

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

THIRD QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2020
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	10	\$27,621	
TOTAL		10	\$27,621	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$14,447
LIFE & AD & D	37
DISABILITY	2,164
DENTAL	1,373
OPTICAL	135
DRUG	17,557
RETIREEES	14,898
MEDICAL ADM.	432
MENTAL HEALTH MANAGER	75
PPO	192
UM/DM	414
SUB TOTAL	\$51,724

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$625
ADMINISTRATION HIPAA	15
MISCELLANEOUS	648
SUB TOTAL	\$1,288

TOTAL EXPENSES	\$53,012
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SURPLUS (DEFICIT)	(\$25,391)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	1,767
SURPLUS (DEFICIT)	(\$846)

THIRD QUARTER 2020
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	2	\$8,931	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT	1,852.56	180	1,002,235	
SHOPPERS FOOD 400 PT ¹	1,852.56	74	42,882	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	5,919	
HMO COPAYS		0	0	
TOTAL		257	\$1,059,967	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$768,625
HMO	0
LIFE & AD & D	3,311
DISABILITY	76,075
DENTAL	34,425
OPTICAL	3,644
DRUG	154,071
RETIREEES	382,902
MEDICAL ADM.	11,736
MENTAL HEALTH MANAGER	6,369
PPO	6,044
UM/DM	11,068
SUB TOTAL	\$1,458,270

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,072
ADMINISTRATION HIPAA	395
MISCELLANEOUS	16,675
SUB TOTAL	\$33,142

TOTAL EXPENSES	\$1,491,412
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SURPLUS (DEFICIT)	(\$431,445)
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AVERAGE INCOME	\$1,375
AVERAGE EXPENSE	1,934
SURPLUS (DEFICIT)	(\$559)

¹ Board of Trustees approved Health and Welfare contribution credit taken for July, August and September.

THIRD QUARTER 2020
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	148	457,540	
SHOPPERS 400	1,032.82	76	236,515	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		224	\$694,055	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$742,417
HMO	0
LIFE & AD & D	3,296
DISABILITY	48,137
DENTAL	27,743
OPTICAL	2,071
DRUG	237,442
MEDICAL ADM.	9,677
MENTAL HEALTH MANAGER	3,215
EAP	456
PPO	4,751
UM/DM	9,178
SUB TOTAL	\$1,088,383

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$14,008
ADMINISTRATION HIPAA	344
MISCELLANEOUS	14,535
SUB TOTAL	\$28,887

TOTAL EXPENSES	\$1,117,270
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SURPLUS (DEFICIT)	(\$423,215)
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AVERAGE INCOME	\$1,033
AVERAGE EXPENSE	1,663
SURPLUS (DEFICIT)	(\$630)

THIRD QUARTER 2020
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	125	194,832	
SHOPPERS 400	520.94	205	320,899	
COBRA		6	10,365	
TOTAL		336	\$526,096	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$543,320
HMO	17,567
LIFE & AD & D	2,133
DISABILITY	30,336
DENTAL	24,392
OPTICAL	2,883
DRUG	12,930
MEDICAL ADM.	12,888
MENTAL HEALTH MANAGER	2,338
EAP	610
PPO	6,745
UM/DM	12,366
SUB TOTAL	\$668,508

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$21,012
ADMINISTRATION HIPAA	515
MISCELLANEOUS	21,801
SUB TOTAL	\$43,328

TOTAL EXPENSES	\$711,836
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SURPLUS (DEFICIT)	(\$185,740)
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AVERAGE INCOME	\$522
AVERAGE EXPENSE	706
SURPLUS (DEFICIT)	(\$184)

THIRD QUARTER 2020
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	41	183,148	
SHOPPERS 400	1,476.99	57	249,610	
HMO COPAYS			0	
TOTAL		98	\$432,758	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$138,151
HMO	0
LIFE & AD & D	684
DISABILITY	3,488
DENTAL	12,483
OPTICAL	707
DRUG	28,923
MEDICAL ADM.	4,003
MENTAL HEALTH MANAGER	837
EAP	159
PPO	1,873
UM/DM	3,657
SUB TOTAL	\$194,965

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,129
ADMINISTRATION HIPAA	150
MISCELLANEOUS	6,359
SUB TOTAL	\$12,638

TOTAL EXPENSES	\$207,603
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SURPLUS (DEFICIT)	\$225,155
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AVERAGE INCOME	\$1,472
AVERAGE EXPENSE	706
SURPLUS (DEFICIT)	\$766

THIRD QUARTER 2020
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	8	\$13,573	
SHOPPERS 400	590.09	3	5,900	
TOTAL		11	\$19,473	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,221
LIFE & AD & D	172
DISABILITY	0
DENTAL	638
OPTICAL	109
DRUG	217
MEDICAL ADM.	490
MENTAL HEALTH MANAGER	85
PPO	270
UM/DM	469
SUB TOTAL	\$3,671

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$688
ADMINISTRATION HIPAA	17
MISCELLANEOUS	714
SUB TOTAL	\$1,419

TOTAL EXPENSES	\$5,090
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SURPLUS (DEFICIT)	\$14,383
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AVERAGE INCOME	\$590
AVERAGE EXPENSE	154
SURPLUS (DEFICIT)	\$436

THIRD QUARTER 2020
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	39	\$32,871	
SHOPPERS 400	280.94	46	38,489	
SHOPPERS 400 ¹	428.79	1	1,286	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		86	\$72,646	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$5,787
HMO	1,062
LIFE & AD & D	558
DISABILITY	3,901
DENTAL	3,934
OPTICAL	710
DRUG	8,386
MEDICAL ADM.	3,240
MENTAL HEALTH MANAGER	562
PPO	1,700
UM/DM	3,091
SUB TOTAL	\$32,931

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,378
ADMINISTRATION HIPAA	132
MISCELLANEOUS	5,580
SUB TOTAL	\$11,090

TOTAL EXPENSES	\$44,021
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SURPLUS (DEFICIT)	\$28,625
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AVERAGE INCOME	\$282
AVERAGE EXPENSE	171
SURPLUS (DEFICIT)	\$111

¹Employee additional contribution is \$147.85 for 1 or 2 dependents.

THIRD QUARTER 2020
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	4	\$6,003	
SHOPPERS 400	545.82	4	7,641	
TOTAL		8	\$13,644	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,788
LIFE & AD & D	103
DISABILITY	0
DENTAL	391
OPTICAL	59
DRUG	8,203
MEDICAL ADM.	274
MENTAL HEALTH MANAGER	51
PPO	136
UM/DM	262
SUB TOTAL	\$11,267

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$500
ADMINISTRATION HIPAA	12
MISCELLANEOUS	520
SUB TOTAL	\$1,032

TOTAL EXPENSES	\$12,299
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SURPLUS (DEFICIT)	\$1,345
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AVERAGE INCOME	\$569
AVERAGE EXPENSE	512
SURPLUS (DEFICIT)	\$57

THIRD QUARTER 2020
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	26	\$20,819	
SHOPPERS 400	263.52	40	31,359	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		3	1,434	
TOTAL		69	\$53,612	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,517
LIFE & AD & D	364
DISABILITY	539
DENTAL	2,893
OPTICAL	505
DRUG	(3,174)
MEDICAL ADM.	2,361
MENTAL HEALTH MANAGER	946
PPO	1,095
UM/DM	2,208
SUB TOTAL	\$14,254

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,315
ADMINISTRATION HIPAA	106
MISCELLANEOUS	4,477
SUB TOTAL	\$8,898

TOTAL EXPENSES	\$23,152
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SURPLUS (DEFICIT)	\$30,460
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AVERAGE INCOME	\$259
AVERAGE EXPENSE	112
SURPLUS (DEFICIT)	\$147

¹Employee additional contribution is \$145.21 for 1 or 2 dependents.

THIRD QUARTER 2020
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	100	\$10,974	
SHOPPERS 400	36.46	144	15,751	
TOTAL		244	\$26,725	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$138
DISABILITY	989
DENTAL	1,058
OPTICAL	186
SUB TOTAL	\$2,371

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$15,259
ADMINISTRATION HIPAA	375
MISCELLANEOUS	15,832
SUB TOTAL	\$31,466

TOTAL EXPENSES	\$33,837
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SURPLUS (DEFICIT)	(\$7,112)
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AVERAGE INCOME	\$37
AVERAGE EXPENSE	46
SURPLUS (DEFICIT)	(\$9)

THIRD QUARTER 2020
RETIREES

INCOME RATE	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY \$361.38	NO-COPAY RETIREES	COMBINED
NO OF EMP.	1	7	1	9	40	58
TOTAL INCOME	\$1,464	\$4,528	\$519	\$6,505	\$0	\$13,016

BENEFIT EXPENSES						COMBINED
MEDICAL	\$0	\$1,341	\$0	(\$851)	\$16,852	\$17,342
DENTAL	58	922	86	662	3,406	5,134
OPTICAL	5	140	14	81	541	781
DRUG	32	1,190	1,192	(2,913)	5,832	5,333
MEDICAL ADM.	43	475	0	302	1,253	2,073
MENTAL HEALTH MANAGER	5	80	0	43	279	407
EAP	0	0	0	15	0	15
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$143	\$4,148	\$1,292	(\$2,661)	\$28,163	\$31,085

SURPLUS (DEFICIT)	\$1,321	\$380	(\$773)	\$9,166	(\$28,163)	(\$18,069)
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AVERAGE INCOME	\$488	\$216	\$173	\$241	\$0	\$75
AVERAGE EXPENSE	48	198	431	(99)	235	179
SURPLUS (DEFICIT)	\$440	\$18	(\$258)	\$340	(\$235)	(\$104)

THIRD QUARTER 2020
SHOPPERS RETIREES

INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	213	80	2	295
TOTAL INCOME	\$12,780	\$9,600	\$360	\$22,740

BENEFIT EXPENSES				COMBINED
MEDICAL	\$139,040	\$26,791	\$55,278	\$221,109
DENTAL	28,726	0	0	28,726
OPTICAL	4,266	0	0	4,266
DRUG	14,166	3,445	652	18,263
MEDICAL ADM.	4,767	475	1,195	6,437
MENTAL HEALTH MANAGER	798	83	186	1,067
PPO	19	0	19	38
UM/DM	41	84	165	290
TOTAL EXPENSES	\$191,823	\$30,878	\$57,495	\$280,196

SURPLUS (DEFICIT)	(\$179,043)	(\$21,278)	(\$57,135)	(\$257,456)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	300	129	9,583	317
SURPLUS (DEFICIT)	(\$280)	(\$89)	(\$9,523)	(\$291)

THIRD QUARTER 2020
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	59	24	0	83
TOTAL INCOME	\$3,560	\$2,840	\$0	\$6,400

BENEFIT EXPENSES				COMBINED
MEDICAL	\$25,349	\$41,397	\$0	\$66,746
DENTAL	7,507	0	0	7,507
OPTICAL	1,114	0	0	1,114
DRUG	8,247	1,997	0	10,244
MEDICAL ADM.	475	245	0	720
MENTAL HEALTH MANAGER	83	43	0	126
PPO	19	0	0	19
UM/DM	0	42	0	42
TOTAL EXPENSES	\$42,794	\$43,724	\$0	\$86,518

SURPLUS (DEFICIT)	(\$39,234)	(\$40,884)	\$0	(\$80,118)
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AVERAGE INCOME	\$20	\$39	\$0	\$26
AVERAGE EXPENSE	242	607	0	347
SURPLUS (DEFICIT)	(\$222)	(\$568)	\$0	(\$321)

THIRD QUARTER 2020

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
12,474	\$0	\$498,397	\$498,397

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$4,327
ACTUARY & CONSULTING	20,988
ACCURINT	1
EDUCATIONAL FEES	1,230
INVESTMENT MANAGEMENT	3,458
LEGAL	54,710
POSTAGE	260
PRINTING	1,581
TELEPHONE	586
TOTAL	\$87,141

2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$481,600	\$5,443,689	\$2,926,597	\$0	\$8,851,886
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	44,910	47,636	42,156	0	134,702
INTEREST & DIVIDENDS	46,780	19,942	14,712	0	81,434
MISCELLANEOUS INCOME ²	0	22,500	0	0	22,500

TOTAL INCOME	\$573,290	\$5,533,767	\$2,983,465	\$0	\$9,090,522
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EXPENSES					
MEDICAL	\$2,696,149	\$2,104,080	\$2,240,902	\$0	\$7,041,131
LIFE & AD & D	15,919	11,879	10,797	0	38,595
DISABILITY	171,501	158,266	165,628	0	495,395
DENTAL	168,763	154,309	109,331	0	432,403
OPTICAL	16,536	16,195	11,009	0	43,740
DRUG	622,626	949,548	464,555	0	2,036,729
RETIREES	585,406	558,447	397,800	0	1,541,653
MEDICAL ADM.	67,032	65,534	45,101	0	177,667
MENTAL HEALTH MANAGER	53,803	30,694	14,478	0	98,975
EAP	1,877	1,843	1,225	0	4,945
PPO	29,913	29,571	22,806	0	82,290
UM/DM	49,691	55,225	42,713	0	147,629
SUBTOTAL	\$4,479,216	\$4,135,591	\$3,526,345	\$0	\$12,141,152

