

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
THIRD QUARTER 2021

ADMINISTRATIVE MANAGER'S REPORT

THIRD QUARTER 2021
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	0	\$0	
TOTAL		0	\$0	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$716
LIFE & AD & D	0
DISABILITY	0
DENTAL	0
OPTICAL	0
DRUG	0
RETIREEES	0
MEDICAL ADM.	0
MENTAL HEALTH MANAGER	0
PPO	0
UM/DM	0
SUB TOTAL	\$716

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$0
ADMINISTRATION HIPAA	0
MISCELLANEOUS	0
SUB TOTAL	\$0

TOTAL EXPENSES	\$716
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SURPLUS (DEFICIT)	(\$716)
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AVERAGE INCOME	\$0
AVERAGE EXPENSE	0
SURPLUS (DEFICIT)	\$0

THIRD QUARTER 2021
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	1	\$4,467	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,852.56	169	625,809	
SHOPPERS FOOD 400 PT	1,852.56	68	377,923	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	1,871	
HMO COPAYS		0	0	
TOTAL		239	\$1,010,070	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$475,814
HMO	0
LIFE & AD & D	3,011
DISABILITY	59,718
DENTAL	30,839
OPTICAL	3,292
DRUG	230,193
RETIREES	565,513
MEDICAL ADM.	10,826
MENTAL HEALTH MANAGER	3,735
PPO	4,613
UM/DM	13,462
SUB TOTAL	\$1,401,016

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,068
ADMINISTRATION HIPAA	247
MISCELLANEOUS	23,213
SUB TOTAL	\$33,528

TOTAL EXPENSES	\$1,434,544
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SURPLUS (DEFICIT)	(\$424,474)
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AVERAGE INCOME	\$1,409
AVERAGE EXPENSE	2,001
SURPLUS (DEFICIT)	(\$592)

¹Board of Trustees approved Health and Welfare contribution credit taken for July, August and September 2021.

THIRD QUARTER 2021
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	138	426,554	
SHOPPERS 400	1,032.82	65	201,399	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		203	\$627,953	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$248,953
HMO	0
LIFE & AD & D	3,079
DISABILITY	56,865
DENTAL	25,013
OPTICAL	1,913
DRUG	372,946
MEDICAL ADM.	9,165
MENTAL HEALTH MANAGER	2,729
EAP	422
PPO	3,930
UM/DM	11,500
SUB TOTAL	\$736,515

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,552
ADMINISTRATION HIPAA	210
MISCELLANEOUS	19,717
SUB TOTAL	\$28,479

TOTAL EXPENSES	\$764,994
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SURPLUS (DEFICIT)	(\$137,041)
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AVERAGE INCOME	\$1,031
AVERAGE EXPENSE	1,256
SURPLUS (DEFICIT)	(\$225)

THIRD QUARTER 2021
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	112	175,035	
SHOPPERS 400	520.94	179	279,744	
COBRA		1	1,602	
TOTAL		292	\$456,381	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$422,882
HMO	14,742
LIFE & AD & D	1,958
DISABILITY	12,951
DENTAL	20,408
OPTICAL	2,455
DRUG	117,803
MEDICAL ADM.	11,434
MENTAL HEALTH MANAGER	3,361
EAP	521
PPO	4,841
UM/DM	14,203
SUB TOTAL	\$627,559

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,301
ADMINISTRATION HIPAA	302
MISCELLANEOUS	28,361
SUB TOTAL	\$40,964

TOTAL EXPENSES	\$668,523
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SURPLUS (DEFICIT)	(\$212,142)
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	763
SURPLUS (DEFICIT)	(\$242)

THIRD QUARTER 2021
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	39	172,809	
SHOPPERS 400	1,476.99	52	228,932	
HMO COPAYS			0	
TOTAL		91	\$401,741	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$918,822
HMO	0
LIFE & AD & D	716
DISABILITY	6,070
DENTAL	15,189
OPTICAL	887
DRUG	114,697
MEDICAL ADM.	4,301
MENTAL HEALTH MANAGER	1,127
EAP	198
PPO	1,847
UM/DM	5,352
SUB TOTAL	\$1,069,206

