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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
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AGENDA

MARCH 18, 2021

(Approximately 12:00 noon)

I. CALL TO ORDER

II. MINUTES (pg. 1 - 10)
- A. REGULAR MEETING - DECEMBER 7, 2020
- B. SPECIAL MEETING - DECEMBER 22, 2020
- C. APPEALS COMMITTEE MEETING - JANUARY 7, 2021

III. FINANCIAL REPORT (pg. 11)
- A. PNC REPORT

IV. CONSULTANT'S REPORT
- A. SEGAL COMPANY
  - 1. RESERVES
- 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 - (4Q20) (pg. 12 - 32)

VII. INVOICES(pg. 33 - 35)

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

IX. NEXT MEETING DATE AND LOCATION (JUNE 14, 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 DECEMBER 7, 2020

The following Trustees were present:

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

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

Also present were:

M. Buckberg – Withum
L. DuVall – Associated Administrators, LLC
N. Eid – Confidio
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
A. Kupperman – Cheiron
A. Leech – Withum
J. Mink – Investment Performance Services
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

I. CALL TO ORDER

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

A. Appointment of Trustee

Mr. Ianniello reported that he had received correspondence from UNFI appointing Mr. John Ferrer as a Management Trustee effective October 2, 2020. The Trustees welcomed Mr. Ferrer to the meeting.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on September 24, 2020 and the Appeals Committee meeting held on October 8, 2020, 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 September 24, 2020 and the Appeals Committee meeting held on October 8, 2020 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 October 31, 2020. Such report indicated a beginning market value of $11,295,327, receipts of $11,996,168, disbursements of $15,603,844, and earnings of $143,328, producing an ending market value of $7,830,979 as of October 31, 2020.

B. Financial Statements – December 31, 2019

The Trustees welcomed Mr. Mark Buckberg and Mr. Albert Leech of Withum to the meeting.

Mr. Buckberg presented a copy of the audited Financial Statements for the year ended 2019. He reported Net Assets Available for Benefits on December 31, 2019 were $13,560,063. Total additions for the year ended December 31, 2019 were $20,872,436. Total deductions were $20,274,188. The increase of Net Assets Available for Benefits was $598,248, producing Net Assets Available for Benefits of $13,560,063 on December 31, 2019. Mr. Buckberg reviewed the Notes to Financial Statements and the Schedule of Employer Contributions. Mr. Buckberg stated that his firm rendered an unmodified opinion on the Fund's financial statements.

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

RESOLVED to accept the Auditor's 2019 report as presented.

The Trustees thanked Mr. Mark Buckberg and Mr. Albert Leech and they were excused from the meeting.

IV. CONSULTANT'S REPORT

A. The Segal Company

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

1. Reserves

Mr. Timm reviewed the December 2020 Reserve Determination Report. He noted that the Fund reserves as of November 30, 2020 were 3.966 months. Mr. Timm reviewed the Amortization History and Schedule. Mr. Timm noted a credit of $276,883 for the months of December, January, February, March, April and May 2021 is pending approval by the Trustees.

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

> **RESOLVED, to approve the credit to Shoppers in the amount of $276,883 per month for payments received in December, January, February, March, April and May 2021.**

2. Plan Y20 & Y30 Part-Time Dependent Rates

Mr. Timm presented the proposed Plan Y20 and Y30 part-time full cost dependent rates for the 2021 Plan Year per enrolled dependent child.

Plan	Per Child Rate	Three or More Children Rate
Y20 Part Time	$170.80	$512.40
Y30 Part Time	$167.74	$503.22

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

> **RESOLVED, to adopt the 2021 Plan Y20 and Plan Y30 part-time full cost dependent rates, as presented, effective January 1, 2021.**

3. Cologuard Cancer Screening Test

Mr. Timm reported on Cologuard, an at-home colorectal cancer screening test. He stated the typical cost of a Cologuard test is $600, as compared to $3,000 for a colonoscopy. He noted that most insurance companies now cover the test. He said that approximately 10% of the tests result in a false positive. He noted that the Centers for Medicare & Medicaid Services ("CMS") have guidelines regarding the coverage of Cologuard under Medicare. After discussion,

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

> **RESOLVED, to approve coverage of Cologuard effective January 1, 2021, in accordance with the coverage guidelines used by CMS.**

4. Preventive Services List

Mr. Timm reported that a generic version of the drug Truvada has been approved. He said the Fund would be required to cover this drug under the preventive services list.

The Trustees thanked Mr. Timm for his report and he was excused from the meeting.

B. PBM Consulting Updates

1. OptumRx – Contract Renewal

Mr. Ianniello reported that the OptumRx contract was executed by the Trustees and forwarded to OptumRx for countersignature.

2. Audit Status

Mr. Ianniello provided an update on the audit of OptumRx.

V. ATTORNEYS' REPORT

A. Independent Fiduciary

Ms. Sanchez reported on an independent fiduciary amendment for the Health and Welfare Fund.

B. Internal Revenue Service

Ms. Sanchez reported on an IRS notice to the Fund demanding taxes and penalties relating to the A&S benefits paid by the Fund in 2018.

C. Summary Plan Descriptions ("SPD").

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

D. Preventive Services List

Ms. Sanchez reported on the coverage of over-the-counter drugs as a preventive service.

E. CareFirst Agreements

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

F. Beacon Health – Subcontractors

Ms. Sanchez reported on Beacon Health's notice regarding use of subcontractors.

G. Form 990

Ms. Sanchez reported on the Form 990

H. Subrogation Report

Mr. Ianniello presented Slevin & Hart's subrogation report for the third quarter of 2020. He noted that $4,396.82 was collected, zero was compromised, and $879.36 was payable to Slevin & Hart.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2020 Report

Mr. Ianniello presented the Administrative Manager's Report Third Quarter 2020, which had been pre-circulated. The report showed total income of $2,983,465, and total expenses of $3,699,533 in a deficit of $716,068 for the quarter. Contributions were made on behalf of 1,343 Plan participants.

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

VII. INVOICES

The Trustees reviewed the list of invoices for the Active and Retiree Plans dated December 7, 2020, 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 December 7, 2020 are approved for payment.

VIII. OTHER FUND BUSINESS

A. CareFirst Contract Renewal

Mr. Ianniello reported that the CareFirst contract renewal was still pending. He said that the Fund Office had sent correspondence to CareFirst noting the Trustees' displeasure with the delay.

B. Group Dental Service ("GDS") – Renewal

Mr. Ianniello reviewed a renewal proposal from GDS reflecting a three percent reduction in fees for the 2021 Plan year. He further reported that GDS is providing a fifty percent premium credit for the month of June 2020. After discussion,

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

RESOLVED, to approve the Group Dental Service rates for the 2021 Plan year, as presented.

C. Medicare Deductible and Co-insurance Rates for 2021

Mr. Ianniello presented for the Trustees' review the 2021 Centers for Medicare and Medicaid Services ("CMS") published changes to the Medicare Part A and B premiums, deductibles and co-insurance. He said that such rates and deductibles are utilized in processing the Fund's Medicare Supplemental benefits for retirees. After discussion, and

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

RESOLVED, to approve the Medicare deductible and co-insurance rates for the Retiree Medicare Supplemental Benefit for 2021 as presented, on a non-precedent setting basis.

D. FASB ASC 965 Report

The Trustees welcomed Mr. Alex Kupperman of Cheiron to the meeting. Mr. Kupperman reviewed the FASB SC 965 Report as of December 31, 2019 and the Summary of Results. Mr. Kupperman noted that there was a decrease in the active population and an increase to the retiree population from 2018 to 2019. He reported that as of December 31, 2019, there were a total of 1,181 actives, retirees and dependents compared to 1,173 as of December 31, 2018, a 0.7% change. Postretirement Benefit Obligations were $88.3 million as of December 31, 2019 compared to $102.1 million as of December 31, 2018, a negative 13.5% change. The discount rate decreased to 3.25% from 3.50% and the trend percentage decreased from 3.50% to 3.30%. The projected cost of benefits decreased as well from $104.9 million in 2018 to $91.4 million in 2019.

The Trustees thanked Mr. Kupperman for his report and he was excused from the meeting.

E. COVID-19 Related Claims Processing – Status

Mr. Ianniello provided a summary of COVID-19 medical claims experience for the period March 1, 2020 through November 30, 2020. He indicated that the Fund paid for 256 COVID-19 tests totaling $21,325.09. Thirty-five Plan participants and/or dependents sought treatment for COVID-19 totaling $350,621.94 in paid claims, with two claims totaling in excess of $50,000. There were 1,149 paid tele-health claims totaling $66,369.05.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees selected the following meeting dates for 2021, all of which will begin at 10:00 a.m.

March 18, 2021 (to be held via video conference)
June 14, 2021 (location to be determined by the status of Covid-19)
September 22, 2021 (location to be determined by status of Covid-19)
December 7, 2021 (location to be determined by the status of Covid-19)

X. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

20944665v1

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MINUTES OF THE SPECIAL MEETING OF THE BOARD OF TRUSTEES OF THE UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND VIA VIDEO CONFERENCE DECEMBER 22, 2020

The following Trustees were present:

UNION TRUSTEES	EMPLOYER TRUSTEES
M. Federici – Chairman	B. Seehafer – Secretary
J. Chorpenning	J. Born
Y. Anwar	J. Ferrer
T. Hipkins	V. Marsh

Also present were:

L. DuVall - Associated Administrators, LLC
A. Hanson – UFCW Local 400
P. Hardcastle - Cheiron
T. Hipkins - UFCW Local 27
J. Ianniello - Associated Administrators, LLC
N. Jacobs – UFCW Local 400
J. Kimble - Morgan, Lewis and Bockius, LLP
C. Murphy - Associated Administrators, LLC
R. Murray - Cheiron
S. Sanchez - Slevin & Hart P.C.
B. Slevin - Slevin & Hart P.C.
L. Walsh – Associated Administrators, LLC
B. Warren – Cheiron
R. Wildt – UFCW Local 400

I. CALL TO ORDER

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

II. CONTINUATION OF TELEHEALTH DOCTOR VISITS

Mr. Ianniello noted that the Board had previously approved coverage through December 31, 2020 of telehealth doctor visits (due to COVID-19) that otherwise would be covered under the Plan if attended in person. He asked if, in light of the current resurgence of the COVID-19 virus and continuing national emergency, the Board wanted to continue to provide coverage of telehealth doctor visits beyond December 31, 2020. After discussion,

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

RESOLVED, to authorize continued coverage of telehealth doctor visits through December 31, 2021.

III. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer Secretary

20949188v1

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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 JANUARY 7, 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:

Fourth Quarter 2020

Code	Issue	Decision
M20/169-9785	Routine Services (Cologuard)	Denied
M20/164-6357	CRNA	Denied
M20/179-9160	CRNA	Denied
M20/171-5117	CRNA	Denied
M20/172-7389	CRNA	Denied
M20/176-8055	Ambulance Services	Denied
M20/177-9881	Ambulance Services	Denied
M20/178-4625	Nurse Practitioner Not Covered	Approved (Employer: Non-precedent)
M20/161-2064	Nurse Practitioner Not Covered	Approved (Employer: Non-precedent)

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO DECEMBER 31, 2020

ITEM	CASH RESERVE	SBH	TOTAL AMOUNT
MARKET VALUE 01/01/2020	$ 9,308,965	$ 1,986,362	$ 11,295,327
RECEIPTS	$ 13,747,455		$ 13,747,455
DISBURSEMENTS	$ (18,148,862)	$ -	$ (18,148,862)
INTER ACCOUNT TRANSFERS	$ -	$ -	$ -
EARNINGS	$ 30,213	$ 130,152	$ 160,365
ENDING MARKET VALUE 12/31/20	$ 4,937,771	$ 2,116,514	$ 7,054,285

ADMINISTRATIVE MANAGER'S REPORT

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	
TOTAL		10	$27,621	$0

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

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$497
ADMINISTRATION HIPAA		12
MISCELLANEOUS		730
SUB TOTAL		$1,239

TOTAL EXPENSES		$54,635

SURPLUS (DEFICIT)		($27,014)

AVERAGE INCOME		$921
AVERAGE EXPENSE		1,821
SURPLUS (DEFICIT)		($900)

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[1]	1,852.56	75	351,226	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	4,984	
HMO COPAYS		0	0	
TOTAL		260	$645,969	$0

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
SUB TOTAL		$1,804,807

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$12,917
ADMINISTRATION HIPAA		317
MISCELLANEOUS		18,994
SUB TOTAL		$32,228

TOTAL EXPENSES		$1,837,035

SURPLUS (DEFICIT)		($1,191,066)

AVERAGE INCOME		$828
AVERAGE EXPENSE		2,355
SURPLUS (DEFICIT)		($1,527)

[1]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	
TOTAL		227	$703,351	$0

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
SUB TOTAL		$775,293

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$11,277
ADMINISTRATION HIPAA		277
MISCELLANEOUS		16,583
SUB TOTAL		$28,137

TOTAL EXPENSES		$803,430

SURPLUS (DEFICIT)		($100,079)

AVERAGE INCOME		$1,033
AVERAGE EXPENSE		1,180
SURPLUS (DEFICIT)		($147)

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	
TOTAL		325	$507,095	$0

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
SUB TOTAL		$507,499

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$16,146
ADMINISTRATION HIPAA		397
MISCELLANEOUS		23,742
SUB TOTAL		$40,285

TOTAL EXPENSES		$547,784

SURPLUS (DEFICIT)		($40,689)

AVERAGE INCOME		$520
AVERAGE EXPENSE		562
SURPLUS (DEFICIT)		($42)

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	
TOTAL		11	$18,883	$0

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
SUB TOTAL		$5,170

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$547
ADMINISTRATION HIPAA		13
MISCELLANEOUS		804
SUB TOTAL		$1,364

TOTAL EXPENSES		$6,534

SURPLUS (DEFICIT)		$12,349

AVERAGE INCOME		$572
AVERAGE EXPENSE		198
SURPLUS (DEFICIT)		$374

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[1]	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		82	$69,673	$0

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
SUB TOTAL		$104,202

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$4,073
ADMINISTRATION HIPAA		100
MISCELLANEOUS		5,990
SUB TOTAL		$10,163

TOTAL EXPENSES		$114,365

SURPLUS (DEFICIT)		($44,692)

AVERAGE INCOME		$283
AVERAGE EXPENSE		465
SURPLUS (DEFICIT)		($182)

[1]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	
TOTAL		**12**	**$20,196**	**$0**

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
SUB TOTAL		$12,116

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$596
ADMINISTRATION HIPAA		15
MISCELLANEOUS		877
SUB TOTAL		$1,488

TOTAL EXPENSES		**$13,604**

SURPLUS (DEFICIT)		**$6,592**

AVERAGE INCOME		$561
AVERAGE EXPENSE		378
SURPLUS (DEFICIT)		**$183**

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[1]	408.73	0	0	
COBRA		3	1,237	
TOTAL		65	$49,988	$0

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
SUB TOTAL		$17,158

OPERATING EXPENSES		COST
ADMINISTRATION FEE		$3,229
ADMINISTRATION HIPAA		79
MISCELLANEOUS		4,748
SUB TOTAL		$8,056

TOTAL EXPENSES		$25,214

SURPLUS (DEFICIT)		$24,774

AVERAGE INCOME		$256
AVERAGE EXPENSE		129
SURPLUS (DEFICIT)		$127

[1]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

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	RETIREES	
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	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
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
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	$20.00	$40.00	$60.00	
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 PROCESSED	SCRIPT/ADM COST	PHARMACY 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[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
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.

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

Work Snapshot 2020 Non-Food					
Function	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	YTD
Accident & Sickness Claims	55	38	38	41	172
Appeals	19	27	16	20	82
Participant Services Calls	9,872	7,801	3,463	3,164	24,300
COBRA Notices Mailed	16	69	476	77	638
Pension Apps Received	146	56	55	46	303
Pension Estimates Received	133	43	20	6	202
Medical Claims Processed	10,775	8,366	8,494	8,368	36,003
Communications Mailings Sent to Participants	5,397	19,118	835	2,924	28,274

SPECIAL PROJECTS 4Q:

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS HEALTH AND WELFARE FUND

INVOICES

MARCH 18, 2021

1. CHEIRON

12/16/20	Retainer Services - November 2020	$	1,662.50
01/14/21	Retainer Services - December 2020		1,662.50
02/10/21	Retainer Services - January 2021		855.00

2. CONFIDIO

12/01/20	2021 Retainer Renewal	$	20,000.00

3. MORGAN, LEWIS & BOCKIUS

12/08/20	For Professional Services rendered for the period ended November 30, 2020	$	3,008.00
01/11/21	For Professional Services rendered for the period ended December 31, 2020	$	2,432.00
02/08/21	For Professional Services rendered for the period ended January 31, 2021	$	1,914.00
03/04/21	For Professional Services rendered for the period ended February 28, 2021	$	4,722.00

4. SEGAL CONSULTING

11/29/20	For consulting services rendered for the period December 1, 2020 through December 31, 2020	$	5,333.33
12/31/20	For consulting services rendered for the period January 1, 2021 through January 31, 2021	$	5,333.33
01/25/21	For consulting services rendered for the period February 1, 2021 through February 28, 2021	$	5,333.33

02/26/21	For consulting services rendered for the period March 1, 2021 – Through March 3, 2021	$	5,333.33

5. SEGALL BRYANT & HAMILL

10/21/20	For investment management services rendered July 1, 2020 through September 30, 2020	$	1,046.50
01/14/21	For investment management services rendered October 1, 2020 through December 31, 2020	$	1,052.40

6. SLEVIN & HART, P.C.

12/16/20	For Professional services rendered through November 30, 2020	$	15,782.50
01/26/21	Subrogation services rendered October 1, 2020 through December 31, 2020	$	41.45
01/26/21	For Professional services rendered through December 31, 2020	$	7,578.03
01/31/21	For expenses incurred for subrogation services provided for the period January 1, 2020 through December 31, 2020	$	29.90
02/28/21	For Professional services rendered through January 31, 2021	$	6,214.50

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

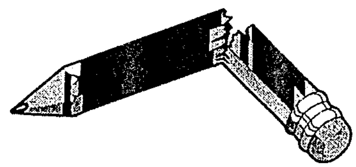
MARCH 18, 2021

1. SLEVIN & HART

01/26/21	Professional Services rendered through December 31, 2020	$	784.03

2. WOODARD INSURANCE AGENCY, LLC

01/08/21	Ongoing healthcare customer service and orphan enrollment for Fourth Quarter 2020	$	1,230.00



MEETING NOTES