

UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH & WELFARE FUND
SECOND QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

SECOND 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	\$32,545
LIFE & AD & D	37
DISABILITY	1,211
DENTAL	1,373
OPTICAL	136
DRUG	27,057
RETIREES	12,061
MEDICAL ADM.	432
MENTAL HEALTH MANAGER	75
PPO	193
UM/DM	364
SUB TOTAL	\$75,484

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$370
ADMINISTRATION HIPAA	9
MISCELLANEOUS	744
SUB TOTAL	\$1,123

TOTAL EXPENSES	\$76,607
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SURPLUS (DEFICIT)	(\$48,986)
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AVERAGE INCOME	\$921
AVERAGE EXPENSE	2,554
SURPLUS (DEFICIT)	(\$1,633)

SECOND 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	332	1,845,150	
SHOPPERS FOOD 400 PT ¹	1,852.56	119	537,333	
UFCW LOCAL 400 TEMP FT	1,852.56	0	0	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		453	\$2,391,414	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$751,728
HMO	0
LIFE & AD & D	3,631
DISABILITY	85,076
DENTAL	48,324
OPTICAL	5,389
DRUG	336,061
RETIREES	546,386
MEDICAL ADM.	17,265
MENTAL HEALTH MANAGER	16,109
PPO	7,761
UM/DM	14,523
SUB TOTAL	\$1,832,253

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$16,737
ADMINISTRATION HIPAA	411
MISCELLANEOUS	33,704
SUB TOTAL	\$50,852

TOTAL EXPENSES	\$1,883,105
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SURPLUS (DEFICIT)	\$508,309
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AVERAGE INCOME	\$1,760
AVERAGE EXPENSE	1,386
SURPLUS (DEFICIT)	\$374

¹Board of Trustees approved Health and Welfare contribution credit taken for June.

SECOND QUARTER 2020
PLAN Y FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$839.88	0	\$0	
METRO/BASICS	1,032.82	204	631,053	
SHOPPERS 400	1,032.82	122	379,046	
COBRA		0	0	
HMO COPAYS			0	
TOTAL		326	\$1,010,099	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$343,298
HMO	0
LIFE & AD & D	3,478
DISABILITY	34,306
DENTAL	34,639
OPTICAL	2,722
DRUG	258,558
MEDICAL ADM.	12,672
MENTAL HEALTH MANAGER	4,828
EAP	599
PPO	5,730
UM/DM	10,697
SUB TOTAL	\$711,527

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$12,045
ADMINISTRATION HIPAA	296
MISCELLANEOUS	24,254
SUB TOTAL	\$36,595

TOTAL EXPENSES	\$748,122
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SURPLUS (DEFICIT)	\$261,977
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AVERAGE INCOME	\$1,033
AVERAGE EXPENSE	765
SURPLUS (DEFICIT)	\$268

SECOND QUARTER 2020
PLAN Y PART TIME INDIVIDUAL

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$347.41	0	\$0	
METRO/BASICS	520.94	204	319,336	
SHOPPERS 400	520.94	401	626,691	
COBRA		2	2,136	
TOTAL		607	\$948,163	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$666,486
HMO	27,373
LIFE & AD & D	2,113
DISABILITY	34,378
DENTAL	34,766
OPTICAL	4,402
DRUG	130,808
MEDICAL ADM.	19,613
MENTAL HEALTH MANAGER	3,542
EAP	926
PPO	8,850
UM/DM	16,538
SUB TOTAL	\$949,795

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$22,427
ADMINISTRATION HIPAA	550
MISCELLANEOUS	45,161
SUB TOTAL	\$68,138

TOTAL EXPENSES	\$1,017,933
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SURPLUS (DEFICIT)	(\$69,770)
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AVERAGE INCOME	\$521
AVERAGE EXPENSE	559
SURPLUS (DEFICIT)	(\$38)

SECOND QUARTER 2020
PLAN Y PART TIME FAMILY

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
ACE SUSHI	\$966.52	0	\$0	
METRO/BASICS	1,476.99	57	251,087	
SHOPPERS 400	1,476.99	110	487,407	
HMO COPAYS			0	
TOTAL		167	\$738,494	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$239,722
HMO	0
LIFE & AD & D	1,166
DISABILITY	2,365
DENTAL	23,707
OPTICAL	1,438
DRUG	144,082
MEDICAL ADM.	6,754
MENTAL HEALTH MANAGER	4,100
EAP	318
PPO	3,057
UM/DM	5,683
SUB TOTAL	\$432,392

