

**UFCW UNIONS AND PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND**

BOARD OF TRUSTEES MEETING

SEPTEMBER 24, 2020

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

911 Ridgebrook Road
Sparks, Maryland 21152-9451
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A G E N D A

SEPTEMBER 24, 2020

(Approximately 12:00 noon)

- I. CALL TO ORDER
- II. MINUTES (pg. 1 - 9)
 - A. REGULAR MEETING - JUNE 19, 2020
 - B. APPEAL COMMITTEE MEETING - JULY 21, 2020
- III. FINANCIAL REPORT (pg. 10 - 10A)
 - A. PNC REPORT
- IV. CONSULTANT'S REPORT
 - A. SEGAL COMPANY
 - 1. RESERVES
 - 2. 2021 PREVENTIVE SERVICES LIST
 - B. CONFIDIO
 - 1. AUDIT STATUS
 - 2. OPTUM RX - CONTRACT RENEWAL
- V. ATTORNEY'S REPORT
 - A. REGULAR
 - B. SUBROGATION
 - C. DELINQUENCY REPORT
- VI. ADMINISTRATIVE MANAGER'S REPORT - (2Q20) (pg. 11 – 30A)
- VII. INVOICES (pg. 31 - 33)
- VIII. OTHER FUND BUSINESS
 - A. COVID-19 UPDATE
 - B. CAREFIRST PPO CONTRACT - RENEWAL STATUS
 - C. 2021 KAISER PERMANENTE MEDICARE ADVANTAGE RENEWAL
 - D. MISCELLANEOUS CORRESPONDENCE
- IX. NEXT MEETING DATE AND LOCATION (DECEMBER 7, 2020)
- 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
JUNE 19, 2020**

The following Trustees were present:

UNION TRUSTEES

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

EMPLOYER TRUSTEES

B. Seehafer – Secretary
J. Born

Also present were:

W. Antoshak – Associated Administrators, LLC
M. Buckberg – Withum
H. Burton, Esq. – Morgan, Lewis & Bockius, LLC
L. DuVall – Associated Administrators, LLC
P. Hardcastle – Cheiron
C. Hoffmann – UFCW Local 400
J. Ianniello – Associated Administrators, LLC
J. Kimble – Morgan, Lewis, & Bockius, LLC
A. Leech – Withum
C. Murphy – Associated Administrators, LLC
R. Murray – Cheiron
S. Sanchez – Slevin & Hart, P.C.
B. Slevin – Slevin & Hart, P.C.
J. Timm – The Segal Company
B. Warren – Cheiron
M. Wilson – UFCW Local 27

I. CALL TO ORDER

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

A. Appointment of Trustees

Mr. Ianniello reported that the Fund Secretary, Trustee Donna Gogoll (formerly Gwin), had resigned and that he received correspondence from UNFI appointing Ms. Valerie Marsh

as a successor Trustee effective June 15, 2020. Trustee Bill Seehafer volunteered to replace Ms. Gogoll as Fund Secretary. After discussion,

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

RESOLVED, to appoint Bill Seehafer as Secretary of the UFCW Unions and Participating Employers Health and Welfare Fund.

Mr. Ianniello reported that he had received correspondence from UFCW Local 27 removing Mr. George Murphy, Jr. as a Trustee and appointing Mr. Jason Chorpenning as a successor Trustee effective June 18, 2020.

II. MINUTES

The Trustees reviewed the minutes of the last regular meeting held on September 16, 2019, and the Appeals Committee meetings held on September 26, 2019, December 19, 2019, and April 7, 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 16, 2019, and the Appeals Committee meetings on September 26, 2019, December 19, 2019 and April 7, 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, 2019 to December 31, 2019. Such report indicated a beginning market value of \$10,615,304, receipts of \$21,868,463, disbursements of \$21,477,245, and earnings of \$288,805, producing an ending market value of \$11,295,327 as of December 31, 2019. Mr. Ianniello also reviewed the PNC Summary of Activity report for the period January 1, 2020 to May 31, 2020. Such report indicated a beginning market value of \$11,295,327, receipts of \$4,567,296, disbursements of \$8,653,928, and earnings of \$118,673, producing an ending market value of \$7,327,330 as of May 31, 2020.

B. Auditor's Report

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 2018. Net Assets Available for Benefits on December 31, 2017 were \$9,074,431. Total additions for the year ended December 31, 2018 were \$26,499,483. Total deductions were \$22,612,099. The increase of Net Assets Available for Benefits was \$3,887,384, producing Net Assets Available for Benefits of \$12,961,815 on December 31, 2018. 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, which is the highest level of assurance.

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

RESOLVED to accept the Auditor's 2018 Audit report, as presented.

IV. CONSULTANT'S REPORT

A. The Segal Company

The Trustees welcomed Mr. Josh Timm of The Segal Company to the meeting. Mr. Timm reviewed the June 2020 Reserve Determination Report. He reported that all previously approved credits to Shoppers have been applied. He also reported that the Fund reserves as of May 31, 2020 were 3.778 months. Mr. Timm noted that the reserve exceeded 4 months as of January 31, 2020 and March 31, 2020, resulting a proposed credit to Shoppers of \$733,068, which could be taken in six monthly installments of \$122,178. After discussion,

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

RESOLVED, to approve a contribution credit to Shoppers of \$122,178 per month for contributions due June 2020 through November 2020 (totaling \$733,068).

V. ATTORNEYS' REPORT

A. Independent Fiduciary

Mr. Slevin reported on proposed procedures for appointment of an independent Trustee, if necessary.

B. COVID-19 and Out-of-Network Claims

Mr. Slevin reported on the benefit changes regarding COVID-19 that were approved by the Trustees, effective March 1, 2020. He reported that on the Summary of Material Modifications reflecting these changes.

Mr. Slevin reported on recent agency guidance relating to COVID-19 testing and treatment. 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 action on COVID-19-related matters, as necessary, between meetings.

C. Extension of Deadlines

Mr. Slevin discussed DOL and IRS guidance regarding the extension of certain deadlines under ERISA applicable to participants, beneficiaries and the Fund. . After discussion,

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

RESOLVED, to include notice of the applicable participant deadline extensions with any COBRA election notice or adverse claim determination sent during the period to which the deadline extension applies.

D. Data Breach

Ms. Sanchez reported on a data breach experienced by Confidio, and the steps by Confidio relating to the breach.

E. The Substance Use Disorder Prevention that Promotes Opioid Recovery and Treatment for Patients and Communities ("SUPPORT") Act

Ms. Sanchez reported on the reporting requirements relating to prescription drug coverage under the SUPPORT Act.

F. Group Vision Services

Ms. Sanchez reported on the Group Vision Services renewal.

G. Stop Hacks and Improve Electronic Data Security (“SHIELD”) Act

Ms. Sanchez reported on the New York State SHIELD Act.

H. COBRA Notice Updates

Ms. Sanchez discussed updates to the DOL’s model COBRA notices.

I. Prescription Drug Class Action Litigation

Ms. Sanchez reported on various prescription drug class action settlement notices received by the Fund.

J. OptumRx Market Check

Ms. Sanchez discussed amendments to the Fund’s agreements with OptumRx and Confidio relating to Confidio’s market check of OptumRx.

K. Summary Annual Report

Ms. Sanchez reported on the Fund’s Summary Annual Report.

L. Fidelity Bond Renewal

Ms. Sanchez reported on the Fund’s fidelity bond renewal.

M. Open Enrollment SMM

Ms. Sanchez reported on a Summary of Material Modification (“SMM”) relating to the Plan’s open enrollment rules.

N. Subrogation Report

Mr. Ianniello presented Slevin & Hart’s subrogation report for the third and fourth quarters of 2019 and the first quarter of 2020. He noted that \$76,725.63 was collected, zero was compromised, and \$15,345.12 was payable to Slevin & Hart.

O. Delinquencies

Mr. Ianniello reported that there were no reported delinquencies.

VI. ADMINISTRATIVE MANAGER'S REPORT

A. Third Quarter 2019 Report

Mr. Ianniello presented the Administrative Manager's Report for the third quarter of 2019, which had been pre-circulated. The report showed total income of \$5,442,562, and total expenses of \$5,727,234, resulting in a deficit of \$284,582. Contributions were made on behalf of 2,210 Plan participants.

B. Fourth Quarter of 2019 Report

Mr. Ianniello presented the Administrative Manager's Report for the fourth quarter of 2019, which had been pre-circulated. The report showed total income of \$5,260,604, and total expenses of \$4,627,694, resulting in a surplus of \$632,910. Contributions were made on behalf of 2,147 Plan participants.

C. First Quarter of 2020 Report

Mr. Ianniello presented the Administrative Manager's Report for the first quarter of 2020, which had been pre-circulated. The report showed total income of \$573,290, and total expenses of \$4,670,810, resulting in a deficit of \$4,670,810. Contributions were made on behalf of 1,871 Plan participants.

Mr. Ianniello noted that, as of the reporting period prior to the meeting, COVID-19 claims have been minimal.

VII. INVOICES

The Trustees reviewed the list of invoices for the Active and Retiree Plans dated June 19, 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 shown on the list for the Active and Retiree plans dated June 19, 2020 are approved for payment.

VIII. OTHER FUND BUSINESS

A. CareFirst Contract Renewal

Mr. Ianniello reported that CareFirst is working on the contract renewal.

B. Group Dental Services Renewal (GDS)

Mr. Ianniello reported that GDS offered to hold its rates at current levels through December 2020. He noted that he will ask GDS if the Fund will receive a credit due to dental office closures during the COVID-19 quarantine.

C. Cheiron Engagement Fee - 2020

Mr. Ianniello reviewed Cheiron's proposed 2020 engagement letter. Cheiron proposed a fee of \$19,950/year (\$1,662.50 monthly) for the full ASC-965 reporting requirements. After discussion,

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

RESOLVED, to accept Cheiron's proposal for 2020 with a fee of \$19,950 annually for the full ASC 965 report.

D. Medicare Deductible and Co-Insurance Rates - 2020

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

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

RESOLVED, to adopt the CMS Medicare deductible and co-insurance rates for 2020, as presented.

E. Plan Y20 to Y Changes

Mr. Ianniello reported that there were participants who should have moved from Plan Y20 to Plan Y in 2019 but did not. The Fund office moved the participants as appropriate and adjusted their claims accordingly.

F. Confidio Audit of Optum Rx

Mr. Ianniello reported that Confidio reported that it had not yet received all the information from OptumRx necessary to complete the audit of OptumRx.

G. Health Care Cost Containment Corporation ("HCCCC") Renewal

Mr. Ianniello presented an invoice for 2020 membership in the HCCCC. Mr. Slevin reported generally on the work performed, and services provided, by the HCCCC. After discussion,

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

RESOLVED, to renew the Fund's membership in the Health Care Cost Containment Corporation for 2020.

IX. NEXT MEETING DATES AND LOCATIONS

After discussion, the Trustees selected the following meeting dates.

- September 24, 2020 at 9:30 a.m. - Virtual meeting.
- December 7, 2020 at 9:30 a.m. – Location TBD.

X. ADJOURNMENT

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

Respectfully Submitted,
Bill Seehafer, Secretary

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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 JULY 21, 2020
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 2020

Code	Issue	Decision
A20/125-9944	Accident & Sickness Benefit – Not Eligible	Denied
A20/142-1465	Accident & Sickness Benefit – Willful Misconduct	Denied
M20/136-3281	Late Filing	Denied
M20/143-9868	Late Filing, Routine Services (Cologuard)	Denied
M20/124-4576	Routine Services (Cologuard)	Denied
M20/118-9675	CRNA	Denied
M20/122-0277	Experimental/Investigational (Avastin)	Approved
M20/126-6697	Experimental/Investigational (Avastin)	Approved

Respectfully submitted,

Chris Brown, Appeals Supervisor

FINANCIAL REPORT

UFCW UNIONS AND PARTICIPATING EMPLOYERS HEALTH & WELFARE FUND
SUMMARY OF ACTIVITY
JANUARY 01 TO JUNE 30, 2020

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2020	\$ 9,308,965	\$ 1,986,362	\$ 11,295,327
RECEIPTS	\$ 7,466,691		\$ 7,466,691
DISBURSEMENTS	\$ (9,891,714)	\$ -	\$ (9,891,714)
INTER ACCOUNT TRANSFERS	\$ -	\$ -	\$ -
EARNINGS	\$ 29,136	\$ 103,897	\$ 133,034
ENDING MARKET VALUE 6/30/20	\$ 6,913,078	\$ 2,090,259	\$ 9,003,338

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

<u>ITEM</u>	<u>CASH RESERVE</u>	<u>SBH</u>	<u>TOTAL AMOUNT</u>
MARKET VALUE 01/01/2020	\$ 9,308,965	\$ 1,986,362	\$ 11,295,327
RECEIPTS	\$ 9,710,853		\$ 9,710,853
DISBURSEMENTS	\$ (13,067,653)	\$ -	\$ (13,067,653)
INTER ACCOUNT TRANSFERS	\$ -	\$ -	\$ -
EARNINGS	\$ 29,907	\$ 118,260	\$ 148,167
ENDING MARKET VALUE 8/31/20	\$ 5,982,072	\$ 2,104,622	\$ 8,086,694

ADMINISTRATIVE MANAGER'S REPORT

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
RETIREEES	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
RETIREEES	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

¹ Board 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	\$699
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

¹Employee 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 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	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 RATE	CO-PAY \$20.00	CO-PAY \$40.00	CO-PAY \$60.00	COMBINED
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	\$5,442,652	\$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
		Y40	\$36.46
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

Work Snapshot 2020 Non-Food					
<i>Function</i>	<i>1st Quarter</i>	<i>2nd Quarter</i>	<i>3rd Quarter</i>	<i>4th Quarter</i>	<i>YTD</i>
<i>Accident & Sickness Claims</i>	55	38			
<i>Appeals</i>	19	27			
<i>Participant Services Calls</i>	9,872	7,801			
<i>COBRA Notices Mailed</i>	16	69			
<i>Pension Apps Received</i>	146	56			
<i>Pension Estimates Received</i>	133	43			
<i>Medical Claims Processed</i>	10,900	8,645			
<i>Communications Mailings Sent to Participants</i>	5,397	19,118			

SPECIAL PROJECTS 2Q:

1. Annual Pension RIFs mailed.
2. DV550 project in Pension

INVOICES

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND

INVOICES

SEPTEMBER 24, 2020

1. **CHEIRON**

06/11/20	Retainer Services – May 2020 (includes outstanding retroactive payments withheld due to Trustee approval of renewal fee)	\$ 5,807.50
07/23/20	Retainer Services - June 2020	1,662.50
08/19/20	Retainer Services - July 2020	1,662.50

2. **HEALTH CARE COST CONTAINMENT CORPORATION**

12/13/19	2020 Annual Membership Renewal	\$ 1,403.25
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3. **MORGAN, LEWIS & BOCKIUS**

07/07/20	For Professional Services rendered for the period ended June 30, 2020	\$ 3,648.00
08/10/20	For Professional Services rendered for the period ended July 31, 2020	\$ 3,776.00
09/04/20	For Professional Services rendered for the period ended August 31, 2020	\$ 1,984.00

4. **SEGAL CONSULTING**

06/25/20	For consulting services rendered for the period June 1, 2020 through June 30, 2020	\$ 5,333.33
06/25/20	For consulting services rendered for the period July 1, 2020 through July 31, 2020	\$ 5,333.33
07/22/20	For consulting services rendered for the period August 1, 2020 through August 31, 2020	\$ 5,333.33
08/26/20	For consulting services rendered for the period September 1, 2020 through September 30, 2020	\$ 5,333.33

5. SEGALL BRYANT AND HAMILL

04/18/20	Investment Management Fee - for the period January 1, 2020 - March 31, 2020	\$	1,003.94
07/18/20	Investment Management Fee - for the period April 1, 2020 - June 30, 2020	\$	1,038.97

6. SLEVIN & HART, P.C.

06/24/20	For Professional services rendered through May 31, 2020	\$	11,195.46
07/29/20	For Professional services rendered through June 30, 2020	\$	13,428.10
08/27/20	For Professional services rendered through July 31, 2020	\$	5,606.50

7. WITHUM

06/14/20	Progress bill and fees for 2019 audit	\$	1,831.90
07/19/20	Progress bill and fees for 2019 audit		2,494.75
08/16/20	Progress bill for 2020 targeted claims testing		9,264.04

UFCW UNIONS & PARTICIPATING EMPLOYERS
HEALTH AND WELFARE FUND
RETIREE PLAN

INVOICES

SEPTEMBER 24, 2020

1. WOODARD INSURANCE AGENCY, LLC

07/06/20	Ongoing healthcare customer service and orphan enrollment for Second Quarter 2020	\$ 1,230.00
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MEETING NOTES

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