OPERATING EXPENSE					
ADMINISTRATION	\$87,937	\$79,954	\$83,986	\$0	\$251,877
ADMINISTRATION HIPAA	2,160	1,963	2,061	0	6,184
MISCELLANEOUS	101,497	161,002	87,141	0	349,640
SUBTOTAL	\$191,594	\$242,919	\$173,188	\$0	\$607,701

TOTAL EXPENSES	\$4,670,810	\$4,378,510	\$3,699,533	\$0	\$12,748,853
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SURPLUS (DEFICIT)	(\$4,097,520)	\$1,155,257	(\$716,068)	\$0	(\$3,658,331)
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TOTAL PARTICIPANTS	1,871	2,164	1,343	0	1,793
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FUND BALANCE	\$8,405,567	\$8,990,638	\$8,240,852	\$0	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - March and June - September.

²Second Quarter - Employer payment for Educational Funding.

2019
QUARTERLY RECAP

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
CONTRIBUTIONS RECEIVED	\$4,313,324	\$5,558,858	\$5,336,959	\$5,164,487	\$20,373,628
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	49,570	48,765	46,676	47,108	192,119
INTEREST & DIVIDENDS	64,871	59,540	59,017	49,009	232,437
MISCELLANEOUS INCOME	0	0	0	0	0

TOTAL INCOME	\$4,427,765	\$5,667,163	\$5,442,652	\$5,260,604	\$20,798,184
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EXPENSES					
MEDICAL	\$2,338,703	\$3,509,466	\$3,520,311	\$2,332,283	\$11,700,763
LIFE & AD & D	17,873	17,758	17,209	16,503	69,343
DISABILITY	175,668	201,581	204,873	199,594	781,716
DENTAL	186,976	183,176	176,115	171,148	717,415
OPTICAL	18,141	17,815	17,174	16,622	69,752
DRUG	766,146	657,902	897,785	989,641	3,311,474
RETIREES	641,181	475,320	563,332	548,554	2,228,387
MEDICAL ADM.	72,472	70,893	68,013	65,748	277,126
MENTAL HEALTH MANAGER	143,201	77,789	23,112	59,283	303,385
EAP	2,064	2,030	1,943	1,919	7,956
PPO	31,322	33,663	32,798	29,654	127,437
UM/DM	53,656	53,008	59,327	42,730	208,721
SUBTOTAL	\$4,447,403	\$5,300,401	\$5,581,992	\$4,473,679	\$19,803,475

OPERATING EXPENSE					
ADMINISTRATION	\$94,238	\$91,977	\$90,514	\$88,558	\$365,287
ADMINISTRATION HIPAA	2,311	2,255	2,220	2,171	8,957
MISCELLANEOUS	67,763	104,538	52,508	63,286	288,095
SUBTOTAL	\$164,312	\$198,770	\$145,242	\$154,015	\$662,339

TOTAL EXPENSES	\$4,611,715	\$5,499,171	\$5,727,234	\$4,627,694	\$20,465,814
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SURPLUS (DEFICIT)	(\$183,950)	\$167,992	(\$284,582)	\$632,910	\$332,370
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TOTAL PARTICIPANTS	2,304	2,291	2,210	2,147	2,238
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FUND BALANCE	\$10,660,932	\$11,105,141	\$10,481,615	\$11,272,079	
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CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
THIRD QUARTER 2020

CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-20	ACE SUSHI	Y	\$839.88
		Y	\$347.41
		Y	\$966.52
02-18-23	KELCO F.C.U.	JS	\$920.73
On extension until 11-8-20	METRO/ BASICS/ SHOPPERS 27	Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
10-28-23	SAFEWAY VALLEY	JSS-2	\$1,488.72
On extension until 11-8-20	SHOPPERS FOOD 400	JSS-2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
	UFCW LOCAL 400 TEMP	JSS2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y30	\$263.52

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
THIRD QUARTER 2020**

THIRD QUARTER 2020
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE