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

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AGENDA

JUNE 14, 2021

(Approximately 12:00 noon)

I. CALL TO ORDER

II. MINUTES (pg. 1 - 9)
- A. REGULAR MEETING – MARCH 18, 2021
- B. APPEALS COMMITTEE MEETING – APRIL 2, 2021

III. FINANCIAL REPORT (pg. 10)
- A. PNC REPORT

IV. CONSULTANT'S REPORT
- A. SEGAL COMPANY
  1. RESERVES
  2. GROUP DENTAL SERVICE – DISCONTINUATION OF SERVICES - DECEMBER 31, 2021
- B. CONFIDIO
  1. OPTUM RX - AUDIT STATUS

V. ATTORNEY'S REPORT
- A. REGULAR
- B. SUBROGATION
- C. DELINQUENCY REPORT
- D. CAREFIRST PPO CONTRACT - RENEWAL STATUS

VI. ADMINISTRATIVE MANAGER'S REPORT - (1Q21)(pg. 11 – 31)

VII. INVOICES (pg. 32 – 34)

VIII. OTHER FUND BUSINESS
- A. COVID-19 AND VACCINE - STATUS UPDATE
- B. KAISER PERMANENTE RENEWAL
- C. MISCELLANEOUS CORRESPONDENCE

IX. NEXT MEETING DATE AND LOCATION (SEPTEMBER 22, 2021)

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 MARCH 18, 2021

The following Trustees were present:

UNION TRUSTEES
M. Federici – Chairman
J. Chorpenning
Y. Anwar

EMPLOYER TRUSTEES
B. Seehafer – Secretary
J. Born
J. Ferrer
V. Marsh

Also present were:

L. DuVall – Associated Administrators, LLC
A. Hanson – UFCW Local 400
C. Hoffmann – UFCW Local 400
J. Ianniello – Associated Administrators, LLC
N. Jacobs – UFCW Local 400
J. Kimble – Morgan, Lewis, & Bockius, LLC
C. Murphy – Associated Administrators, LLC
S. Sanchez – Slevin & Hart, P.C.
B. Slevin – Slevin & Hart, P.C.
J. Timm – The Segal Company
L. Walsh – Associated Administrators, LLC
R. Wildt – UFCW Local 400
M. Wilson – UFCW Local

I. CALL TO ORDER

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

A. Trustee Proxy

Mr. Hipkins gave his proxy to Mr. Chorpenning to act in all matters that come before the Trustees for this meeting.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on December 7, 2020, the special meeting held on December 22, 2020, and the Appeals Committee meeting held on January 7, 2021, which were previously circulated.

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

> **RESOLVED, that the minutes of the regular meeting held on December 7, 2020, the special meeting held on December 22, 2020 and the Appeals Committee meeting held on January 7, 2021 are approved as presented.**

III. FINANCIAL REPORT

A. PNC Bank

Mr. Ianniello reviewed the PNC Summary of Activity report for the period January 1, 2020 to December 31, 2020. The report showed a beginning market value of $11,295,327, receipts of $13,747,455, disbursements of $18,148,862, and earnings of $160,365, producing an ending market value of $7,054,285 as of December 31, 2020.

IV. CONSULTANT'S REPORT

The Trustees welcomed Mr. Josh Timm of the Segal Company to the meeting.

A. The Segal Company

1. Reserves

Mr. Timm reviewed the March 2021 Reserve Determination Report. He noted that the Fund reserves as of January 31, 2021 were 4.263 months and a 6-month reserve adjustment of $60,682.00 per month, totaling $364,092, would bring the Fund's reserve level back to 3 months. He further reviewed the Amortization History and Schedule.

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

> **RESOLVED, to approve a credit to UNFI in the amount of $60,682 per month for contribution payments due from March 2021 through August 2021, totaling $364,092.**

2. Coronavirus Disease (COVID-19) 2019 – Market Update

Mr. Timm presented an update on COVID-19 and its impact on employee health and welfare benefits generally. He noted that the disease caused significant disruptions to the healthcare delivery system. He cited two primary ways that some health plan claims have been impacted: (1) direct costs for testing and treating of the disease, the cost of which is typically between 1% and 5% of annual medical expenses and can vary based on the demographics of the group, such as age and location; and (2) indirect savings from reduced utilization of non-essential services, including the temporary suspension of many healthcare services, such as routine office visits, chiropractic therapy, physical therapy, and elective surgeries. He noted that deferral of these services may increase Fund expenses in the future, but to date there has been no significant increase in expenses.

Mr. Timm reviewed the Fund's experience with COVID-19 claims. He said that the reduction in claims for the Fund was most prevalent in the first half of 2020. Mr. Timm stated that the cost of testing and treatment for COVID-19 has been modest, and the Fund had significant declines in claims during March through May of 2020. He stated that claims for the period March 1, 2020 through May 31, 2020 represent an 18% decrease compared to the period March 1, 2019 through February 29, 2020. He reported that the Fund's per capita large claims have increased 29.1% due to COVID-19. However, in spite of the large claims experience and the additional costs of testing and treatment for COVID-19, the Fund's estimated incurred claims are down 6.4% on a per capita basis year over year through January 31, 2021 and down 7.9% on an aggregate basis.

Mr. Timm reported that the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") was passed on March 27, 2020, requiring the Fund to provide coverage of COVID-19 testing at 100% with no cost-share, which includes copays, deductibles and coinsurance. However, cost-sharing is still applicable for the treatment of COVID-19. He stated that three COVID-19 vaccines have been approved in the U.S. He noted that as a non-grandfathered plan under the Affordable Care Act, the Fund is required to cover 100% of administration fees relating to COVID vaccinations for Plan participants and beneficiaries.

B. <u>Confidio</u>

Audit Status

Mr. Ianniello provided an update on the audit of OptumRx and a timeline of scheduled activity. He noted that on February 23, 2021, Confidio and OptumRx held a conference call to review the preliminary audit report. He reported that Optum had requested additional information, including sample claims used in the audit and mapping of plan design to Optum's internal coding. On March 12, 2021, follow-up documentation, claims detail, and mapping were sent to Optum. He noted that the estimated audit completion date was May 2021 for the contract audit and June 2021 for the rebate audit.

V. ATTORNEYS' REPORT

A. COVID-19 Deadline Extensions

Mr. Slevin reported on guidance relating to the extension of certain deadlines due to the COVID-19 pandemic. After discussion, the Trustees agreed to continue providing an extension of the relevant deadlines until 60 days after the end of the national emergency period relating to COVID-19.

B. Transparency in Coverage Rules

Ms. Sanchez reported on the Final Rule on Transparency in Coverage issued by HHS, DOL and Treasury on October 29, 2020.

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

> **RESOLVED, to delegate authority to Chairman and Secretary to make any necessary decisions regarding implementation of the Transparency in Coverage Rule.**

C. "No Surprises Act"

Ms. Sanchez reported on the No Surprises Act enacted in 2021. .

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

> **RESOLVED, to deleate authority to Chairman and Secretary to make any necessary decisions regarding the implementation of the "No Surprises Act."**

D. Consolidated Appropriations Act

Ms. Sanchez reported on the reporting and disclosure requirements under the Consolidated Appropriations Act of 2021.

E. CareFirst Agreement

Ms. Sanchez reported on the status of the proposed agreements between CareFirst and the Fund.

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

RESOLVED, to approve CareFirst's proposed 2021 fee increases, and

FURTHER RESOLVED, to deny CareFirst's request for retroactive fee increases for periods before 2021, subject to CareFirst providing additional information regarding the requested retroactive increases.

F. <u>COBRA Subsidy</u>

Ms. Sanchez reported on the COBRA subsidy provisions of the American Rescue Plan Act of 2021.

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

RESOLVED, to delegate authority to the Chairman and Secretary to make any necessary decisions regarding the implementation of the temporary COBRA subsidy.

G. <u>IRS Sick-Pay Tax Assessment</u>

Ms. Sanchez reported on correspondence from the IRS requesting payment by the Fund of sick pay taxes.

H. <u>Preventive Services List</u>

Ms. Sanchez reported on the Fund's 2021 preventive services list.

I. <u>SPD Restatements</u>

Ms. Sanchez reported on the status of the Fund's SPD restatements.

J. <u>COVID-19 Vaccine Coverage</u>

Ms. Sanchez reported on guidance relating to coverage of the COVID-19 vaccine and administration.

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

RESOLVED, to approve coverage of the COVID-19 vaccine and related administration costs at 100%, with no participant cost-sharing, under both the Plan's medical benefit and prescription drug benefit.

K. **Participant Overpayment**

Ms. Sanchez reported on the status of collection attempts relating to an overpayment paid to a Plan participant in connection with an accident and sickness claim.

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

RESOLVED, to cease pursuit of, and write-off, the overpayment amount, based on the specific facts and circumstances.

L. **EpiPen Class Action**

Ms. Sanchez reported on a class action lawsuit involving the EpiPen prescription product.

M. **BlueCross BlueShield Class Action**

Ms. Sanchez reported on a class action involving the Blue Cross Blue Shield Association.

N. **Summary of Material Modifications ("SMM")**

Ms. Sanchez reported on SMMs regarding: (a) the Trustees' decision to extend coverage of TeleHealth visits through December 31, 2021; and (c) coverage of the Cologuard colorectal cancer screening test.

O. **Subrogation Report**

Mr. Ianniello presented Slevin & Hart's subrogation report for the fourth quarter of 2020. He noted that $207.24 was collected, zero was compromised, and $41.45 was payable to Slevin & Hart.

VI. **ADMINISTRATIVE MANAGER'S REPORT**

A. **Fourth Quarter 2020 Report**

Mr. Ianniello presented the Administrative Manager's Report for the Fourth Quarter 2020, which had been pre-circulated. The report showed total income of $2,559,047, and total expenses of $3,894,705, producing a deficit of $1,335,658 for the quarter. Contributions were made on behalf of 1,324 Plan participants.

Mr. Ianniello noted that there were no delinquencies during the Fourth Quarter 2020.

Mr. Ianniello reviewed the Work Snapshot for the Fourth Quarter 2020. He noted that there were 41 accident and sickness claims, 20 appeals, 3,164 participant service calls, 77 COBRA notices, 8,368 medical claims processed, and 2,924 communications sent to plan participants during the Fourth Quarter 2020.

VII. INVOICES

The Trustees reviewed the list of invoices for the Active and Retiree Plans dated March 18, 2021, which had been pre-circulated. Mr. Ianniello noted there were no additions, deletions or changes to the lists.

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

RESOLVED, that the invoices on the list for the Active and Retiree plans dated March 18, 2021 are approved for payment.

VIII. OTHER FUND BUSINESS

A. Cheiron – 2021 Retainer Renewal

Mr. Ianniello presented Cheiron's retainer fee request for 2021. He noted that Cheiron originally proposed a retainer fee of $10,260 ($855 per month) for a "roll-forward" valuation but, at the Trustees' request, subsequently presented a retainer proposal for a full valuation with a retainer fee of $20,070 ($1,672.50 per month), and the non-retainer fees ranging from $106 to $510 per hour for 2021. The Trustees reviewed the engagement request by Cheiron.

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

RESOLVED, to approve Cheiron's updated 2021 engagement proposal as presented.

B. COVID-19 Related Claims

Mr. Ianniello provided a summary of COVID-19 medical claims experience for the period March 1, 2020 through February 28, 2021. He indicated that the Fund paid for: 349 COVID-19 tests totaling $37,935; and 363 COVID-19 related claims totaling $770,493, with four claims totaling in excess of $50,000. Mr. Ianniello reported that the Fund also paid 1,118 tele-health claims totaling $70,943, and paid for the administration of three

COVID vaccines at a cost of $52.

C. <u>Educational Subsidy Payment</u>

Mr. Ianniello reported that UNFI's 2021 educational subsidy payment of $22,500 was received January 20, 2021.

D. <u>Preventive Services List</u>

Mr. Ianniello noted that the updated Preventive Services list had been posted to Associated's Website.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees noted that their next meeting was scheduled for June 14, 2021, and would be held via video conference.

X. ADJOURNMENT

There being no further business to come before the Board, the meeting was adjourned.

Respectfully Submitted,

Bill Seehafer, Secretary

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APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND ON APRIL 2, 2021 AND RESOLVED VIA EMAIL

The following Committee members made determinations on the appeals:

UNION TRUSTEE
Y. Anwar

EMPLOYER TRUSTEE
J. Born

Also present was:
C. Brown – Associated Administrators, LLC

APPEALS
The following appeals were reviewed by the Trustees:

First Quarter 2021

Code	Issue	Decision
M21/106-5952	Routine Services (Cologuard)	Denied
M21/104-6686	CRNA	Denied
M21/103-4134	CRNA	Denied
M21/113-4992	CRNA	Denied
M21/108-5890	Excluded Services	Denied
M21/102-9675	Third Party Liability	Denied

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO MAY 31, 2021

ITEM	CASH RESERVE	SBH	TOTAL AMOUNT
MARKET VALUE 01/01/2021	$ 4,937,771	$ 2,116,514	$ 7,054,285
RECEIPTS	$ 4,309,155		$ 4,309,155
DISBURSEMENTS	$ (5,721,307)	$ -	$ (5,721,307)
INTER ACCOUNT TRANSFERS	$ -	$ -	$ -
EARNINGS	$ 375	$ (17,130)	$ (16,755)
ENDING MARKET VALUE 05/31/21	$ 3,525,994	$ 2,099,384	$ 5,625,378

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREES		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

SURPLUS (DEFICIT)		($36,331)

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

SURPLUS (DEFICIT)		($909,284)

AVERAGE INCOME		$565
AVERAGE EXPENSE		1,792
SURPLUS (DEFICIT)		($1,227)

[1]Board 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

SURPLUS (DEFICIT)		$65,457

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

SURPLUS (DEFICIT)		($49,023)

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

SURPLUS (DEFICIT)		($38,436)

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

SURPLUS (DEFICIT)		$7,563

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

SURPLUS (DEFICIT)		($16,974)

AVERAGE INCOME		$280
AVERAGE EXPENSE		353
SURPLUS (DEFICIT)		($73)

[1]Employee 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

SURPLUS (DEFICIT)		$15,927

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

SURPLUS (DEFICIT)		($8,573)

AVERAGE INCOME		$261
AVERAGE EXPENSE		311
SURPLUS (DEFICIT)		($50)

[1]Employee 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

SURPLUS (DEFICIT)		($2,065)

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)

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)

AVERAGE INCOME	$20	$40	$0	$25
AVERAGE EXPENSE	390	170	0	401
SURPLUS (DEFICIT)	($370)	($130)	$0	($376)

FIRST QUARTER 2021
SUPERVALU RETIREES

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)

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
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
SURPLUS (DEFICIT)	($892,514)	$0	$0	$0	($892,514)
TOTAL PARTICIPANTS	1,260	0	0	0	1,260
FUND BALANCE	$6,492,999	$0	$0	$0	

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

[2]First 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	$11,849,569
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
SURPLUS (DEFICIT)	($4,097,520)	$1,155,257	($716,068)	($1,335,658)	($4,993,989)
TOTAL PARTICIPANTS	1,871	2,164	1,343	1,324	1,676
FUND BALANCE	$8,405,567	$8,990,638	$8,240,852	$7,042,556	

[1]Board of Trustees approved Health and Welfare contribution credit taken for January - March and June - December 2020.

[2]Second Quarter - Employer payment for Educational Funding.

[3]Fourth 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

Work Snapshot 2021 Non-Food					
Function	*1st Quarter*	*2nd Quarter*	*3rd Quarter*	*4th Quarter*	*YTD*
Accident & Sickness Claims	45				45
Appeals	17				17
Participant Services Calls	3,625				3,625
COBRA Notices Mailed	21				21
Pension Apps Received	68				68
Pension Estimates Received	19				19
Medical Claims Processed	8,263				8,263
Communications Mailings Sent to Participants	1,646				1,646

SPECIAL PROJECTS 1Q:

1. Open enrollment
2. COVID Experience and Tracking project

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

JUNE 14, 2021

1. **CHEIRON**

03/11/21	Retainer Services - February 2021*	$	2,490.00
04/14/21	Retainer Services - March 2021	$	1,672.50
05/19/21	Retainer Services - April 2021	$	1,672.50
06/07/21	Retainer Services – May 2021	$	1,672.50

2. **MORGAN, LEWIS & BOCKIUS**

04/08/21	For Professional Services rendered for the period ended March 31, 2021	$	4,620.00
05/12/21	For Professional Services rendered for the period ended April 30, 2021	$	8,820.50
05/12/21	Schedule C Response Request	$	251.50
06/07/21	For Professional Services rendered for the period ended May 31, 2021	$	3,498.00

3. **SEGAL CONSULTING**

03/29/21	For consulting services rendered for the period April 1, 2021 - April 30, 2021	$	5,333.33
03/31/21	For consulting services rendered for the period May 1, 2021 - May 31, 2021	$	5,333.37
05/27/21	For consulting services rendered regarding discussion of transparency rules and mental health issues	$	1,677.50
05/28/21	For consulting services rendered for the period June 1, 2021 - June 30, 2021	$	5,333.33

4. SEGAL SELECT

05/03/21	For renewal of the fiduciary insurance through Chubb for the period April 29, 2021 - April 29, 2022	$	15,278.00
05/10/21	For renewal of the excess risk fiduciary insurance through ULLICO/Markel for the period April 29, 2021 - April 29, 2022	$	11,825.00

5. SEGALL BRYANT & HAMILL

04/22/21	For investment management services rendered January 1, 2021 through March 31, 2021	$	1,033.68

6. SLEVIN & HART, P.C.

03/31/21	For Professional services rendered through February 28, 2021	$	6,479.50
04/28/21	For Professional services rendered through March 31, 2021	$	11,173.50
05/28/21	For Professional services rendered through April 30, 2021	$	14,741.00

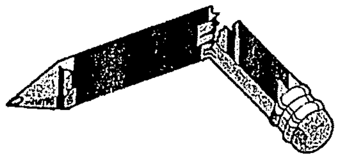
UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND RETIREE PLAN

INVOICES

JUNE 14, 2021

1. **WOODARD INSURANCE AGENCY, LLC**

04/05/21	Ongoing healthcare customer service and orphan enrollment for First Quarter 2021	$	1,176.00



MEETING NOTES