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,834
ADMINISTRATION HIPAA	94
MISCELLANEOUS	8,838
SUB TOTAL	\$12,766

TOTAL EXPENSES	\$1,081,972
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SURPLUS (DEFICIT)	(\$680,231)
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AVERAGE INCOME	\$1,472
AVERAGE EXPENSE	3,963
SURPLUS (DEFICIT)	(\$2,491)

THIRD QUARTER 2021
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	8	\$14,163	
SHOPPERS 400	590.09	5	9,441	
TOTAL		13	\$23,604	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$197
LIFE & AD & D	118
DISABILITY	0
DENTAL	519
OPTICAL	74
DRUG	862
MEDICAL ADM.	356
MENTAL HEALTH MANAGER	60
PPO	152
UM/DM	444
SUB TOTAL	\$2,782

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$548
ADMINISTRATION HIPAA	13
MISCELLANEOUS	1,263
SUB TOTAL	\$1,824

TOTAL EXPENSES	\$4,606
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SURPLUS (DEFICIT)	\$18,998
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AVERAGE INCOME	\$605
AVERAGE EXPENSE	118
SURPLUS (DEFICIT)	\$487

THIRD QUARTER 2021
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	35	\$29,218	
SHOPPERS 400	280.94	37	31,747	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		72	\$60,965	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$116,252
HMO	0
LIFE & AD & D	514
DISABILITY	3,517
DENTAL	3,528
OPTICAL	629
DRUG	19,645
MEDICAL ADM.	3,025
MENTAL HEALTH MANAGER	507
PPO	1,314
UM/DM	3,758
SUB TOTAL	\$152,689

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,033
ADMINISTRATION HIPAA	75
MISCELLANEOUS	6,994
SUB TOTAL	\$10,102

TOTAL EXPENSES	\$162,791
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SURPLUS (DEFICIT)	(\$101,826)
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AVERAGE INCOME	\$282
AVERAGE EXPENSE	754
SURPLUS (DEFICIT)	(\$472)

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

THIRD QUARTER 2021
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	11	\$18,558	
SHOPPERS 400	545.82	5	7,641	
TOTAL		16	\$26,199	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$43,209
LIFE & AD & D	74
DISABILITY	0
DENTAL	311
OPTICAL	47
DRUG	1,666
MEDICAL ADM.	252
MENTAL HEALTH MANAGER	38
PPO	94
UM/DM	278
SUB TOTAL	\$45,969

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$674
ADMINISTRATION HIPAA	17
MISCELLANEOUS	1,554
SUB TOTAL	\$2,245

TOTAL EXPENSES	\$48,214
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SURPLUS (DEFICIT)	(\$22,015)
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	1,004
SURPLUS (DEFICIT)	(\$458)

THIRD QUARTER 2021
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	20	\$16,074	
SHOPPERS 400	263.52	33	25,562	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		0	0	
TOTAL		53	\$41,636	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$26,469
LIFE & AD & D	320
DISABILITY	911
DENTAL	2,173
OPTICAL	391
DRUG	797
MEDICAL ADM.	1,839
MENTAL HEALTH MANAGER	325
PPO	787
UM/DM	2,296
SUB TOTAL	\$36,308

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,233
ADMINISTRATION HIPAA	55
MISCELLANEOUS	5,147
SUB TOTAL	\$7,435

TOTAL EXPENSES	\$43,743
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SURPLUS (DEFICIT)	(\$2,107)
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AVERAGE INCOME	\$262
AVERAGE EXPENSE	275
SURPLUS (DEFICIT)	(\$13)

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

THIRD QUARTER 2021
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	116	\$12,688	
SHOPPERS 400	36.46	159	17,392	
TOTAL		275	\$30,080	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$207
DISABILITY	713
DENTAL	1,386
OPTICAL	251
SUB TOTAL	\$2,557

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$11,585
ADMINISTRATION HIPAA	284
MISCELLANEOUS	26,710
SUB TOTAL	\$38,579

TOTAL EXPENSES	\$41,136
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SURPLUS (DEFICIT)	(\$11,056)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	50
SURPLUS (DEFICIT)	(\$14)

THIRD QUARTER 2021
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.	1	10	1	8	32	52
TOTAL INCOME	\$1,464	\$6,589	\$519	\$8,673	\$0	\$17,245

BENEFIT EXPENSES						COMBINED
MEDICAL	\$94	\$4,609	\$0	\$3,917	\$14,457	\$23,077
DENTAL	84	839	84	593	2,599	4,199
OPTICAL	14	135	14	74	433	670
DRUG	113	8,900	2,875	4,106	26,300	42,294
MEDICAL ADM.	44	489	0	222	1,290	2,045
MENTAL HEALTH MANAGER	8	75	0	8	218	309
EAP	0	0	0	3	0	3
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$357	\$15,047	\$2,973	\$8,923	\$45,297	\$72,597

SURPLUS (DEFICIT)	\$1,107	(\$8,458)	(\$2,454)	(\$250)	(\$45,297)	(\$55,352)
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AVERAGE INCOME	\$488	\$220	\$173	\$361	\$0	\$111
AVERAGE EXPENSE	119	502	991	372	472	465
SURPLUS (DEFICIT)	\$369	(\$282)	(\$818)	(\$11)	(\$472)	(\$354)

THIRD QUARTER 2021 SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	215	75	2	292
TOTAL INCOME	\$12,920	\$9,000	\$360	\$22,280

BENEFIT EXPENSES				COMBINED
MEDICAL	\$146,312	\$14,218	\$47,798	\$208,328
DENTAL	27,275	0	0	27,275
OPTICAL	4,181	0	0	4,181
DRUG	137,638	18,990	396	157,024
MEDICAL ADM.	4,790	519	1,112	6,421
MENTAL HEALTH MANAGER	818	85	188	1,091
PPO	38	0	19	57
UM/DM	54	113	222	389
TOTAL EXPENSES	\$321,106	\$33,925	\$49,735	\$404,766

SURPLUS (DEFICIT)	(\$308,186)	(\$24,925)	(\$49,375)	(\$382,486)
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AVERAGE INCOME	\$20	\$40	\$0	\$25
AVERAGE EXPENSE	498	151	0	462
SURPLUS (DEFICIT)	(\$478)	(\$111)	\$0	(\$437)

THIRD QUARTER 2021 SUPERVALU RETIREES
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INCOME RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
NO OF EMP.	53	22	0	75
TOTAL INCOME	\$3,160	\$2,640	\$0	\$5,800

BENEFIT EXPENSES				COMBINED
MEDICAL	\$40,809	\$18,283	\$0	\$59,092
DENTAL	6,606	0	0	6,606
OPTICAL	1,015	0	0	1,015
DRUG	15,473	5,089	0	20,562
MEDICAL ADM.	460	237	0	697
MENTAL HEALTH MANAGER	78	38	0	116
PPO	6	0	0	6
UM/DM	0	56	0	56
TOTAL EXPENSES	\$64,447	\$23,703	\$0	\$88,150

SURPLUS (DEFICIT)	(\$61,287)	(\$21,063)	\$0	(\$82,350)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	405	359	0	392
SURPLUS (DEFICIT)	(\$385)	(\$319)	\$0	(\$366)

THIRD QUARTER 2021

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
10,945	\$0	\$1,078,489	\$1,078,489

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$23,690
ACTUARY & CONSULTING	31,299
ACCURINT	1
EDUCATIONAL FEES	1,176
INVESTMENT MANAGEMENT	2,605
LEGAL	47,494
MED/SURG/UCR UPDATE	3,964
PCORI & TR FEES	6,440
POSTAGE	1,355
PRINTING	3,202
TELEPHONE	572
TOTAL	\$121,798

2021
QUARTERLY RECAP

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,171,113	\$2,488,772	\$2,678,629	\$0	\$7,338,514
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	43,736	44,006	45,325	0	133,067
INTEREST & DIVIDENDS	12,991	13,352	12,429	0	38,772
MISCELLANEOUS INCOME ²	22,500	556	171	0	23,227

TOTAL INCOME	\$2,250,340	\$2,546,686	\$2,736,554	\$0	\$7,533,580
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EXPENSES					
MEDICAL	\$1,702,105	\$1,618,690	\$2,268,056	\$0	\$5,588,851
LIFE & AD & D	10,398	10,174	9,997	0	30,569
DISABILITY	135,523	149,893	140,745	0	426,161
DENTAL	106,195	102,007	99,366	0	307,568
OPTICAL	10,649	10,227	9,939	0	30,815
DRUG	412,850	423,659	858,609	0	1,695,118
RETIREES	508,668	442,061	565,513	0	1,516,242
MEDICAL ADM.	44,001	42,251	41,198	0	127,450
MENTAL HEALTH MANAGER	10,439	9,165	11,882	0	31,486
EAP	1,203	1,165	1,141	0	3,509
PPO	18,696	17,847	17,578	0	54,121
UM/DM	47,159	44,224	51,293	0	142,676
SUBTOTAL	\$3,007,886	\$2,871,363	\$4,075,317	\$0	\$9,954,566

OPERATING EXPENSE					
ADMINISTRATION	\$55,738	\$53,602	\$52,828	\$0	\$162,168
ADMINISTRATION HIPAA	1,370	1,317	1,297	0	3,984
MISCELLANEOUS	77,860	116,168	121,797	0	315,825
SUBTOTAL	\$134,968	\$171,087	\$175,922	\$0	\$481,977

TOTAL EXPENSES	\$3,142,854	\$3,042,450	\$4,251,239	\$0	\$10,436,543
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SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	(\$1,514,685)	\$0	(\$2,902,963)
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TOTAL PARTICIPANTS	1,260	1,267	1,254	0	1,260
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FUND BALANCE	\$6,492,999	\$5,375,768	\$4,348,425	\$0	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - September 2021.

²First Quarter - Employer payment for Educational Funding.

²Second Quarter - VA Unclaimed Funds

²Third Quarter - Litigation Settlement

2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$481,600	\$5,443,689	\$2,926,597	\$2,498,248	\$11,350,134
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	44,910	47,636	42,156	47,122	181,824
INTEREST & DIVIDENDS	46,780	19,942	14,712	13,407	94,841
MISCELLANEOUS INCOME ^{2,3}	0	22,500	0	270	22,770

TOTAL INCOME	\$573,290	\$5,533,767	\$2,983,465	\$2,559,047	\$11,649,569
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EXPENSES					
MEDICAL	\$2,696,149	\$2,104,080	\$2,240,902	\$2,061,241	\$9,102,372
LIFE & AD & D	15,919	11,879	10,797	10,681	49,276
DISABILITY	171,501	158,266	165,628	155,074	650,469
DENTAL	168,763	154,309	109,331	110,136	542,539
OPTICAL	16,536	16,195	11,009	10,795	54,535
DRUG	622,626	949,548	464,555	713,114	2,749,843
RETIREES	585,406	558,447	397,800	546,038	2,087,691
MEDICAL ADM.	67,032	65,534	45,101	43,718	221,385
MENTAL HEALTH MANAGER	53,803	30,694	14,478	19,202	118,177
EAP	1,877	1,843	1,225	1,226	6,171
PPO	29,913	29,571	22,806	19,380	101,670
UM/DM	49,691	55,225	42,713	39,988	187,617
SUBTOTAL	\$4,479,216	\$4,135,591	\$3,526,345	\$3,730,593	\$15,871,745

OPERATING EXPENSE					
ADMINISTRATION	\$87,937	\$79,954	\$83,986	\$65,776	\$317,653
ADMINISTRATION HIPAA	2,160	1,963	2,061	1,615	7,799
MISCELLANEOUS	101,497	161,002	87,141	96,721	446,361
SUBTOTAL	\$191,594	\$242,919	\$173,188	\$164,112	\$771,813

TOTAL EXPENSES	\$4,670,810	\$4,378,510	\$3,699,533	\$3,894,705	\$16,643,558
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SURPLUS (DEFICIT)	(\$4,097,520)	\$1,155,257	(\$716,068)	(\$1,335,658)	(\$4,993,989)
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TOTAL PARTICIPANTS	1,871	2,164	1,343	1,324	1,676
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FUND BALANCE	\$8,405,567	\$8,990,638	\$8,240,852	\$7,042,556	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - March and June - December 2020.

²Second Quarter - Employer payment for Educational Funding.

³Fourth Quarter - MD & VA Unclaimed Funds.

CONTRACT INFORMATION MAINTENANCE OF BENEFITS THIRD QUARTER 2021
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CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-20	ACE SUSHI	Y	\$839.88
		Y	\$347.41
		Y	\$966.52
04-30-21	KELCO F.C.U.	JS	\$920.73
Day to Day Extension	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
Day to Day Extension	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
		Y40	\$36.46
	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 2021**

THIRD QUARTER 2021
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE

