

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

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A G E N D A

**September 22, 2021
(Approximately 12:00 noon)**

- I. CALL TO ORDER**
- II. MINUTES- June 14, 2021 (pg. 1-8)**
 - A. REGULAR MEETING- JUNE 14, 2021**
 - B. APPEALS COMMITTEE MEETING- JUNE 30, 2021**
- III. FINANCIAL REPORT (pg. 9)**
 - A. PNC REPORT**
- IV. CONSULTANT'S REPORT**
 - A. SEGAL-**
 - 1. RESERVE DETERMINATION REPORT**
 - 2. BEACON HEALTH OPTIONS RENEWAL**
 - 3. DENTAL RFP**
 - B. CONFIDIO**
 - 1. AUDIT UPDATE**
- V. ACTUARY REPORT**
 - A. CHEIRON**
- VI. ATTORNEY REPORT**
- VII. ADMINISTRATIVE MANAGERS REPORT (pg. 10-30)**
- VIII. INVOICES (pg. 31-33)**
- IX. OTHER FUND BUSINESS**
 - A. KAISER MEDICARE 2022 RATES**
 - B. COVID-19 UPDATE**
 - C. MISCELLANEOUS CORRESPONDENCE**
- X. NEXT MEETING DATE AND LOCATION – DECEMBER 7, 2021 – TBD**
- XI. 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
JUNE 14, 2021**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

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

Also present were:

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
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.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on March 18, 2021 and the Appeals Committee meeting held on April 2, 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 March 18, 2021 and the Appeals Committee meeting held on April 2, 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, 2021 to May 31, 2021. The report showed a beginning market value of \$7,054,285, receipts of \$4,309,155, disbursements of \$5,721,307, and an investment loss of \$16,755, producing an ending market value of \$5,625,378 as of May 31, 2021.

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 June 2021 Reserve Determination Report. He noted that the Fund reserves as of May 31, 2021 were 3.886 months. He also noted that a reserve adjustment of \$69,217 per month, for a total of \$415,302, is pending approval by the Trustees due to the March 2021 reserve amount exceeding 4 months. Mr. Timm reviewed the Amortization History and Schedule relating to reserve adjustments.

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 \$69,217 per month for contribution payments due from June 2021 through November 2021, for a total credit of \$415,302.

2. Group Dental Service

Mr. Timm reported that the Fund received correspondence from Group Dental Service

("GDS") indicating that GDS would cease providing dental services effective January 1, 2022. GDS submitted a proposal to provide dental services from its parent company, Aetna, for the Trustees' consideration.

The Trustees discussed their options, including requesting a proposal from Dentegra, and conducting a full Request for Proposal ("RFP") review process. Mr. Timm reported that Segal recommends requesting a proposal from Dentegra for consideration as compared to the proposal from Aetna as Segal had just performed a review of dental providers for another client in the same geographic area. Mr. Timm noted that Segal would charge approximately \$30,000 to \$40,000 to conduct a full RFP process. He further noted that the on-boarding and implementation of a new dental provider could take up to six months. Ms. Walsh said that Associated Administrators ("Associated") would not charge an implementation fee if the Fund engaged Dentegra as its new dental provider, since Associated had just completed an implementation with Dentegra on behalf of another client and has all the programming in place. After discussion,

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

RESOLVED to hire Segal to conduct a full RFP review for dental services.

B. Confidio

The Trustees welcomed Ms. Nancy Eid of Confidio to the meeting. Ms. Eid provided an update on the audit of OptumRx, and stated that Confidio has completed the audit of rebates and contract terms. She said that Optum Rx is reviewing one remaining issue relating to Confidio's findings before finalizing its portion of the audit, which is expected by the end of July. . Ms. Eid noted that the focus of the audit included review of Plan design, programs, pricing accuracy and validation of guarantees. She reported that the audit revealed that the Fund is owed a credit of approximately \$98,482.00. Ms. Eid outlined the steps necessary to finalize the audit.

The Trustees thanked Ms. Eid for her report and she was excused from the meeting.

V. ATTORNEYS' REPORT

A. BlueCross BlueShield Class Action

Mr. Slevin reported on a class action involving the Blue Cross Blue Shield Association. After discussion,

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

RESOLVED to authorize counsel to investigate alternative courses of action regarding the Blue Cross Blue Shield class action; and

FURTHER RESOLVED to delegate authority to Chairman and Secretary to make a decision regarding participation in the class action and/or any alternative course of action.

B. Delinquency Policy

Ms. Sanchez reported on a proposed amendment to the Fund's delinquency policy. After discussion,

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

RESOLVED, to delegate to the Chairman and Secretary the authority to make a determination on whether to approve the proposed delinquency policy amendment.

C. Consolidated Appropriations Act ("CAA") and Transparency Final Rule

Ms. Sanchez reported on the CAA and the Transparency in Coverage final rule.

D. Purdue Pharma

Ms. Sanchez reported on the Purdue Pharma bankruptcy litigation. After discussion,

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

RESOLVED to delegate to Chairman and Secretary the authority to take any necessary action between meetings regarding the bankruptcy litigation settlement.

E. CareFirst Agreement

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

F. COBRA Subsidy

Ms. Sanchez reported on the temporary COBRA subsidy under the American Rescue Plan Act.

G. SPD Restatements

Ms. Sanchez reported on the restatements of the Fund's summary plan descriptions.

H. Cheiron Amendment

Ms. Sanchez reported on an amendment to the Fund's agreement with Cheiron.

I. Fiduciary Insurance Renewal

Ms. Sanchez reported on the Fund's fiduciary liability insurance renewal.

J. COVID Vaccine SMM

Ms. Sanchez reported on an SMM regarding COVID-19 vaccine coverage.

K. Subrogation Report

Mr. Ianniello reported that for the period January 1, 2021 through March 31, 2021, there were no amounts collected or compromised for subrogation cases.

L. Consolidated Appropriations Act (CAA)

Ms. Sanchez reported on the CAA.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. First Quarter 2021 Report

Mr. Ianniello presented the Administrative Manager's Report for the First Quarter 2021, which had been pre-circulated. The report showed total income of \$2,250,340, and total expenses of \$3,142,854, producing a deficit of \$892,514 for the quarter. Contributions were made on behalf of 1,260 Plan participants.

Mr. Ianniello noted that there were no delinquencies during the First Quarter 2021.

He reported that Kelco Federal Credit Union had not remitted its May contribution to the Fund and the Fund office has been advised that Kelco had merged with Chessie Federal Credit Union and thus will cease participating in the Fund.

Mr. Ianniello reviewed the Work Snapshot for the First Quarter 2021. He noted that there were 45 accident and sickness claims, 17 appeals, 3,625 participant service calls, 21

COBRA notices, 8,263 medical claims processed, and 1,646 communications sent to plan participants during the First Quarter 2021.

VII. INVOICES

The Trustees reviewed the list of invoices for the Active and Retiree Plans dated June 14, 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 for the Active and Retiree plans dated June 14, 2021 are approved for payment.

VIII. OTHER FUND BUSINESS

A. COVID-19 Related Claims

Mr. Ianniello provided a summary of COVID-19 medical claims experience for the period January 2021 through April 30, 2021. He indicated that the Fund paid for 421 COVID-19 tests totaling \$52,773.51, and 103 COVID-19 related claims totaling \$74,299.01, through April of 2021. There were no claims paid in excess of \$50,000. Mr. Ianniello reported that the Fund also paid 253 tele-health claims totaling \$11,466.66, and paid for the administration of 53 COVID vaccines at a cost of \$2,301.10.

B. Heath Care Cost Containment Corporation ("HCCCC") Renewal

Mr. Ianniello reported that the Fund office received a renewal invoice of approximately \$1,000 for the Fund's HCCCC membership for 2021. After discussion,

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

RESOLVED to renew the Fund's membership with Heath Care Cost Containment Corporation for 2021.

C. Retiree Drug Subsidy ("RDS")

Mr. Ianniello reported that the Fund had received payment in the amount of \$18,418.10 for the Retiree Drug Subsidy for the period 1/1/2021 – 6/2/2021.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees noted that their next meeting was scheduled for September 22, 2022 and tentatively is scheduled to be held in-person in the offices of UFCW Local 400.

X. ADJOURNMENT

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

Respectfully Submitted,

Bill Seehafer, Secretary

21006050v1

APPEALS EMAILED TO THE APPEALS SUBCOMMITTEE OF THE
BOARD OF TRUSTEES OF THE UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND ON JUNE 30, 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:

Second Quarter 2021

Code	Issue	Decision
A21/152-4192	Accident & Sickness – No Office Visit Within Disability Period	Denied
E21/148-3175	Eligibility – Initial Enrollment	Denied
M21/118-9269	CRNA	Denied
M21/156-5797	CRNA	Denied
M21/154-6618	Nonparticipating Provider	Approved
M21/150-7055	Experimental/Investigational (Avastin)	#1 Approved #2 Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

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

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2021	\$ 4,937,771	\$ 2,116,514	\$ 7,054,285
RECEIPTS	\$ 7,313,151		\$ 7,313,151
DISBURSEMENTS	\$ (9,314,796)	\$ -	\$ (9,314,796)
INTER ACCOUNT TRANSFERS	\$ -	\$ -	\$ -
EARNINGS	\$ 567	\$ (3,581)	\$ (3,014)
ENDING MARKET VALUE 08/31/21	\$ 2,936,693	\$ 2,112,933	\$ 5,049,626

ADMINISTRATIVE MANAGER'S REPORT

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
RETIRES	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

COME				
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

COME				
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

PERATING 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	953
SURPLUS (DEFICIT)	\$71

**SECOND QUARTER 2021
PLAN Y PART-TIME INDIVIDUAL**

COME				
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**

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

COME				
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

COME				
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

PERATING 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)

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

SECOND QUARTER 2021
PLAN Y30 FULL TIME

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

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
SCCELLANEOUS	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

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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URPLUS (DEFICIT)	(\$9,526)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	49
SURPLUS (DEFICIT)	(\$13)

SECOND QUARTER 2021 RETIREES

INCOME RATE	CO-PAY \$366.10	CO-PAY \$188.59	CO-PAY \$173.06	CO-PAY \$361.38	NO-COPAY RETIREES	COMBINED
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 RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
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

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

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
DELINQUENCY REPORT
SECOND QUARTER 2021**

SECOND 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	20			65
Appeals	17	11			28
Participant Services Calls	3,625	3,187			6,812
COBRA Notices Mailed	21	660			681
Pension Apps Received	68	57			125
Pension Estimates Received	19	18			37
Medical Claims Processed	8,263	10,430			18,693
Communications Mailings Sent to Participants	1,646	19,263			20,909

SPECIAL PROJECTS 2Q:

1. COBRA Subsidy Mailing
2. Annual Pension RIF mailing
3. COVID Experience and Tracking project

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

September 22, 2021

1.	<u>CHERION</u>		
	7/22/2021	Retainer Services rendered through June 2021	\$1,672.50
	8/12/2021	Retainer Services rendered through July 2021	\$1,672.50
2.	<u>CONFIDIO</u>		
	6/29/2021	UFCW UPE 2016-2017 Rebate Audit	\$20,000.00
3.	<u>HCCCC</u>		
	7/1/2021	Annual Fee for membership to HCCCC	\$1,264.50
4.	<u>MORGAN, LEWIS, & BOCKIUS</u>		
	7/8/2021	Professional Services rendered for the period of June 30, 2021	\$4,356.00
	8/12/2021	Professional Services rendered for the period of July 31, 2021	\$6,600.00
5.	<u>SCHMITZ</u>		
	6/22/2021	FYB June Newsletter	\$274.12
6.	<u>SEGAL CONSULTING</u>		
	7/27/2021	For consulting services rendered regarding Dental RFP	\$3,968.75
	7/27/2021	For consulting services rendered regarding discussion of transparency rules and mental health issues	\$697.50
	7/27/2021	For consulting services rendered under our retainer agreement for the period of August 1, 2021 through August 31, 2021	\$5,333.33
	8/25/2021	For consulting services rendered regarding Dental RFP	\$5,150.00
	8/25/2021	For consulting services rendered regarding discussion of transparency rules and mental health issues	\$465.00
	8/25/2021	For consulting services rendered under our retainer agreement for the period of Sept. 1, 2021 through Sept. 30, 2021	\$5,333.33
7.	<u>SEGAL SELECT</u>		
	7/6/2021	Waiver of recourse premiums- Chubb	\$25.00

	7/6/2021	Waiver of recourse premiums- Ullico/Markel	\$25.00
8.	<u>SEGAL BRYANT & HAMILL</u>		
	7/12/2021	For investment management services rendered for the period of April 1, 2021 through June 30, 2021	\$1,044.45
9.	<u>SLEVIN & HART, P.C.</u>		
	6/23/2021	Professional services rendered through May 31, 2021	\$11,352.00
	7/27/2021	Professional services rendered through June 30, 2021	\$11,646.10
10.	<u>VISIONMARK</u>		
	6/15/2021	Layout and production of 8 page Non Food June 2021 FYB Newsletter	\$525.00
11.	<u>WITHUM</u>		
	8/15/2021	Second progress billing for the audit of financial statements for the year ended December 31, 2020	\$10,300.00

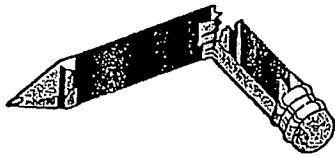
UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

September 22, 2021

1. **WOODARD INSURANCE AGENCY, LLC**

7/7/2021	Ongoing healthcare customer service and orphan enrollment for First Quarter 2021	\$ 1,176.00
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MEETING NOTES

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears to be a standard notebook page, possibly from a composition book. The edges of the paper are slightly irregular, suggesting it might be a scan of a physical document. There is no handwriting or other markings on the page.

