

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

ADMINISTRATIVE MANAGER'S REPORT

SECOND QUARTER 2021
PLAN JS

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
KELCO	\$920.73	3	\$9,207	
TOTAL		3	\$9,207	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$8,919
LIFE & AD & D	13
DISABILITY	728
DENTAL	429
OPTICAL	45
DRUG	5,702
RETIREEES	5,305
MEDICAL ADM.	148
MENTAL HEALTH MANAGER	25
PPO	61
UM/DM	155
SUB TOTAL	\$21,530

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$127
ADMINISTRATION HIPAA	3
MISCELLANEOUS	275
SUB TOTAL	\$405

TOTAL EXPENSES	\$21,935
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SURPLUS (DEFICIT)	(\$12,728)
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AVERAGE INCOME	\$1,023
AVERAGE EXPENSE	2,437
SURPLUS (DEFICIT)	(\$1,414)

SECOND QUARTER 2021
PLAN JSS-2

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
SAFEWAY VALLEY FT	\$1,488.72	1	\$4,467	
SAFEWAY VALLEY PT	1,488.72	0	0	
SHOPPERS FOOD 400 FT ¹	1,852.56	173	381,188	
SHOPPERS FOOD 400 PT ¹	1,852.56	72	383,081	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		1	5,919	
HMO COPAYS		0	0	
TOTAL		247	\$774,655	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$511,756
HMO	0
LIFE & AD & D	3,046
DISABILITY	38,390
DENTAL	31,358
OPTICAL	3,346
DRUG	183,945
RETIRES	436,756
MEDICAL ADM.	11,019
MENTAL HEALTH MANAGER	2,429
PPO	4,662
UM/DM	11,445
SUB TOTAL	\$1,238,152

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,449
ADMINISTRATION HIPAA	257
MISCELLANEOUS	22,647
SUB TOTAL	\$33,353

TOTAL EXPENSES	\$1,271,505
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SURPLUS (DEFICIT)	(\$496,850)
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AVERAGE INCOME	\$1,045
AVERAGE EXPENSE	1,716
SURPLUS (DEFICIT)	(\$671)

¹Board of Trustees approved Health and Welfare contribution credit taken for April, May and June 2021.

SECOND QUARTER 2021
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	141	437,916	
SHOPPERS 400	1,032.82	67	207,597	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		208	\$645,513	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$318,663
HMO	(1,424)
LIFE & AD & D	3,129
DISABILITY	58,668
DENTAL	25,460
OPTICAL	1,948
DRUG	140,287
MEDICAL ADM.	9,387
MENTAL HEALTH MANAGER	2,481
EAP	429
PPO	3,939
UM/DM	9,781
SUB TOTAL	\$572,748

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$8,800
ADMINISTRATION HIPAA	216
MISCELLANEOUS	19,071
SUB TOTAL	\$28,087

TOTAL EXPENSES	\$600,835
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SURPLUS (DEFICIT)	\$44,678
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AVERAGE INCOME	\$1,034
AVERAGE EXPENSE	963
SURPLUS (DEFICIT)	\$71

SECOND QUARTER 2021
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	117	182,329	
SHOPPERS 400	520.94	182	284,954	
COBRA		2	3,204	
TOTAL		301	\$470,487	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$267,894
HMO	13,461
LIFE & AD & D	2,002
DISABILITY	34,165
DENTAL	20,924
OPTICAL	2,514
DRUG	35,541
MEDICAL ADM.	11,627
MENTAL HEALTH MANAGER	2,072
EAP	535
PPO	4,930
UM/DM	12,238
SUB TOTAL	\$407,903

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,734
ADMINISTRATION HIPAA	313
MISCELLANEOUS	27,598
SUB TOTAL	\$40,645

TOTAL EXPENSES	\$448,548
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SURPLUS (DEFICIT)	\$21,939
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	497
SURPLUS (DEFICIT)	\$24

SECOND QUARTER 2021
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	38	169,855	
SHOPPERS 400	1,476.99	54	237,794	
HMO COPAYS			0	
TOTAL		92	\$407,649	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$405,148
HMO	0
LIFE & AD & D	728
DISABILITY	5,592
DENTAL	15,561
OPTICAL	908
DRUG	51,039
MEDICAL ADM.	4,360
MENTAL HEALTH MANAGER	1,194
EAP	202
PPO	1,837
UM/DM	4,618
SUB TOTAL	\$491,187

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,892
ADMINISTRATION HIPAA	96
MISCELLANEOUS	8,435
SUB TOTAL	\$12,423

TOTAL EXPENSES	\$503,610
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SURPLUS (DEFICIT)	(\$95,961)
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AVERAGE INCOME	\$1,477
AVERAGE EXPENSE	1,825
SURPLUS (DEFICIT)	(\$348)

SECOND QUARTER 2021
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	8	\$13,573	
SHOPPERS 400	590.09	4	6,490	
TOTAL		12	\$20,063	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$7,567
LIFE & AD & D	113
DISABILITY	2,040
DENTAL	466
OPTICAL	71
DRUG	(293)
MEDICAL ADM.	341
MENTAL HEALTH MANAGER	58
PPO	142
UM/DM	373
SUB TOTAL	\$10,878

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$508
ADMINISTRATION HIPAA	12
MISCELLANEOUS	1,100
SUB TOTAL	\$1,620

TOTAL EXPENSES	\$12,498
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SURPLUS (DEFICIT)	\$7,565
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AVERAGE INCOME	\$557
AVERAGE EXPENSE	347
SURPLUS (DEFICIT)	\$210

SECOND QUARTER 2021
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	36	\$30,061	
SHOPPERS 400	280.94	40	33,714	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		76	\$63,775	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$46,960
HMO	(3,844)
LIFE & AD & D	529
DISABILITY	3,727
DENTAL	3,716
OPTICAL	663
DRUG	5,072
MEDICAL ADM.	3,175
MENTAL HEALTH MANAGER	537
PPO	1,349
UM/DM	3,343
SUB TOTAL	\$65,227

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$3,215
ADMINISTRATION HIPAA	79
MISCELLANEOUS	6,968
SUB TOTAL	\$10,262

TOTAL EXPENSES	\$75,489
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SURPLUS (DEFICIT)	(\$11,714)
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AVERAGE INCOME	\$280
AVERAGE EXPENSE	331
SURPLUS (DEFICIT)	(\$51)

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

SECOND QUARTER 2021
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	10	\$16,374	
SHOPPERS 400	545.82	5	7,641	
TOTAL		15	\$24,015	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$32,717
LIFE & AD & D	64
DISABILITY	1,230
DENTAL	294
OPTICAL	43
DRUG	1,870
MEDICAL ADM.	222
MENTAL HEALTH MANAGER	36
PPO	80
UM/DM	218
SUB TOTAL	\$36,774

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$635
ADMINISTRATION HIPAA	16
MISCELLANEOUS	1,375
SUB TOTAL	\$2,026

TOTAL EXPENSES	\$38,800
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SURPLUS (DEFICIT)	(\$14,785)
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AVERAGE INCOME	\$534
AVERAGE EXPENSE	862
SURPLUS (DEFICIT)	(\$328)

SECOND QUARTER 2021
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	23	\$18,183	
SHOPPERS 400	263.52	35	27,406	
SHOPPERS 400 ¹	408.73	0	0	
COBRA		0	0	
TOTAL		58	\$45,589	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$10,873
LIFE & AD & D	339
DISABILITY	4,391
DENTAL	2,327
OPTICAL	422
DRUG	496
MEDICAL ADM.	1,972
MENTAL HEALTH MANAGER	333
PPO	847
UM/DM	2,053
SUB TOTAL	\$24,053

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$2,454
ADMINISTRATION HIPAA	60
MISCELLANEOUS	5,318
SUB TOTAL	\$7,832

TOTAL EXPENSES	\$31,885
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SURPLUS (DEFICIT)	\$13,704
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AVERAGE INCOME	\$262
AVERAGE EXPENSE	183
SURPLUS (DEFICIT)	\$79

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

SECOND QUARTER 2021
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	105	\$11,448	
SHOPPERS 400	36.46	150	16,371	
TOTAL		255	\$27,819	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$212
DISABILITY	961
DENTAL	1,471
OPTICAL	267
SUB TOTAL	\$2,911

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,788
ADMINISTRATION HIPAA	265
MISCELLANEOUS	23,381
SUB TOTAL	\$34,434

TOTAL EXPENSES	\$37,345
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SURPLUS (DEFICIT)	(\$9,526)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	49
SURPLUS (DEFICIT)	(\$13)

SECOND QUARTER 2021
RETIREEES

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	8	1	8	35	53
TOTAL INCOME	\$1,098	\$5,476	\$519	\$8,673	\$0	\$15,766

BENEFIT EXPENSES						COMBINED
MEDICAL	\$173	\$6,923	\$0	\$1,045	\$22,598	\$30,739
DENTAL	84	922	84	593	2,834	4,517
OPTICAL	14	149	14	74	469	720
DRUG	16	(168)	409	1,353	17,348	18,958
MEDICAL ADM.	44	489	0	252	1,290	2,075
MENTAL HEALTH MANAGER	8	83	0	15	238	344
EAP	0	0	0	5	0	5
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$339	\$8,398	\$507	\$3,337	\$44,777	\$57,358

SURPLUS (DEFICIT)	\$759	(\$2,922)	\$12	\$5,336	(\$44,777)	(\$41,592)
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AVERAGE INCOME	\$366	\$228	\$173	\$361	\$0	\$99
AVERAGE EXPENSE	113	350	169	139	426	361
SURPLUS (DEFICIT)	\$253	(\$122)	\$4	\$222	(\$426)	(\$262)

SECOND QUARTER 2021
SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	210	74	2	286
TOTAL INCOME	\$12,560	\$8,920	\$360	\$21,840

BENEFIT EXPENSES				COMBINED
MEDICAL	\$109,518	\$27,125	\$56,015	\$192,658
DENTAL	27,246	0	0	27,246
OPTICAL	4,172	0	0	4,172
DRUG	55,510	11,256	1,436	68,202
MEDICAL ADM.	4,894	489	1,142	6,525
MENTAL HEALTH MANAGER	818	83	186	1,087
PPO	37	0	18	55
UM/DM	46	94	186	326
TOTAL EXPENSES	\$202,241	\$39,047	\$58,983	\$300,271

SURPLUS (DEFICIT)	(\$189,681)	(\$30,127)	(\$58,623)	(\$278,431)
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AVERAGE INCOME	\$20	\$40	\$0	\$25
AVERAGE EXPENSE	321	176	0	350
SURPLUS (DEFICIT)	(\$301)	(\$136)	\$0	(\$325)

SECOND QUARTER 2021 SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	57	25	0	82
TOTAL INCOME	\$3,440	\$2,960	\$0	\$6,400

BENEFIT EXPENSES				COMBINED
MEDICAL	\$29,909	\$36,622	\$0	\$66,531
DENTAL	6,900	0	0	6,900
OPTICAL	1,060	0	0	1,060
DRUG	6,673	2,336	0	9,009
MEDICAL ADM.	490	252	0	742
MENTAL HEALTH MANAGER	83	42	0	125
PPO	18	0	0	18
UM/DM	0	47	0	47
TOTAL EXPENSES	\$45,133	\$39,299	\$0	\$84,432

SURPLUS (DEFICIT)	(\$41,693)	(\$36,339)	\$0	(\$78,032)
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AVERAGE INCOME	\$20	\$39	\$0	\$26
AVERAGE EXPENSE	264	524	0	343
SURPLUS (DEFICIT)	(\$244)	(\$485)	\$0	(\$317)

SECOND QUARTER 2021

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM. COST	PHARMACY PAYMENT	TOTAL
11,110	\$0	\$519,828	\$519,828

MISCELLANEOUS EXPENSES

CATEGORY		COST
ACTUARY & CONSULTING		17,362
EDUCATIONAL FEES		1,176
INSURANCE & BONDING		27,103
INVESTMENT MANAGEMENT		2,507
LEGAL		60,978
POSTAGE		5,552
PRINTING		1,151
TELEPHONE		339
TOTAL		\$116,168

2021
QUARTERLY RECAP

	FIRST 2021	SECOND 2021	THIRD 2021	FOURTH 2021	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$2,171,113	\$2,488,772	\$0	\$0	\$4,659,885
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	43,736	44,006	0	0	87,742
INTEREST & DIVIDENDS	12,991	13,352	0	0	26,343
MISCELLANEOUS INCOME ²	22,500	556	0	0	23,056

TOTAL INCOME	\$2,250,340	\$2,546,686	\$0	\$0	\$4,797,026
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EXPENSES					
MEDICAL	\$1,702,105	\$1,618,690	\$0	\$0	\$3,320,795
LIFE & AD & D	10,398	10,174	0	0	20,572
DISABILITY	135,523	149,893	0	0	285,416
DENTAL	106,195	102,007	0	0	208,202
OPTICAL	10,649	10,227	0	0	20,876
DRUG	412,850	423,659	0	0	836,509
RETIREES	508,668	442,061	0	0	950,729
MEDICAL ADM.	44,001	42,251	0	0	86,252
MENTAL HEALTH MANAGER	10,439	9,165	0	0	19,604
EAP	1,203	1,165	0	0	2,368
PPO	18,696	17,847	0	0	36,543
UM/DM	47,159	44,224	0	0	91,383
SUBTOTAL	\$3,007,886	\$2,871,363	\$0	\$0	\$5,879,249

OPERATING EXPENSE					
ADMINISTRATION	\$55,738	\$53,602	\$0	\$0	\$109,340
ADMINISTRATION HIPAA	1,370	1,317	0	0	2,687
MISCELLANEOUS	77,860	116,168	0	0	194,028
SUBTOTAL	\$134,968	\$171,087	\$0	\$0	\$306,055

TOTAL EXPENSES	\$3,142,854	\$3,042,450	\$0	\$0	\$6,185,304
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SURPLUS (DEFICIT)	(\$892,514)	(\$495,764)	\$0	\$0	(\$1,388,278)
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TOTAL PARTICIPANTS	1,260	1,267	0	0	1,264
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FUND BALANCE	\$6,492,999	\$5,375,768	\$0	\$0	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - June 2021.

²First Quarter - Employer payment for Educational Funding.

²Second Quarter - VA Unclaimed Funds

2020
QUARTERLY RECAP

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

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

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

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

²Second Quarter - Employer payment for Educational Funding.

³Fourth Quarter - MD & VA Unclaimed Funds.

CONTRACT INFORMATION MAINTENANCE OF BENEFITS SECOND QUARTER 2021
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CONTRACT EXP.	COMPANY	PLAN	RATES
04-30-20	ACE SUSHI	Y	\$839.88
		Y	\$347.41
		Y	\$966.52
04-30-21	KELCO F.C.U.	JS	\$920.73
Day to Day Extension	METRO/ BASICS/ SHOPPERS 27	Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
		Y40	\$36.46
10-28-23	SAFEWAY VALLEY	JSS-2	\$1,488.72
Day to Day Extension	SHOPPERS FOOD 400	JSS-2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y	\$1,476.99
		Y20	\$590.09
		Y20	\$280.94
		Y30	\$545.82
		Y30	\$263.52
	UFCW LOCAL 400 TEMP	JSS2	\$1,852.56
		Y	\$1,032.82
		Y	\$520.94
		Y30	\$263.52