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$6,170
ADMINISTRATION HIPAA	152
MISCELLANEOUS	12,425
SUB TOTAL	\$18,747

TOTAL EXPENSES	\$451,139
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SURPLUS (DEFICIT)	\$287,355
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AVERAGE INCOME	\$1,474
AVERAGE EXPENSE	900
SURPLUS (DEFICIT)	\$574

SECOND QUARTER 2020
PLAN Y20 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$590.09	9	\$16,523	
SHOPPERS 400	590.09	12	21,244	
TOTAL		21	\$37,767	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,167
LIFE & AD & D	202
DISABILITY	0
DENTAL	1,049
OPTICAL	167
DRUG	1,936
MEDICAL ADM.	778
MENTAL HEALTH MANAGER	136
PPO	346
UM/DM	656
SUB TOTAL	\$6,437

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$776
ADMINISTRATION HIPAA	19
MISCELLANEOUS	1,562
SUB TOTAL	\$2,357

TOTAL EXPENSES	\$8,794
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SURPLUS (DEFICIT)	\$28,973
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AVERAGE INCOME	\$599
AVERAGE EXPENSE	140
SURPLUS (DEFICIT)	\$459

SECOND QUARTER 2020
PLAN Y20 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$280.94	57	\$48,041	
SHOPPERS 400	280.94	89	75,010	
SHOPPERS 400 ¹	428.79	0	0	
COBRA		0	0	
HMO COPAYS			47	
TOTAL		146	\$123,098	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$32,811
HMO	969
LIFE & AD & D	642
DISABILITY	588
DENTAL	5,700
OPTICAL	1,076
DRUG	38,958
MEDICAL ADM.	4,953
MENTAL HEALTH MANAGER	868
PPO	2,249
UM/DM	4,177
SUB TOTAL	\$92,991

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,394
ADMINISTRATION HIPAA	132
MISCELLANEOUS	10,862
SUB TOTAL	\$16,388

TOTAL EXPENSES	\$109,379
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SURPLUS (DEFICIT)	\$13,719
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AVERAGE INCOME	\$281
AVERAGE EXPENSE	250
SURPLUS (DEFICIT)	\$31

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

SECOND QUARTER 2020
PLAN Y30 FULL TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$545.82	3	\$5,457	
SHOPPERS 400	545.82	9	14,192	
TOTAL		12	\$19,649	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$1,380
LIFE & AD & D	108
DISABILITY	0
DENTAL	427
OPTICAL	66
DRUG	9,239
MEDICAL ADM.	302
MENTAL HEALTH MANAGER	53
PPO	142
UM/DM	255
SUB TOTAL	\$11,972

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$443
ADMINISTRATION HIPAA	11
MISCELLANEOUS	893
SUB TOTAL	\$1,347

TOTAL EXPENSES	\$13,319
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SURPLUS (DEFICIT)	\$6,330
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AVERAGE INCOME	\$546
AVERAGE EXPENSE	370
SURPLUS (DEFICIT)	\$176

SECOND QUARTER 2020
PLAN Y30 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$263.52	50	\$39,529	
SHOPPERS 400	263.52	97	76,420	
SHOPPERS 400 ¹	408.73	1	1,227	
COBRA		1	421	
TOTAL		149	\$117,597	\$0

BENEFIT EXPENSES	COST
MEDICAL	\$6,601
LIFE & AD & D	357
DISABILITY	0
DENTAL	3,230
OPTICAL	601
DRUG	2,849
MEDICAL ADM.	2,765
MENTAL HEALTH MANAGER	983
PPO	1,243
UM/DM	2,332
SUB TOTAL	\$20,961

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$5,505
ADMINISTRATION HIPAA	135
MISCELLANEOUS	11,086
SUB TOTAL	\$16,726

TOTAL EXPENSES	\$37,687
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SURPLUS (DEFICIT)	\$79,910
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AVERAGE INCOME	\$263
AVERAGE EXPENSE	84
SURPLUS (DEFICIT)	\$179

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

SECOND QUARTER 2020
PLAN Y40 PART TIME

INCOME				
EMPLOYER	RATE	PARTICIPANTS	CONTRIBUTIONS	OUTSTANDING
METRO/BASICS	\$36.46	123	\$13,417	
SHOPPERS 400	36.46	150	16,370	
TOTAL		273	\$29,787	\$0

BENEFIT EXPENSES	COST
LIFE & AD & D	\$145
DISABILITY	342
DENTAL	1,094
OPTICAL	198
SUB TOTAL	\$1,779

OPERATING EXPENSES	COST
ADMINISTRATION FEE	\$10,087
ADMINISTRATION HIPAA	248
MISCELLANEOUS	20,311
SUB TOTAL	\$30,646

TOTAL EXPENSES	\$32,425
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SURPLUS (DEFICIT)	(\$2,638)
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AVERAGE INCOME	\$36
AVERAGE EXPENSE	40
SURPLUS (DEFICIT)	(\$4)

SECOND QUARTER 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	41	61
TOTAL INCOME	\$1,098	\$7,743	\$519	\$9,396	\$0	\$18,756

BENEFIT EXPENSES						COMBINED
MEDICAL	\$157	\$2,496	\$0	\$9,439	\$23,825	\$35,917
DENTAL	86	922	86	662	3,492	5,248
OPTICAL	14	144	14	81	555	808
DRUG	130	4,625	4,031	2,163	62,439	73,388
MEDICAL ADM.	43	475	0	302	1,282	2,102
MENTAL HEALTH MANAGER	8	80	0	43	286	417
EAP	0	0	0	15	0	15
UM/DM	0	0	0	0	0	0
TOTAL EXPENSES	\$438	\$8,742	\$4,131	\$12,705	\$91,879	\$117,895

SURPLUS (DEFICIT)	\$660	(\$999)	(\$3,612)	(\$3,309)	(\$91,879)	(\$99,139)
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AVERAGE INCOME	\$366	\$287	\$173	\$348	\$0	\$102
AVERAGE EXPENSE	146	324	1,377	471	747	644
SURPLUS (DEFICIT)	\$220	(\$37)	(\$1,204)	(\$123)	(\$747)	(\$542)

SECOND QUARTER SHOPPERS RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	211	78	2	291
TOTAL INCOME	\$12,640	\$9,400	\$360	\$22,400

BENEFIT EXPENSES				COMBINED
MEDICAL	\$93,660	\$34,442	\$71,933	\$200,035
DENTAL	28,424	0	0	28,424
OPTICAL	4,230	0	0	4,230
DRUG	86,753	17,722	1,610	106,085
MEDICAL ADM.	4,723	475	1,181	6,379
MENTAL HEALTH MANAGER	798	83	186	1,067
PPO	26	6	19	51
UM/DM	36	74	145	255
TOTAL EXPENSES	\$218,650	\$52,802	\$75,074	\$346,526

SURPLUS (DEFICIT)	(\$206,010)	(\$43,402)	(\$74,714)	(\$324,126)
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AVERAGE INCOME	\$20	\$40	\$60	\$26
AVERAGE EXPENSE	345	226	12,512	397
SURPLUS (DEFICIT)	(\$325)	(\$186)	(\$12,452)	(\$371)

SECOND QUARTER
SUPERVALU RETIREES

INCOME	CO-PAY	CO-PAY	CO-PAY	COMBINED
RATE	\$20.00	\$40.00	\$60.00	
NO OF EMP.	60	24	0	84
TOTAL INCOME	\$3,600	\$2,880	\$0	\$6,480

BENEFIT EXPENSES				COMBINED
MEDICAL	\$34,071	\$34,093	\$0	\$68,164
DENTAL	7,719	0	0	7,719
OPTICAL	1,150	0	0	1,150
DRUG	12,326	3,752	0	16,078
MEDICAL ADM.	475	259	0	734
MENTAL HEALTH MANAGER	83	43	0	126
PPO	19	0	0	19
UM/DM	0	36	0	36
TOTAL EXPENSES	\$55,843	\$38,183	\$0	\$94,026

SURPLUS (DEFICIT)	(\$52,243)	(\$35,303)	\$0	(\$87,546)
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AVERAGE INCOME	\$20	\$40	\$0	\$26
AVERAGE EXPENSE	310	530	0	373
SURPLUS (DEFICIT)	(\$290)	(\$490)	\$0	(\$347)

SECOND QUARTER

PRESCRIPTION REPORT

SCRIPTS PROCESSED	SCRIPT/ADM COST	PHARMACY PAYMENT	TOTAL
15,618	\$0	\$1,145,099	\$1,145,099

MISCELLANEOUS EXPENSES

CATEGORY	COST
ACCOUNTING	\$45,000
ACTUARY & CONSULTING	24,313
ACCURINT	1
EDUCATIONAL FEES	1,284
INVESTMENT MANAGEMENT	21,974
LEGAL	50,638
MED/SURG/UCR UPDATE	3,822
PCORI & TR FEES	7,854
POSTAGE	3,406
PRINTING	2,497
TELEPHONE	213
TOTAL	\$161,002

2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
CONTRIBUTIONS RECEIVED ¹	\$481,600	\$5,443,689	\$0	\$0	\$5,925,289
CONTRIBUTIONS OUTSTANDING	0	0	0	0	0
RETIREE INCOME	44,910	47,636	0	0	92,546
INTEREST & DIVIDENDS	46,780	19,942	0	0	66,722
MISCELLANEOUS INCOME ²	0	22,500	0	0	22,500

TOTAL INCOME	\$573,290	\$5,533,767	\$0	\$0	\$6,107,057
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EXPENSES					
MEDICAL	\$2,696,149	\$2,104,080	\$0	\$0	\$4,800,229
LIFE & AD & D	15,919	11,879	0	0	27,798
DISABILITY	171,501	158,266	0	0	329,767
DENTAL	168,763	154,309	0	0	323,072
OPTICAL	16,536	16,195	0	0	32,731
DRUG	622,626	949,548	0	0	1,572,174
RETIREES	585,406	558,447	0	0	1,143,853
MEDICAL ADM.	67,032	65,534	0	0	132,566
MENTAL HEALTH MANAGER	53,803	30,694	0	0	84,497
EAP	1,877	1,843	0	0	3,720
PPO	29,913	29,571	0	0	59,484
UM/DM	49,691	55,225	0	0	104,916
SUBTOTAL	\$4,479,216	\$4,135,591	\$0	\$0	\$8,614,807

OPERATING EXPENSE					
ADMINISTRATION	\$87,937	\$79,954	\$0	\$0	\$167,891
ADMINISTRATION HIPAA	2,160	1,963	0	0	4,123
MISCELLANEOUS	101,497	161,002	0	0	262,499
SUBTOTAL	\$191,594	\$242,919	\$0	\$0	\$434,513

TOTAL EXPENSES	\$4,670,810	\$4,378,510	\$0	\$0	\$9,049,320
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SURPLUS (DEFICIT)	(\$4,097,520)	\$1,155,257	\$0	\$0	(\$2,942,263)
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TOTAL PARTICIPANTS	1,871	2,164	0	0	2,018
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FUND BALANCE	\$8,405,567	\$8,990,638	\$0	\$0	
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¹Board of Trustees approved Health and Welfare contribution credit taken for January - March and June.

²Second Quarter - Employer payment for Educational Funding.

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	\$5,442,852	\$5,260,604	\$20,798,184
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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
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SURPLUS (DEFICIT)	(\$183,950)	\$167,992	(\$284,582)	\$632,910	\$332,370
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TOTAL PARTICIPANTS	2,304	2,291	2,210	2,147	2,238
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FUND BALANCE	\$10,660,932	\$11,105,141	\$10,481,615	\$11,272,079	
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CONTRACT INFORMATION
MAINTENANCE OF BENEFITS
SECOND 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
07-11-20	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
10-26-19	SAFEWAY VALLEY	JSS-2	\$1,488.72
		S	\$1.61
07-11-20	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 2020**

SECOND QUARTER 2020
DELINQUENCY REPORT

PRIOR QUARTERS

NONE

CURRENT QUARTER

NONE