

UFCW UNIONS AND PARTICIPATING EMPLOYERS

HEALTH & WELFARE FUND

FIRST QUARTER 2021

ADMINISTRATIVE MANAGER'S REPORT

FIRST QUARTER 2021
PLAN JS

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

BENEFIT EXPENSES	COST
MEDICAL	\$21,298
LIFE & AD & D	36
DISABILITY	1,093
DENTAL	1,287
OPTICAL	135
DRUG	18,053
RETIREEES	19,792
MEDICAL ADM.	445
MENTAL HEALTH MANAGER	75
PPO	189
UM/DM	477
SUB TOTAL	\$62,880

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$443
ADMINISTRATION HIPAA	11
MISCELLANEOUS	618
SUB TOTAL	\$1,072

TOTAL EXPENSES	\$63,952
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SURPLUS (DEFICIT)	(\$36,331)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	2,132
SURPLUS (DEFICIT)	(\$1,211)

FIRST QUARTER 2021
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	1	\$5,955	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,852.56	172	79,810	
SHOPPERS FOOD 400 PT ¹	1,852.56	73	327,957	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	4,984	
HMO COPAYS		0	0	
TOTAL		247	\$418,706	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$526,115
HMO	0
LIFE & AD & D	3,112
DISABILITY	31,000
DENTAL	32,745
OPTICAL	3,486
DRUG	184,506
RETIREES	488,876
MEDICAL ADM.	11,449
MENTAL HEALTH MANAGER	3,173
PPO	4,840
UM/DM	12,231
SUB TOTAL	\$1,301,533

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,926
ADMINISTRATION HIPAA	268
MISCELLANEOUS	15,263
SUB TOTAL	\$26,457

TOTAL EXPENSES	\$1,327,990
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SURPLUS (DEFICIT)	(\$909,284)
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AVERAGE INCOME	\$565
AVERAGE EXPENSE	1,792
SURPLUS (DEFICIT)	(\$1,227)

¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March 2021.

FIRST QUARTER 2021
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	144	446,178	
SHOPPERS 400	1,032.82	69	212,761	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		213	\$658,939	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$307,445
HMO	1,425
LIFE & AD & D	3,213
DISABILITY	56,079
DENTAL	26,351
OPTICAL	2,027
DRUG	147,159
MEDICAL ADM.	9,669
MENTAL HEALTH MANAGER	2,323
EAP	446
PPO	4,143
UM/DM	10,386
SUB TOTAL	\$570,666

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$9,422
ADMINISTRATION HIPAA	232
MISCELLANEOUS	13,162
SUB TOTAL	\$22,816

TOTAL EXPENSES	\$593,482
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SURPLUS (DEFICIT)	\$65,457
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AVERAGE INCOME	\$1,031
AVERAGE EXPENSE	929
SURPLUS (DEFICIT)	\$102

FIRST QUARTER 2021
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	118	183,892	
SHOPPERS 400	520.94	184	287,559	
COBRA		3	4,272	
TOTAL		305	\$475,723	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$364,112
HMO	11,395
LIFE & AD & D	2,044
DISABILITY	31,230
DENTAL	21,543
OPTICAL	2,576
DRUG	26,364
MEDICAL ADM.	12,042
MENTAL HEALTH MANAGER	2,137
EAP	553
PPO	5,149
UM/DM	12,931
SUB TOTAL	\$492,076

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$13,492
ADMINISTRATION HIPAA	331
MISCELLANEOUS	18,847
SUB TOTAL	\$32,670

TOTAL EXPENSES	\$524,746
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SURPLUS (DEFICIT)	(\$49,023)
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AVERAGE INCOME	\$520
AVERAGE EXPENSE	573
SURPLUS (DEFICIT)	(\$53)

FIRST 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	55	242,225	
HMO COPAYS			0	
TOTAL		94	\$415,034	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$374,151
HMO	0
LIFE & AD & D	728
DISABILITY	10,236
DENTAL	15,774
OPTICAL	921
DRUG	29,091
MEDICAL ADM.	4,449
MENTAL HEALTH MANAGER	1,217
EAP	204
PPO	1,876
UM/DM	4,755
SUB TOTAL	\$443,402

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$4,158
ADMINISTRATION HIPAA	102
MISCELLANEOUS	5,808
SUB TOTAL	\$10,068

TOTAL EXPENSES	\$453,470
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SURPLUS (DEFICIT)	(\$38,436)
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AVERAGE INCOME	\$1,472
AVERAGE EXPENSE	1,608
SURPLUS (DEFICIT)	(\$136)

FIRST QUARTER 2021
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	8	\$13,573	
SHOPPERS 400	590.09	3	4,720	
TOTAL		11	\$18,293	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,458
LIFE & AD & D	133
DISABILITY	0
DENTAL	482
OPTICAL	74
DRUG	(591)
MEDICAL ADM.	371
MENTAL HEALTH MANAGER	63
PPO	163
UM/DM	398
SUB TOTAL	\$9,551

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$487
ADMINISTRATION HIPAA	12
MISCELLANEOUS	680
SUB TOTAL	\$1,179

TOTAL EXPENSES	\$10,730
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SURPLUS (DEFICIT)	\$7,563
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AVERAGE INCOME	\$554
AVERAGE EXPENSE	325
SURPLUS (DEFICIT)	\$229

FIRST QUARTER 2021
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	36	\$30,342	
SHOPPERS 400	280.94	41	34,276	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		77	\$64,618	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$49,027
HMO	1,061
LIFE & AD & D	544
DISABILITY	850
DENTAL	3,904
OPTICAL	694
DRUG	8,384
MEDICAL ADM.	3,337
MENTAL HEALTH MANAGER	565
PPO	1,398
UM/DM	3,579
SUB TOTAL	\$73,343

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,406
ADMINISTRATION HIPAA	84
MISCELLANEOUS	4,759
SUB TOTAL	\$8,249

TOTAL EXPENSES	\$81,592
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SURPLUS (DEFICIT)	(\$16,974)
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AVERAGE INCOME	\$280
AVERAGE EXPENSE	353
SURPLUS (DEFICIT)	(\$73)

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

FIRST QUARTER 2021
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	9	\$14,191	
SHOPPERS 400	545.82	4	7,095	
TOTAL		13	\$21,286	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$619
LIFE & AD & D	74
DISABILITY	2,511
DENTAL	277
OPTICAL	37
DRUG	(64)
MEDICAL ADM.	178
MENTAL HEALTH MANAGER	33
PPO	95
UM/DM	207
SUB TOTAL	\$3,967

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$575
ADMINISTRATION HIPAA	14
MISCELLANEOUS	803
SUB TOTAL	\$1,392

TOTAL EXPENSES	\$5,359
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SURPLUS (DEFICIT)	\$15,927
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	137
SURPLUS (DEFICIT)	\$409

FIRST QUARTER 2021
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	22	\$17,391	
SHOPPERS 400	263.52	35	27,669	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		1	421	
TOTAL		58	\$45,481	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$36,999
LIFE & AD & D	320
DISABILITY	1,790
DENTAL	2,395
OPTICAL	437
DRUG	(52)
MEDICAL ADM.	2,061
MENTAL HEALTH MANAGER	853
PPO	843
UM/DM	2,195
SUB TOTAL	\$47,841

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,566
ADMINISTRATION HIPAA	63
MISCELLANEOUS	3,584
SUB TOTAL	\$6,213

TOTAL EXPENSES	\$54,054
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SURPLUS (DEFICIT)	(\$8,573)
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AVERAGE INCOME	\$261
AVERAGE EXPENSE	311
SURPLUS (DEFICIT)	(\$50)

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

FIRST QUARTER 2021
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	92	\$10,099	
SHOPPERS 400	36.46	140	15,313	
TOTAL		232	\$25,412	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$194
DISABILITY	733
DENTAL	1,437
OPTICAL	261
SUB TOTAL	\$2,625

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,263
ADMINISTRATION HIPAA	253
MISCELLANEOUS	14,336
SUB TOTAL	\$24,852

TOTAL EXPENSES	\$27,477
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SURPLUS (DEFICIT)	(\$2,065)
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AVERAGE INCOME	\$37
AVERAGE EXPENSE	39
SURPLUS (DEFICIT)	(\$2)

**FIRST QUARTER 2021
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.	1	8	1	8	40	58
TOTAL INCOME	\$1,098	\$5,285	\$519	\$8,673	\$0	\$15,575

BENEFIT EXPENSES						COMBINED
MEDICAL	\$158	\$4,565	\$0	\$3,074	\$22,588	\$30,385
DENTAL	84	922	84	617	3,332	5,039
OPTICAL	14	149	14	74	541	792
DRUG	100	2,934	994	1,663	28,906	34,597
MEDICAL ADM.	44	489	0	267	1,290	2,090
MENTAL HEALTH MANAGER	8	80	0	15	279	382
EAP	0	0	0	5	0	5
UM/DM	0	0	0	16	0	16
TOTAL EXPENSES	\$408	\$9,139	\$1,092	\$5,731	\$56,936	\$73,306

SURPLUS (DEFICIT)	\$690	(\$3,854)	(\$573)	\$2,942	(\$56,936)	(\$57,731)
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AVERAGE INCOME	\$366	\$220	\$173	\$361	\$0	\$90
AVERAGE EXPENSE	136	381	364	239	474	421
SURPLUS (DEFICIT)	\$230	(\$161)	(\$191)	\$122	(\$474)	(\$331)

FIRST QUARTER 2021
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	211	75	2	288
TOTAL INCOME	\$12,680	\$8,960	\$360	\$22,000

BENEFIT EXPENSES				COMBINED
MEDICAL	\$112,364	\$23,005	\$58,493	\$193,862
DENTAL	27,305	0	0	27,305
OPTICAL	4,167	0	0	4,167
DRUG	96,948	14,512	1,893	113,353
MEDICAL ADM.	4,953	489	1,246	6,688
MENTAL HEALTH MANAGER	816	83	188	1,087
PPO	38	0	19	57
UM/DM	47	97	190	334
TOTAL EXPENSES	\$246,638	\$38,186	\$62,029	\$346,853

SURPLUS (DEFICIT)	(\$233,958)	(\$29,226)	(\$61,669)	(\$324,853)
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AVERAGE INCOME	\$20	\$40	\$0	\$25
AVERAGE EXPENSE	390	170	0	401
SURPLUS (DEFICIT)	(\$370)	(\$130)	\$0	(\$376)

FIRST QUARTER 2021 SUPERVALU RETIREES
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INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	57	23	0	80
TOTAL INCOME	\$3,400	\$2,760	\$0	\$6,160

BENEFIT EXPENSES				COMBINED
MEDICAL	\$43,405	\$20,480	\$0	\$63,885
DENTAL	7,164	0	0	7,164
OPTICAL	1,105	0	0	1,105
DRUG	11,437	3,968	0	15,405
MEDICAL ADM.	489	267	0	756
MENTAL HEALTH MANAGER	83	43	0	126
PPO	18	0	0	18
UM/DM	0	48	0	48
TOTAL EXPENSES	\$63,701	\$24,806	\$0	\$88,507

SURPLUS (DEFICIT)	(\$60,301)	(\$22,046)	\$0	(\$82,347)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	373	360	0	369
SURPLUS (DEFICIT)	(\$353)	(\$320)	\$0	(\$343)

FIRST QUARTER 2021

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
10,967	\$45	\$576,160	\$576,205

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$42,341
EDUCATIONAL FEES	1,230
INVESTMENT MANAGEMENT	3,457
LEGAL	26,682
POSTAGE	1,989
PRINTING	1,826
TELEPHONE	335
TOTAL	\$77,860

2021
QUARTERLY RECAP

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,171,113	\$0	\$0	\$0	\$2,171,113
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	43,736	0	0	0	43,736
INTEREST & DIVIDENDS	12,991	0	0	0	12,991
MISCELLANEOUS INCOME ²	22,500	0	0	0	22,500

TOTAL INCOME	\$2,250,340	\$0	\$0	\$0	\$2,250,340
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EXPENSES					
MEDICAL	\$1,702,105	\$0	\$0	\$0	\$1,702,105
LIFE & AD & D	10,398	0	0	0	10,398
DISABILITY	135,523	0	0	0	135,523
DENTAL	106,195	0	0	0	106,195
OPTICAL	10,649	0	0	0	10,649
DRUG	412,850	0	0	0	412,850
RETIREES	508,668	0	0	0	508,668
MEDICAL ADM.	44,001	0	0	0	44,001
MENTAL HEALTH MANAGER	10,439	0	0	0	10,439
EAP	1,203	0	0	0	1,203
PPO	18,696	0	0	0	18,696
UM/DM	47,159	0	0	0	47,159
SUBTOTAL	\$3,007,886	\$0	\$0	\$0	\$3,007,886

OPERATING EXPENSE					
ADMINISTRATION	\$55,738	\$0	\$0	\$0	\$55,738
ADMINISTRATION HIPAA	1,370	0	0	0	1,370
MISCELLANEOUS	77,860	0	0	0	77,860
SUBTOTAL	\$134,968	\$0	\$0	\$0	\$134,968

TOTAL EXPENSES	\$3,142,854	\$0	\$0	\$0	\$3,142,854
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SURPLUS (DEFICIT)	(\$892,514)	\$0	\$0	\$0	(\$892,514)
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TOTAL PARTICIPANTS	1,260	0	0	0	1,260
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FUND BALANCE	\$6,492,999	\$0	\$0	\$0	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January, February and March 2021.

²First Quarter - Employer payment for Educational Funding.

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
FIRST QUARTER 2021

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
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
FIRST QUARTER 2021**

FIRST QUARTER 2021
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE