
HMO KAISER	153,557	149,528	146,812	144,922	\$594,819
HMO HUMANA	114,342	115,979	116,782	119,996	\$467,099
DENTAL	31,405	31,032	31,070	30,835	\$124,342
OPTICAL	4,419	4,419	4,410	4,386	\$17,634
DRUG	875	(386)	(355)	223	\$357
SUBTOTAL	\$304,598	\$300,572	\$298,719	\$300,362	\$1,204,251

OPERATING EXPENSE					
ADMINISTRATION	\$3,243	\$3,193	\$3,178	\$3,159	\$12,773
MISCELLANEOUS	2,087	528	2,942	3,643	\$9,200
SUBTOTAL	\$5,330	\$3,721	\$6,120	\$6,802	\$21,973

TOTAL EXPENSES	\$309,928	\$304,293	\$304,839	\$307,164	\$1,226,224
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SURPLUS (DEFICIT)	\$16,327	\$25,393	\$21,020	\$21,591	\$84,331
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TOTAL RETIREE PARTICIPANTS	316	317	313	315	315
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2026 TOTAL QUARTERLY RECAP

	FIRST 2026	SECOND 2026	THIRD 2026	FOURTH 2026	TOTAL
CONTRIBUTIONS RECEIVED	\$1,896,952	\$1,628,396	\$0	\$0	\$3,525,348
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	351,643	354,472	0	0	706,115
INTEREST & DIVIDENDS	31,652	32,826	0	0	64,478
MISCELLANEOUS INCOME ¹	45	0	0	0	45

TOTAL INCOME	\$2,280,292	\$2,015,694	\$0	\$0	\$4,295,986
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EXPENSES					
MEDICAL	\$1,360,882	\$1,078,139	\$0	\$0	\$2,439,021
HMO KAISER	4,153	4,152	0	0	8,305
LIFE & AD & D	8,682	7,393	0	0	16,075
DISABILITY	83,682	64,205	0	0	147,887
DENTAL	55,407	39,574	0	0	94,981
OPTICAL	6,514	4,966	0	0	11,480
DRUG	615,556	451,982	0	0	1,067,538
RETIREES	332,490	336,404	0	0	668,894
MEDICAL ADM.	30,375	22,653	0	0	53,028
MENTAL HEALTH MANAGER	16,227	9,316	0	0	25,543
EAP	1,019	746	0	0	1,765
PPO	14,318	13,496	0	0	27,814
UM/DM	21,234	23,352	0	0	44,586
SUBTOTAL	\$2,550,539	\$2,056,378	\$0	\$0	\$4,606,917

OPERATING EXPENSE					
ADMINISTRATION	\$48,772	\$40,214	\$0	\$0	\$88,986
ADMINISTRATION HIPAA	1,185	978	0	0	2,163
MISCELLANEOUS	83,452	121,592	0	0	205,044
SUBTOTAL	\$133,409	\$162,784	\$0	\$0	\$296,193

TOTAL EXPENSES	\$2,683,948	\$2,219,162	\$0	\$0	\$4,903,110
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SURPLUS (DEFICIT)	(\$403,656)	(\$203,468)	\$0	\$0	(\$607,124)
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TOTAL ACTIVE PARTICIPANTS	759	708	0	0	734
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FUND BALANCE	\$4,088,731	\$3,839,722	\$0	\$0	
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¹ 1st Quarter - Epipen Antitrust Litigation

2025
TOTAL QUARTERLY RECAP

	FIRST 2025	SECOND 2025	THIRD 2025	FOURTH 2025	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,446,087	\$2,427,591	\$2,522,796	\$2,340,252	\$9,736,726
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	326,255	329,686	325,869	328,755	1,310,565
INTEREST & DIVIDENDS	28,698	30,857	38,090	53,562	151,207
MISCELLANEOUS INCOME ²	328	0	108	650	1,086

TOTAL INCOME	\$2,801,368	\$2,788,134	\$2,886,863	\$2,723,219	\$11,199,584
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EXPENSES					
MEDICAL	\$955,978	\$1,251,122	\$1,894,235	\$1,361,002	\$5,462,337
HMO KAISER	3,955	4,020	4,152	4,152	16,279
LIFE & AD & D	7,429	7,407	8,383	10,390	33,609
DISABILITY	57,918	85,120	88,237	52,366	283,641
DENTAL	57,414	56,919	55,784	54,304	224,421
OPTICAL	7,356	7,268	7,105	6,860	28,589
DRUG	588,150	574,258	528,581	656,682	2,347,671
RETIREES	309,928	304,293	304,839	307,164	1,226,224
MEDICAL ADM.	33,651	32,848	32,131	31,363	129,993
MENTAL HEALTH MANAGER	13,699	12,291	16,934	16,464	59,388
EAP	966	945	920	911	3,742
PPO	16,319	16,078	15,595	14,927	62,919
UM/DM	39,610	34,650	34,359	37,581	146,200
SUBTOTAL	\$2,092,373	\$2,387,219	\$2,991,255	\$2,554,166	\$10,025,013

OPERATING EXPENSE					
ADMINISTRATION	\$50,254	\$50,384	\$50,355	\$50,541	\$201,534
ADMINISTRATION HIPAA	1,227	1,230	1,228	1,233	4,918
MISCELLANEOUS	110,525	155,508	127,057	135,092	528,182
SUBTOTAL	\$162,006	\$207,122	\$178,640	\$186,866	\$734,634

TOTAL EXPENSES	\$2,254,379	\$2,594,341	\$3,169,895	\$2,741,032	\$10,759,647
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SURPLUS (DEFICIT)	\$546,989	\$193,793	(\$283,032)	(\$17,813)	\$439,937
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TOTAL ACTIVE PARTICIPANTS	1,075	1,062	1,080	975	1,048
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FUND BALANCE	\$3,659,963	\$4,302,077	\$4,237,632	\$4,314,821	
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¹ 1st Quarter - Board of Trustees approved credits for Jan. 2025 included.

¹ 3rd Quarter - Employee count and contribution adjustments not previously reported for April 2024 - August 2025.

¹ 4th Quarter - Includes January and February 2026 contributions received for employees terminated.

² 1st Quarter - Ranbaxy Settlement

² 3rd Quarter - Reloestrin Antitrust Litigation

² 4th Quarter - Unclaimed Property Refund

CONTRACT INFORMATION MAINTENANCE OF BENEFITS SECOND QUARTER 2026

CONTRACT EXP.	COMPANY	PLAN	RATES
10-30-27	METRO/ BASICS/ SHOPPERS 27	Y	\$1,328.61
		Y	\$670.13
		Y	\$1,899.96
		Y20	\$759.07
		Y20	\$361.40
		Y30	\$702.13
		Y30	\$338.99
		Y40	\$46.90
10-30-27	SHOPPERS FOOD 400	JSS-2	\$1,652.04
		Y	\$1,328.61
		Y	\$670.13
		Y	\$1,899.96
		Y20	\$759.07
		Y20	\$361.40
		Y30	\$702.13
		Y30	\$338.99
10-30-27	UFCW LOCAL 400 TEMP	JSS2	\$1,652.04
		Y	\$1,328.61
		Y	\$670.13
		Y30	\$338.99

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
SECOND QUARTER 2026**

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND
EMPLOYERS DELINQUENCY REPORT
Month of Report 4/26 thru 6/26

	1ST NOTICE	2ND NOTICE	LEGAL	INTEREST	DATE INTEREST PAID