

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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

A G E N D A

**September 3, 2026
(Approximately 12 p.m.)**

- I. CALL TO ORDER**
- II. MINUTES - Regular Meeting - June 23, 2026 (Pg. 1-9)**
- Special Meeting – August 12, 2026 (Pg. 10-11)
- III. FINANCIAL REPORT**
 - 1. PNC Report (Pg. 12)**
 - 2. Withum – Auditor’s Report**
- IV. CONSULTANT REPORT**
 - A. Segal Company**
 - 1. July 2026 Reserve determination**
 - 2. Dependent Rates effective 1/1/2027**
 - 3. Carelon EAP Renewal effective 1/1/2027**
 - 4. Dentegra Renewal effective 1/1/2027**
 - 5. Kaiser MAPD Renewal Update effective 1/1/2027**
 - 6. Retiree Rates effective 1/1/2027**
- V. ATTORNEY REPORT**
- VI. ADMINISTRATIVE MANAGERS REPORT (2Q2026) (Pg. 13-33)**
- VII. INVOICES (Pg. 34-36)**
- VIII. OTHER FUND BUSINESS**
 - A. NexClaim Reporting**
 - B. Humana Renewal vote between meetings**
- IX. MEETING DATE AND LOCATION – December 17, 2026**
- 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 23, 2026
(DRAFT)**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

W. Seehafer – Secretary
G. Dufault
J. Nesse

Also present were:

B. Antoshak – Associated Administrators, LLC
L. Fratzke - Segal
J. Herron - Associated Administrators, LLC
C. Hoffman - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
J. Kimble - Morgan, Lewis, & Bockius, LLC
N. Mathews - Segal
B. McKiver – Local 400
S. Sanchez - Slevin & Hart, P.C.
R. Wildt – Local 400

I. CALL TO ORDER

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

NF H&W MINUTES 6-23-2026

A. Trustee Change

Mr. Ianniello reported receiving correspondence from Mr. Martin Lucki, noting his resignation as an Employer Trustee, effective June 1, 2026.

II. MINUTES

Mr. Ianniello presented the previously circulated minutes of the regular meeting on March 26, 2026.

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 26, 2026, 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, 2026, to May 31, 2026. The report showed a starting market value of \$4,337,854, receipts of \$4,088,978, disbursements of \$4,560,254, and earnings of \$30,043, resulting in an ending market value of \$3,896,621 as of May 31, 2026.

IV. CONSULTANT REPORT

The Segal Company

The Trustees welcomed Ms. Lauren Fratzke and Mr. Nathan Mathews of the Segal Company to the meeting.

A. Reserve Determination Report

Ms. Fratzke reviewed the May 2026 Reserve Determination report and stated that because reserves were between 3.0 and 6.0 months, no credit or additional payment is required at this time. She noted that enrollments have declined 29.4% over the past year.

B. Carelon Behavior Renewal

Ms. Fratzke reported that Segal had received updated services options from Carelon for the Fund's next renewal, which they are reviewing and will discuss with the Board at a future meeting.

C. MetLife Renewal

Ms. Fratzke presented the MetLife renewal proposal and reported that, over the past few years, the amount of claims paid by MetLife on behalf of Fund participants has increased. She stated that MetLife is requesting a 10.1% increase in the current life insurance premium rates and proposes no change to the current AD&D rates. The renewal contract would be in effect through August 31, 2027. Ms. Fratzke stated that Segal views the renewal proposal to be reasonable.

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

Ms. Fratzke reported that Segal is currently working on the MOB rates for July 1, 2026. She stated that once the rates are finalized, Segal will send them to the Fund Office for the Trustees' review.

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

RESOLVED, to delegate to Chair and Secretary the authority to approve the July 1, 2026, MOB rates.

E. Conifer Health Solutions

Ms. Fratzke reported that Conifer proposed two renewal options for the Trustees' consideration: a one-year renewal with a fee increase of 3.2%; or a three-year renewal with three annual 2.5% fee increases.

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

RESOLVED, to accept the three-year renewal with 2.5% annual increases.

F. Pharmacy Report

Mr. Mathews reported that the Fund's PMPM pharmacy costs increased by more than 19.6% from the previous period, primarily due to changes in the drug mix, use of GLP-1s and increased utilization of specialty drugs. He also reported that specialty drugs accounted for 43.3% of total drug spend. Endocrine/Metabolic disorders were the top prescription cost driver at 21.5%, and Diabetes accounted for 18.6% of total prescriptions paid.

G. Humana and Kaiser Renewal

Ms. Fratzke reported that Segal is negotiating with Humana and Kaiser on the renewal options for retiree health coverage and expects to present them to the Trustees shortly.

Mr. Seehafer stated that he would like Segal to provide its reports to the Trustees sufficiently in advance of the Trustees' meeting so that the Trustees have time to review ahead of time.

V. SEGAL SELECT

A. Cyber Liability Renewal

Mr. Hesse presented the Cyber Liability renewal proposal to the Trustees and outlined the three options: Travelers/Tokio Marine with a \$3 or 4 million limit of liability, and a Travelers option with a \$3 million limit of liability.

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

RESOLVED, to bind the Fund's Cyber Liability Insurance Policy with Travelers at a limit of \$3 million for the period from 6/8/2026 through 6/8/2027 and at a premium of \$8,549, with the premium and liability limits allocated among the Pension, Health & Welfare, and Legal Funds.

VI. ATTORNEY'S REPORT

A. Gene Therapy Update

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

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

RESOLVED, to delegate to the Chairman and the Secretary the authority to approve the gene therapy utilization management criteria upon receipt of the criteria from OptumRX.

B. Stop-Loss Coverage

Ms. Sanchez reported on the Stop-Loss coverage policy application with Tokio Marine.

C. Insulin Pricing Litigation Update

Ms. Sanchez reported on the ongoing insulin pricing litigation.

D. Financial Engagement Letter

Ms. Sanchez reported on Withum's annual Audit Engagement letter.

E. Payroll Audit Engagement Letter

Ms. Sanchez reported on Withum's Payroll Audit Engagement letter.

F. Cybersecurity Update

Ms. Sanchez reported on the status of the cybersecurity documents, including Segal's report on responses to the Fund provider questionnaire.

G. Artificial Intelligence Best Practices

Ms. Sanchez reported on Artificial Intelligence (A.I) best practices.

H. Class Action Lawsuits

Ms. Sanchez reported on the Tracleer and QVAR prescription drug class-action lawsuits, noting that information on how to file claims on the Fund's behalf has been sent to the Fund Office.

I. SMM Update

Ms. Sanchez reported on the SMMs regarding CRNA coverage, Continuation of Coverage, and the Virta Point Solution.

J. Fiduciary Liability Insurance Policy

Ms. Sanchez reported on counsel's review of the Fund's Fiduciary Liability insurance Policy renewal.

K. 408(b)(2) Compliance

Ms. Sanchez reported on the reporting requirements regarding provider compensation.

L. SPD Update

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

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

RESOLVED, to delegate to the Chair and Secretary the authority to approve the Retiree SPD restatement.

VII. ADMINISTRATIVE MANAGER'S REPORT – First Quarter 2026

Mr. Ianniello presented the Administrative Manager's Report for the First Quarter of 2026, which had been pre-circulated. The report showed total income of \$2,280,292 and total expenses of \$2,683,948, resulting in a \$403,656 deficit for the quarter. Contributions were made on behalf of 759 Plan participants.

Mr. Ianniello presented the Retiree Quarterly recap for the first quarter of 2026. The report showed total income of \$351,643 and total expenses of \$332,490, resulting in a \$19,153 surplus for the quarter. Contributions were made on behalf of 319 Plan participants.

There were no delinquencies in the first quarter of 2026.

A. Invoices

Mr. Ianniello presented a list of pre-circulated invoices dated June 23, 2026, and noted no additions, deletions, or changes to it.

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

RESOLVED, the invoices dated June 23, 2026, are approved for payment.

VIII. OTHER FUND BUSINESS

A. Appeals

1. M26/112-4445

The Trustees considered appeal M26/112-4445 and reviewed the related file.

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

RESOLVED, that appeal M26/112-4445 is denied pursuant to the terms of the Plan.

NF H&W MINUTES 6-23-2026

2. M26/116-3606

The Trustees considered appeal M26/116-3606 and reviewed the related file.

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

RESOLVED, that appeal M26/116-3606 is denied pursuant to the terms of the Plan.

B. PCORI Fee

Mr. Ianniello presented the PCORI invoice for the upcoming year. The amount is \$3,924.48 (\$3.84 per participant X 1,022 participants).

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

RESOLVED to pay the PCORI fee of \$3,924.48.

C. Ezetimibe Class Action Payment

Mr. Ianniello reported that the Fund Office received a \$20.63 check for the Ezetimibe Class Action Lawsuit.

D. Suboxone Class Action Payment

Mr. Ianniello reported that the Fund Office received a \$566.59 check related to the Suboxone Class Action Lawsuit.

E. NexClaim Reporting

Mr. Ianniello reported that 16 open subrogation cases are pending with NexClaim.

IX. 2026 MEETING DATES & LOCATIONS

The next regular Board meeting is scheduled for September 3, 2026, via Zoom.

X. ADJOURNMENT

With no further business before the Board, the meeting adjourned.

Respectfully Submitted,

Bill Seehafer, Secretary

NF H&W MINUTES 6-23-2026

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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
August 12, 2026
(DRAFT)**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

W. Seehafer – Secretary
G. Dufault
J. Nesse

Also present were:

L. Fratzke – Segal
J. Ginsberg - Slevin & Hart, P.C.
C. Heppner - Segal
J. Herron - Associated Administrators, LLC
C. Hoffman - UFCW Local 400
J. Ianniello - Associated Administrators, LLC
J. Kimble - Morgan, Lewis, & Bockius, LLC
M. Petrovic - Morgan, Lewis, & Bockius, LLC
S. Sanchez - Slevin & Hart, P.C.

I. CALL TO ORDER

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

NF H&W MINUTES 8-12-2026

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II. Shoppers Payroll Audit Discussion

The Trustees discussed Shoppers' request for an extension of the deadline for it to respond to Withum's preliminary payroll audit report.

After discussion, on motion made and seconded, the Trustees voted unanimous approval of the following resolution:

RESOLVED, to grant Shoppers an extension until August 31, 2026 to respond to Withum's payroll audit findings, and to extend until August 31, 2026 the date on which interest begins to accrue on any deficiency amount identified in the audit, provided that Withum sends the preliminary audit report to the Trustees by the original deadline of August 17, 2026.

III. MOB Rate Discussion

The Trustees discussed the July 1, 2026, MOB rates Segal prepared for the Health and Welfare Fund and that previously were delegated to Chair and Secretary for review.

After discussion, a motion was made by Mr. Wilson and seconded by Mr. Chorpenning to approve the July 1, 2026 MOB rates as prepared by Segal. The Union Trustees voted in favor of the motion and the Employer Trustees voted against the motion, resulting in a deadlock.

IV. ADJOURNMENT

With no further business before the Board, the meeting adjourned.

Respectfully Submitted,

Bill Seehafer, Secretary

NF H&W MINUTES 8-12-2026

FINANCIAL REPORTS

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO JULY 31, 2026

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2026	2,047,449	2,290,405	4,337,854
RECEIPTS	5,670,689	-	5,670,689
DISBURSEMENTS	(6,465,949)	-	(6,465,949)
INTER ACCOUNT TRANSFERS	-	-	-
EARNINGS	23,489	5,323	28,812
ENDING MARKET VALUE 07/31/2026	1,275,677	2,295,728	3,571,405

PNC Bank, N.A.

ADMINISTRATIVE MANAGER'S REPORT

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	RETIREES	
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
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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

	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
SURPLUS (DEFICIT)	\$16,327	\$25,393	\$21,020	\$21,591	\$84,331
TOTAL RETIREE PARTICIPANTS	316	317	313	315	315

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

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

September 3, 2026

1. CARELON BEHAVIORAL HEALTH

7/23/2026	Machine readable files for 2026 #310795	\$3,000.00
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2. CHEIRON

6/17/2026	Retainer services rendered May 2026 #56591	\$950.00
7/15/2026	Retainer services rendered June 2026 #56815	\$950.00
8/25/2026	Retainer Services rendered July 2026 #57236	\$950.00

3. GREENLIGHT

7/6/2026	Total due for MRF flat monthly fee for 7-1-2026 through 7-31-2026 & Price comparison tool PE/PM access fee #157155	\$1,500.00
	Total due for MRF flat monthly fee for 8-1-2026 through 8-31-2026 & Price comparison tool PE/PM access fee #158145	\$1,500.00

4. MORGAN, LEWIS, & BROCKIUS

6/16/2026	For professional services rendered for the period ended 5-31-2026 #5941908	\$2,185.00
7/9/2026	For professional services rendered for the period ended 6-30-2026 #5962720	\$13,680.00
8/10/2026	For professional services rendered for the period ended 7-31-2026 #5986333	\$10,410.00

5. SEGAL CONSULTING

7/6/2026	For consulting services rendered in connection with the annual retainer agreement for period 6-1-2026 through 6-30-2026 #ES029950	\$5,333.33
8/4/2026	For consulting services rendered in connection with the annual retainer agreement for period 7-1-2026 through 7-31-2026 #ES0030789	\$5,333.33

6. SEGALL BRYANT & HAMILL

7/24/2026	Management fee for the period 4-1-2026 through 6-30-2026 #351096	\$1,142.66
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7. SLEVIN & HART, P.C.

6/17/2026	For professional services rendered through 5-31-2026 #241922	\$6,791.00
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7/15/2026	For professional services rendered through 6-30-2026 #242244	\$11,167.00
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8. **WITHUM**

5/10/2026	For professional services rendered through 5-3-2026 in connection with the following compliance audits (Shopper's Food Warehouse and Data Security and Technology) #1654327	\$6,990.00
7/12/2026	Progress billing in connection with the 2025 Multiemployer Benefit plan and data security and technology #1692163	\$4,631.00
8/9/2026	Progress billing in connection with the 2025 Multiemployer Benefit plan and data security and technology #1707342	\$24,901.00

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

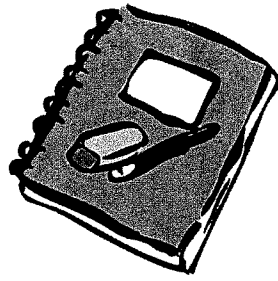
September 3, 2026

1. **SLEVIN & HART, P.C.**

7/15/2026 For professional services rendered through 6-30-2026 #242247 \$1,305.00

2. **WOODARD INSURANCE AGENCY**

OTHER FUND BUSINESS



MEETING NOTES

This image shows a single sheet of white paper with horizontal black lines, resembling notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.