

**UFCW UNIONS AND PARTICIPATING EMPLOYERS**  
**HEALTH & WELFARE FUND**  
***FOURTH QUARTER 2020***

**ADMINISTRATIVE MANAGER'S REPORT**

FOURTH QUARTER 2020  
PLAN JS

| INCOME       |          |              |                 |             |
|--------------|----------|--------------|-----------------|-------------|
| EMPLOYER     | RATE     | PARTICIPANTS | CONTRIBUTIONS   | OUTSTANDING |
| KELCO        | \$920.73 | 10           | \$27,621        |             |
| <b>TOTAL</b> |          | <b>10</b>    | <b>\$27,621</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST            |
|-----------------------|-----------------|
| MEDICAL               | \$9,599         |
| LIFE & AD & D         | 37              |
| DISABILITY            | 0               |
| DENTAL                | 1,327           |
| OPTICAL               | 135             |
| DRUG                  | 20,977          |
| RETIREEES             | 20,224          |
| MEDICAL ADM.          | 432             |
| MENTAL HEALTH MANAGER | 75              |
| PPO                   | 192             |
| UM/DM                 | 398             |
| <b>SUB TOTAL</b>      | <b>\$53,396</b> |

| OPERATING EXPENSES   | COST           |
|----------------------|----------------|
| ADMINISTRATION FEE   | \$497          |
| ADMINISTRATION HIPAA | 12             |
| MISCELLANEOUS        | 730            |
| <b>SUB TOTAL</b>     | <b>\$1,239</b> |

|                       |                 |
|-----------------------|-----------------|
| <b>TOTAL EXPENSES</b> | <b>\$54,635</b> |
|-----------------------|-----------------|

|                          |                   |
|--------------------------|-------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>(\$27,014)</b> |
|--------------------------|-------------------|

|                          |                |
|--------------------------|----------------|
| AVERAGE INCOME           | \$921          |
| AVERAGE EXPENSE          | 1,821          |
| <b>SURPLUS (DEFICIT)</b> | <b>(\$900)</b> |

FOURTH 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   | 182          | 280,828          |             |
| SHOPPERS FOOD 400 PT <sup>1</sup> | 1,852.56   | 75           | 351,226          |             |
| UFCW LOCAL 400 TEMP FT            | 1,852.56   | 0            | 0                |             |
| COBRA                             |            | 1            | 4,984            |             |
| HMO COPAYS                        |            | 0            | 0                |             |
| <b>TOTAL</b>                      |            | <b>260</b>   | <b>\$645,969</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST               |
|-----------------------|--------------------|
| MEDICAL               | \$878,796          |
| HMO                   | 0                  |
| LIFE & AD & D         | 3,230              |
| DISABILITY            | 62,258             |
| DENTAL                | 33,656             |
| OPTICAL               | 3,536              |
| DRUG                  | 260,599            |
| RETIREES              | 525,814            |
| MEDICAL ADM.          | 11,304             |
| MENTAL HEALTH MANAGER | 10,430             |
| PPO                   | 4,952              |
| UM/DM                 | 10,232             |
| <b>SUB TOTAL</b>      | <b>\$1,804,807</b> |

| OPERATING EXPENSES   | COST            |
|----------------------|-----------------|
| ADMINISTRATION FEE   | \$12,917        |
| ADMINISTRATION HIPAA | 317             |
| MISCELLANEOUS        | 18,994          |
| <b>SUB TOTAL</b>     | <b>\$32,228</b> |

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|-----------------------|--------------------|
| <b>TOTAL EXPENSES</b> | <b>\$1,837,035</b> |
|-----------------------|--------------------|

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| <b>SURPLUS (DEFICIT)</b> | <b>(\$1,191,066)</b> |
|--------------------------|----------------------|

|                          |                  |
|--------------------------|------------------|
| AVERAGE INCOME           | \$828            |
| AVERAGE EXPENSE          | 2,355            |
| <b>SURPLUS (DEFICIT)</b> | <b>(\$1,527)</b> |

<sup>1</sup> Board of Trustees approved Health and Welfare contribution credit taken for October, November and December 2020.

FOURTH QUARTER 2020  
PLAN Y FULL TIME

| INCOME       |          |              |                  |             |
|--------------|----------|--------------|------------------|-------------|
| EMPLOYER     | RATE     | PARTICIPANTS | CONTRIBUTIONS    | OUTSTANDING |
| ACE SUSHI    | \$839.88 | 0            | \$0              |             |
| METRO/BASICS | 1,032.82 | 150          | 464,769          |             |
| SHOPPERS 400 | 1,032.82 | 77           | 238,582          |             |
| COBRA        |          | 0            | 0                |             |
| HMO COPAYS   |          |              | 0                |             |
| <b>TOTAL</b> |          | <b>227</b>   | <b>\$703,351</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST             |
|-----------------------|------------------|
| MEDICAL               | \$423,685        |
| HMO                   | 2,849            |
| LIFE & AD & D         | 3,223            |
| DISABILITY            | 64,358           |
| DENTAL                | 27,497           |
| OPTICAL               | 2,031            |
| DRUG                  | 224,754          |
| MEDICAL ADM.          | 9,634            |
| MENTAL HEALTH MANAGER | 3,834            |
| EAP                   | 449              |
| PPO                   | 4,206            |
| UM/DM                 | 8,773            |
| <b>SUB TOTAL</b>      | <b>\$775,293</b> |

| OPERATING EXPENSES   | COST            |
|----------------------|-----------------|
| ADMINISTRATION FEE   | \$11,277        |
| ADMINISTRATION HIPAA | 277             |
| MISCELLANEOUS        | 16,583          |
| <b>SUB TOTAL</b>     | <b>\$28,137</b> |

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|-----------------------|------------------|
| <b>TOTAL EXPENSES</b> | <b>\$803,430</b> |
|-----------------------|------------------|

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|--------------------------|--------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>(\$100,079)</b> |
|--------------------------|--------------------|

|                          |                |
|--------------------------|----------------|
| AVERAGE INCOME           | \$1,033        |
| AVERAGE EXPENSE          | 1,180          |
| <b>SURPLUS (DEFICIT)</b> | <b>(\$147)</b> |

FOURTH QUARTER 2020  
PLAN Y PART TIME INDIVIDUAL

| INCOME       |          |              |                  |             |
|--------------|----------|--------------|------------------|-------------|
| EMPLOYER     | RATE     | PARTICIPANTS | CONTRIBUTIONS    | OUTSTANDING |
| ACE SUSHI    | \$347.41 | 0            | \$0              |             |
| METRO/BASICS | 520.94   | 122          | 190,664          |             |
| SHOPPERS 400 | 520.94   | 197          | 307,354          |             |
| COBRA        |          | 6            | 9,077            |             |
| <b>TOTAL</b> |          | <b>325</b>   | <b>\$507,095</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST             |
|-----------------------|------------------|
| MEDICAL               | \$334,137        |
| HMO                   | 10,446           |
| LIFE & AD & D         | 2,175            |
| DISABILITY            | 24,484           |
| DENTAL                | 23,195           |
| OPTICAL               | 2,719            |
| DRUG                  | 78,627           |
| MEDICAL ADM.          | 12,297           |
| MENTAL HEALTH MANAGER | 2,126            |
| EAP                   | 576              |
| PPO                   | 5,476            |
| UM/DM                 | 11,241           |
| <b>SUB TOTAL</b>      | <b>\$507,499</b> |

| OPERATING EXPENSES   | COST            |
|----------------------|-----------------|
| ADMINISTRATION FEE   | \$16,146        |
| ADMINISTRATION HIPAA | 397             |
| MISCELLANEOUS        | 23,742          |
| <b>SUB TOTAL</b>     | <b>\$40,285</b> |

|                       |                  |
|-----------------------|------------------|
| <b>TOTAL EXPENSES</b> | <b>\$547,784</b> |
|-----------------------|------------------|

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|--------------------------|-------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>(\$40,689)</b> |
|--------------------------|-------------------|

|                          |               |
|--------------------------|---------------|
| AVERAGE INCOME           | \$520         |
| AVERAGE EXPENSE          | 562           |
| <b>SURPLUS (DEFICIT)</b> | <b>(\$42)</b> |

FOURTH 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           | 181,671       |             |
| SHOPPERS 400 | 1,476.99 | 56           | 248,133       |             |
| HMO COPAYS   |          |              | 0             |             |
| TOTAL        |          | 97           | \$429,804     | \$0         |

| BENEFIT EXPENSES      | COST      |
|-----------------------|-----------|
| MEDICAL               | \$327,059 |
| HMO                   | 0         |
| LIFE & AD & D         | 726       |
| DISABILITY            | 2,995     |
| DENTAL                | 15,987    |
| OPTICAL               | 902       |
| DRUG                  | 90,565    |
| MEDICAL ADM.          | 4,276     |
| MENTAL HEALTH MANAGER | 940       |
| EAP                   | 201       |
| PPO                   | 1,883     |
| UM/DM                 | 3,915     |
| SUB TOTAL             | \$449,449 |

| OPERATING EXPENSES   | COST     |
|----------------------|----------|
| ADMINISTRATION FEE   | \$4,819  |
| ADMINISTRATION HIPAA | 118      |
| MISCELLANEOUS        | 7,086    |
| SUB TOTAL            | \$12,023 |

|                |           |
|----------------|-----------|
| TOTAL EXPENSES | \$461,472 |
|----------------|-----------|

|                   |            |
|-------------------|------------|
| SURPLUS (DEFICIT) | (\$31,668) |
|-------------------|------------|

|                   |         |
|-------------------|---------|
| AVERAGE INCOME    | \$1,477 |
| AVERAGE EXPENSE   | 1,586   |
| SURPLUS (DEFICIT) | (\$109) |

FOURTH QUARTER 2020  
PLAN Y20 FULL TIME

| INCOME       |          |              |                 |             |
|--------------|----------|--------------|-----------------|-------------|
| EMPLOYER     | RATE     | PARTICIPANTS | CONTRIBUTIONS   | OUTSTANDING |
| METRO/BASICS | \$590.09 | 8            | \$13,573        |             |
| SHOPPERS 400 | 590.09   | 3            | 5,310           |             |
| <b>TOTAL</b> |          | <b>11</b>    | <b>\$18,883</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST           |
|-----------------------|----------------|
| MEDICAL               | \$2,904        |
| LIFE & AD & D         | 142            |
| DISABILITY            | 0              |
| DENTAL                | 550            |
| OPTICAL               | 87             |
| DRUG                  | 472            |
| MEDICAL ADM.          | 389            |
| MENTAL HEALTH MANAGER | 70             |
| PPO                   | 184            |
| UM/DM                 | 372            |
| <b>SUB TOTAL</b>      | <b>\$5,170</b> |

| OPERATING EXPENSES   | COST           |
|----------------------|----------------|
| ADMINISTRATION FEE   | \$547          |
| ADMINISTRATION HIPAA | 13             |
| MISCELLANEOUS        | 804            |
| <b>SUB TOTAL</b>     | <b>\$1,364</b> |

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|-----------------------|----------------|
| <b>TOTAL EXPENSES</b> | <b>\$6,534</b> |
|-----------------------|----------------|

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|--------------------------|-----------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$12,349</b> |
|--------------------------|-----------------|

|                          |              |
|--------------------------|--------------|
| AVERAGE INCOME           | \$572        |
| AVERAGE EXPENSE          | 198          |
| <b>SURPLUS (DEFICIT)</b> | <b>\$374</b> |

FOURTH QUARTER 2020  
PLAN Y20 PART TIME

| INCOME                    |          |              |                 |             |
|---------------------------|----------|--------------|-----------------|-------------|
| EMPLOYER                  | RATE     | PARTICIPANTS | CONTRIBUTIONS   | OUTSTANDING |
| METRO/BASICS              | \$280.94 | 38           | \$32,309        |             |
| SHOPPERS 400              | 280.94   | 44           | 37,364          |             |
| SHOPPERS 400 <sup>1</sup> | 428.79   | 0            | 0               |             |
| COBRA                     |          | 0            | 0               |             |
| HMO COPAYS                |          |              | 0               |             |
| <b>TOTAL</b>              |          | <b>82</b>    | <b>\$69,673</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST             |
|-----------------------|------------------|
| MEDICAL               | \$62,703         |
| HMO                   | 1,061            |
| LIFE & AD & D         | 543              |
| DISABILITY            | 979              |
| DENTAL                | 3,846            |
| OPTICAL               | 685              |
| DRUG                  | 26,350           |
| MEDICAL ADM.          | 3,197            |
| MENTAL HEALTH MANAGER | 547              |
| PPO                   | 1,384            |
| UM/DM                 | 2,907            |
| <b>SUB TOTAL</b>      | <b>\$104,202</b> |

| OPERATING EXPENSES   | COST            |
|----------------------|-----------------|
| ADMINISTRATION FEE   | \$4,073         |
| ADMINISTRATION HIPAA | 100             |
| MISCELLANEOUS        | 5,990           |
| <b>SUB TOTAL</b>     | <b>\$10,163</b> |

|                       |                  |
|-----------------------|------------------|
| <b>TOTAL EXPENSES</b> | <b>\$114,365</b> |
|-----------------------|------------------|

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|--------------------------|-------------------|
| <b>SURPLUS (DEFICIT)</b> | <b>(\$44,692)</b> |
|--------------------------|-------------------|

|                          |                |
|--------------------------|----------------|
| AVERAGE INCOME           | \$283          |
| AVERAGE EXPENSE          | 465            |
| <b>SURPLUS (DEFICIT)</b> | <b>(\$182)</b> |

<sup>1</sup> Employee additional contribution is \$147.85 for 1 or 2 dependents.

FOURTH QUARTER 2020  
PLAN Y30 FULL TIME

| INCOME       |          |              |                 |             |
|--------------|----------|--------------|-----------------|-------------|
| EMPLOYER     | RATE     | PARTICIPANTS | CONTRIBUTIONS   | OUTSTANDING |
| METRO/BASICS | \$545.82 | 7            | \$12,009        |             |
| SHOPPERS 400 | 545.82   | 5            | 8,187           |             |
| <b>TOTAL</b> |          | <b>12</b>    | <b>\$20,196</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST            |
|-----------------------|-----------------|
| MEDICAL               | \$3,361         |
| LIFE & AD & D         | 89              |
| DISABILITY            | 0               |
| DENTAL                | 374             |
| OPTICAL               | 55              |
| DRUG                  | 7,580           |
| MEDICAL ADM.          | 259             |
| MENTAL HEALTH MANAGER | 45              |
| PPO                   | 114             |
| UM/DM                 | 239             |
| <b>SUB TOTAL</b>      | <b>\$12,116</b> |

| OPERATING EXPENSES   | COST           |
|----------------------|----------------|
| ADMINISTRATION FEE   | \$596          |
| ADMINISTRATION HIPAA | 15             |
| MISCELLANEOUS        | 877            |
| <b>SUB TOTAL</b>     | <b>\$1,488</b> |

|                       |                 |
|-----------------------|-----------------|
| <b>TOTAL EXPENSES</b> | <b>\$13,604</b> |
|-----------------------|-----------------|

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|--------------------------|----------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$6,592</b> |
|--------------------------|----------------|

|                          |              |
|--------------------------|--------------|
| AVERAGE INCOME           | \$561        |
| AVERAGE EXPENSE          | 378          |
| <b>SURPLUS (DEFICIT)</b> | <b>\$183</b> |

FOURTH QUARTER 2020  
PLAN Y30 PART TIME

| INCOME                    |          |              |                 |             |
|---------------------------|----------|--------------|-----------------|-------------|
| EMPLOYER                  | RATE     | PARTICIPANTS | CONTRIBUTIONS   | OUTSTANDING |
| METRO/BASICS              | \$263.52 | 24           | \$18,973        |             |
| SHOPPERS 400              | 263.52   | 38           | 29,778          |             |
| SHOPPERS 400 <sup>1</sup> | 408.73   | 0            | 0               |             |
| COBRA                     |          | 3            | 1,237           |             |
| <b>TOTAL</b>              |          | <b>65</b>    | <b>\$49,988</b> | <b>\$0</b>  |

| BENEFIT EXPENSES      | COST            |
|-----------------------|-----------------|
| MEDICAL               | \$4,641         |
| LIFE & AD & D         | 361             |
| DISABILITY            | 0               |
| DENTAL                | 2,558           |
| OPTICAL               | 443             |
| DRUG                  | 3,190           |
| MEDICAL ADM.          | 1,930           |
| MENTAL HEALTH MANAGER | 1,135           |
| PPO                   | 989             |
| UM/DM                 | 1,911           |
| <b>SUB TOTAL</b>      | <b>\$17,158</b> |

| OPERATING EXPENSES   | COST           |
|----------------------|----------------|
| ADMINISTRATION FEE   | \$3,229        |
| ADMINISTRATION HIPAA | 79             |
| MISCELLANEOUS        | 4,748          |
| <b>SUB TOTAL</b>     | <b>\$8,056</b> |

|                       |                 |
|-----------------------|-----------------|
| <b>TOTAL EXPENSES</b> | <b>\$25,214</b> |
|-----------------------|-----------------|

|                          |                 |
|--------------------------|-----------------|
| <b>SURPLUS (DEFICIT)</b> | <b>\$24,774</b> |
|--------------------------|-----------------|

|                          |              |
|--------------------------|--------------|
| AVERAGE INCOME           | \$256        |
| AVERAGE EXPENSE          | 129          |
| <b>SURPLUS (DEFICIT)</b> | <b>\$127</b> |

<sup>1</sup>Employee additional contribution is \$145.21 for 1 or 2 dependents.

FOURTH QUARTER 2020  
PLAN Y40 PART TIME

| INCOME       |         |              |               |             |
|--------------|---------|--------------|---------------|-------------|
| EMPLOYER     | RATE    | PARTICIPANTS | CONTRIBUTIONS | OUTSTANDING |
| METRO/BASICS | \$36.46 | 97           | \$10,610      |             |
| SHOPPERS 400 | 36.46   | 138          | 15,058        |             |
| TOTAL        |         | 235          | \$25,668      | \$0         |

| BENEFIT EXPENSES | COST    |
|------------------|---------|
| LIFE & AD & D    | \$155   |
| DISABILITY       | 0       |
| DENTAL           | 1,146   |
| OPTICAL          | 202     |
| SUB TOTAL        | \$1,503 |

| OPERATING EXPENSES   | COST     |
|----------------------|----------|
| ADMINISTRATION FEE   | \$11,675 |
| ADMINISTRATION HIPAA | 287      |
| MISCELLANEOUS        | 17,167   |
| SUB TOTAL            | \$29,129 |

|                |          |
|----------------|----------|
| TOTAL EXPENSES | \$30,632 |
|----------------|----------|

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|-------------------|-----------|
| SURPLUS (DEFICIT) | (\$4,964) |
|-------------------|-----------|

|                   |       |
|-------------------|-------|
| AVERAGE INCOME    | \$36  |
| AVERAGE EXPENSE   | 43    |
| SURPLUS (DEFICIT) | (\$7) |

FOURTH QUARTER 2020  
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        | 9        | 1        | 9        | 40        | 60       |
| TOTAL INCOME | \$1,098  | \$7,367  | \$519    | \$9,757  | \$0       | \$18,741 |

| BENEFIT EXPENSES      |       |         |         |         |          | COMBINED |
|-----------------------|-------|---------|---------|---------|----------|----------|
| MEDICAL               | \$15  | \$1,161 | \$0     | \$2,046 | \$23,705 | \$26,927 |
| DENTAL                | 86    | 951     | 86      | 662     | 3,406    | 5,191    |
| OPTICAL               | 14    | 149     | 14      | 81      | 541      | 799      |
| DRUG                  | 209   | 4,651   | 3,681   | 2,908   | 39,791   | 51,240   |
| MEDICAL ADM.          | 43    | 475     | 0       | 302     | 1,209    | 2,029    |
| MENTAL HEALTH MANAGER | 8     | 83      | 0       | 33      | 279      | 403      |
| EAP                   | 0     | 0       | 0       | 12      | 0        | 12       |
| UM/DM                 | 0     | 0       | 0       | 0       | 0        | 0        |
| TOTAL EXPENSES        | \$375 | \$7,470 | \$3,781 | \$6,044 | \$68,931 | \$86,601 |

|                   |       |         |           |         |            |            |
|-------------------|-------|---------|-----------|---------|------------|------------|
| SURPLUS (DEFICIT) | \$723 | (\$103) | (\$3,262) | \$3,713 | (\$68,931) | (\$67,860) |
|-------------------|-------|---------|-----------|---------|------------|------------|

|                   |       |       |           |       |         |         |
|-------------------|-------|-------|-----------|-------|---------|---------|
| AVERAGE INCOME    | \$366 | \$273 | \$173     | \$361 | \$0     | \$104   |
| AVERAGE EXPENSE   | 125   | 277   | 1,260     | 224   | 574     | 481     |
| SURPLUS (DEFICIT) | \$241 | (\$4) | (\$1,087) | \$137 | (\$574) | (\$377) |

FOURTH QUARTER 2020  
SHOPPERS RETIREES

| INCOME<br>RATE | CO-PAY<br>\$20.00 | CO-PAY<br>\$40.00 | CO-PAY<br>\$60.00 | COMBINED |
|----------------|-------------------|-------------------|-------------------|----------|
| NO OF EMP.     | 210               | 79                | 0                 | 289      |
| TOTAL INCOME   | \$12,580          | \$9,520           | \$0               | \$22,100 |

| BENEFIT EXPENSES      |           |          |          | COMBINED  |
|-----------------------|-----------|----------|----------|-----------|
| MEDICAL               | \$92,941  | \$19,038 | \$77,297 | \$189,276 |
| DENTAL                | 28,514    | 0        | 0        | 28,514    |
| OPTICAL               | 4,235     | 0        | 0        | 4,235     |
| DRUG                  | 103,508   | 23,217   | 2,749    | 129,474   |
| MEDICAL ADM.          | 4,839     | 475      | 1,195    | 6,509     |
| MENTAL HEALTH MANAGER | 811       | 83       | 183      | 1,077     |
| PPO                   | 38        | 0        | 19       | 57        |
| UM/DM                 | 39        | 81       | 159      | 279       |
| TOTAL EXPENSES        | \$234,925 | \$42,894 | \$81,602 | \$359,421 |

|                   |             |            |            |             |
|-------------------|-------------|------------|------------|-------------|
| SURPLUS (DEFICIT) | (\$222,345) | (\$33,374) | (\$81,602) | (\$337,321) |
|-------------------|-------------|------------|------------|-------------|

|                   |         |         |     |         |
|-------------------|---------|---------|-----|---------|
| AVERAGE INCOME    | \$20    | \$40    | \$0 | \$25    |
| AVERAGE EXPENSE   | 373     | 181     | 0   | 415     |
| SURPLUS (DEFICIT) | (\$353) | (\$141) | \$0 | (\$390) |

|                                           |
|-------------------------------------------|
| FOURTH QUARTER 2020<br>SUPERVALU RETIREES |
|-------------------------------------------|

| INCOME<br>RATE | CO-PAY<br>\$20.00 | CO-PAY<br>\$40.00 | CO-PAY<br>\$60.00 | COMBINED |
|----------------|-------------------|-------------------|-------------------|----------|
| NO OF EMP.     | 59                | 23                | 0                 | 82       |
| TOTAL INCOME   | \$3,560           | \$2,720           | \$0               | \$6,280  |

| BENEFIT EXPENSES      |          |          |     | COMBINED  |
|-----------------------|----------|----------|-----|-----------|
| MEDICAL               | \$35,638 | \$30,416 | \$0 | \$66,054  |
| DENTAL                | 7,477    | 0        | 0   | 7,477     |
| OPTICAL               | 1,114    | 0        | 0   | 1,114     |
| DRUG                  | 19,332   | 5,124    | 0   | 24,456    |
| MEDICAL ADM.          | 475      | 259      | 0   | 734       |
| MENTAL HEALTH MANAGER | 83       | 40       | 0   | 123       |
| PPO                   | 18       | 0        | 0   | 18        |
| UM/DM                 | 0        | 40       | 0   | 40        |
| TOTAL EXPENSES        | \$64,137 | \$35,879 | \$0 | \$100,016 |

|                   |            |            |     |            |
|-------------------|------------|------------|-----|------------|
| SURPLUS (DEFICIT) | (\$60,577) | (\$33,159) | \$0 | (\$93,736) |
|-------------------|------------|------------|-----|------------|

|                   |         |         |     |         |
|-------------------|---------|---------|-----|---------|
| AVERAGE INCOME    | \$20    | \$39    | \$0 | \$26    |
| AVERAGE EXPENSE   | 362     | 520     | 0   | 407     |
| SURPLUS (DEFICIT) | (\$342) | (\$481) | \$0 | (\$381) |

## FOURTH QUARTER 2020

## PRESCRIPTION REPORT

| SCRIPTS<br>PROCESSED | SCRIPT/ADM.<br>COST | PHARMACY<br>PAYMENT | TOTAL     |
|----------------------|---------------------|---------------------|-----------|
| 11,315               | \$0                 | \$918,284           | \$918,284 |

## MISCELLANEOUS EXPENSES

| CATEGORY              | COST     |
|-----------------------|----------|
| ACCOUNTING            | \$43,878 |
| ACTUARY & CONSULTING  | 10,321   |
| ACCURINT              | 1        |
| DUES                  | 1,265    |
| EDUCATIONAL FEES      | 1,230    |
| IRS & STATE FEES      | 2        |
| INVESTMENT MANAGEMENT | 1,493    |
| LEGAL                 | 35,723   |
| POSTAGE               | 730      |
| PRINTING              | 1,693    |
| TELEPHONE             | 385      |
| TOTAL                 | \$96,721 |

2020  
QUARTERLY RECAP

|                                     | FIRST 2020 | SECOND 2020 | THIRD 2020  | FOURTH 2020 | TOTAL        |
|-------------------------------------|------------|-------------|-------------|-------------|--------------|
| CONTRIBUTIONS RECEIVED <sup>1</sup> | \$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 <sup>2,3</sup> | 0          | 22,500      | 0           | 270         | 22,770       |

|              |           |             |             |             |              |
|--------------|-----------|-------------|-------------|-------------|--------------|
| TOTAL INCOME | \$573,290 | \$5,533,767 | \$2,983,465 | \$2,559,047 | \$11,649,569 |
|--------------|-----------|-------------|-------------|-------------|--------------|

| 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 |  |
|--------------|-------------|-------------|-------------|-------------|--|
















<sup>2</sup>Second Quarter - Employer payment for Educational Funding.

<sup>3</sup>Fourth Quarter - MD & VA Unclaimed Funds.

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 |
|--------------|-------------|-------------|-------------|-------------|--------------|

| 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 |
|----------------|-------------|-------------|-------------|-------------|--------------|

|                   |             |           |             |           |           |
|-------------------|-------------|-----------|-------------|-----------|-----------|
| SURPLUS (DEFICIT) | (\$183,950) | \$167,992 | (\$284,582) | \$632,910 | \$332,370 |
|-------------------|-------------|-----------|-------------|-----------|-----------|

|                    |       |       |       |       |       |
|--------------------|-------|-------|-------|-------|-------|
| TOTAL PARTICIPANTS | 2,304 | 2,291 | 2,210 | 2,147 | 2,238 |
|--------------------|-------|-------|-------|-------|-------|

|              |              |              |              |              |  |
|--------------|--------------|--------------|--------------|--------------|--|
| FUND BALANCE | \$10,660,932 | \$11,105,141 | \$10,481,615 | \$11,272,079 |  |
|--------------|--------------|--------------|--------------|--------------|--|

CONTRACT INFORMATION  
MAINTENANCE OF BENEFITS  
FOURTH 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   |
| 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  
FOURTH QUARTER 2020**

FOURTH QUARTER 2020  
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE