

***UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2022***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME THIRD QUARTER 2022 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$22.87	2,016	\$138,318
GIANT	13.87	8	333
GIANT ¹	13.87	586	24,370
LOCAL 400 STAFF	22.87	2	137
LOCAL 400 STAFF ¹	13.87	2	83
SAFEWAY	22.87	1,338	91,777
SAFEWAY ¹	13.87	289	12,039
SUBTOTAL		4,241	\$267,057

LOCAL 27			
GIANT	\$22.87	783	\$53,699
GIANT ¹	13.87	224	9,321
METRO/BASICS	21.12	117	7,392
METRO/BASICS ²	10.56	7	222
SAFEWAY	22.87	440	30,166
SAFEWAY ¹	13.87	117	4,868
SAFEWAY DELAWARE	22.87	38	2,930
SAFEWAY DELAWARE ¹	13.87	24	985
SUBTOTAL		1,750	\$109,583

TOTAL		5,991	\$376,640
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AVERAGE MONTHLY CONTRIBUTION \$20.96

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME THIRD QUARTER 2022 EXPENSES
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PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$351,791		\$19.573		91.83%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$30,190		\$1.680		7.881%
CONFERENCE	239		0.013		0.062%
LEGAL	639		0.036		0.167%
PNC	33		0.002		0.009%
PRINTING	178		0.010		0.046%
TELEPHONE	6		0.000		0.002%
SUBTOTAL	\$31,285		\$1.741		8.17%
TOTAL	\$383,076		\$21.314		100.00%

FULL TIME 2022 QUARTERLY RECAPS
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FIRST 2022 SECOND 2022 THIRD 2022 FOURTH 2022 TOTAL

EMPLOYER CONTRIB	\$382,326	\$378,878	\$376,640		\$1,137,844
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0

TOTAL INCOME	\$382,326	\$378,878	\$376,640	\$0	\$1,137,844
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EXPENSES

PROVIDER	\$333,933	\$351,102	\$351,791		\$1,036,826
OPERATING	31,541	33,230	31,285		96,056

TOTAL EXPENSES	\$365,474	\$384,332	\$383,076	\$0	\$1,132,882
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TOTAL INCOME	\$382,326	\$378,878	\$376,640	\$0	\$1,137,844
TOTAL EXPENSES	\$365,474	\$384,332	\$383,076	\$0	\$1,132,882

SURPLUS (DEFICIT)	\$16,852	(\$5,454)	(\$6,436)	\$0	\$4,962
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AVERAGE INCOME	\$21.05	\$20.99	\$20.96	\$0.00	\$21.00
AVERAGE EXPENSES	\$20.12	\$21.29	\$21.31	\$0.00	\$20.91

SURPLUS (DEFICIT)	\$0.93	(\$0.30)	(\$0.35)	\$0.00	\$0.09
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TOTAL PARTICIPANTS	6,054	6,016	5,991		6,020
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FULL TIME 2021 QUARTERLY RECAPS
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FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
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EXPENSES

PROVIDER	\$328,005	\$325,239	\$321,974	\$321,019	\$1,296,237
OPERATING	29,264	30,246	29,912	29,535	118,957

TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$350,554	\$1,415,194
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TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$348,213	\$1,402,610
TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$350,554	\$1,415,194

SURPLUS (DEFICIT)	(\$3,243)	(\$3,802)	(\$3,198)	(\$2,341)	(\$12,584)
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AVERAGE INCOME	\$19.61	\$19.51	\$19.40	\$19.23	\$19.44
AVERAGE EXPENSES	\$19.79	\$19.72	\$19.58	\$19.36	\$19.61

SURPLUS (DEFICIT)	(\$0.18)	(\$0.21)	(\$0.18)	(\$0.13)	(\$0.17)
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TOTAL PARTICIPANTS	6,019	6,008	5,992	6,035	6,014
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PART TIME THIRD QUARTER 2022 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$22.87	1,626	\$111,583
GIANT	13.87	3	125
GIANT ¹	13.87	2,201	91,584
SAFEWAY	22.87	693	47,547
SAFEWAY ¹	13.87	1,324	55,106
SUBTOTAL		5,847	\$305,945

LOCAL 27			
GIANT	\$22.87	698	\$47,890
GIANT ¹	13.87	636	26,450
METRO/BASICS	21.12	132	8,342
METRO/BASICS ²	10.56	64	2,038
SAFEWAY	22.87	204	13,974
SAFEWAY ¹	13.87	409	17,032
SAFEWAY DELAWARE	22.87	29	1,990
SAFEWAY DELAWARE ¹	13.87	33	1,387
SUBTOTAL		2,205	\$119,103

TOTAL	8,052	\$425,048
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AVERAGE MONTHLY CONTRIBUTION \$17.60

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
THIRD QUARTER 2022
EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$393,517		\$16.291		90.35%
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OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$40,586		\$1.680		9.318%
CONFERENCE	316		0.013		0.073%
LEGAL	846		0.035		0.194%
PNC	44		0.002		0.010%
PRINTING	237		0.010		0.054%
TELEPHONE	7		0.000		0.002%

SUBTOTAL	\$42,036		\$1.740		9.65%
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TOTAL	\$435,553		\$18.031		100.00%
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PART TIME
2022
QUARTERLY RECAPS

	<u>FIRST 2022</u>	<u>SECOND 2022</u>	<u>THIRD 2022</u>	<u>FOURTH 2022</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$445,749	\$439,394	\$425,048		\$1,310,191
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0
TOTAL INCOME	\$445,749	\$439,394	\$425,048	\$0	\$1,310,191
EXPENSES					
PROVIDER	\$373,662	\$403,756	\$393,517		\$1,170,935
OPERATING	43,730	45,943	42,036		131,709
TOTAL EXPENSES	\$417,392	\$449,699	\$435,553	\$0	\$1,302,644
TOTAL INCOME	\$445,749	\$439,394	\$425,048	\$0	\$1,310,191
TOTAL EXPENSES	\$417,392	\$449,699	\$435,553	\$0	\$1,302,644
SURPLUS (DEFICIT)	\$28,357	(\$10,305)	(\$10,505)	\$0	\$7,547
AVERAGE INCOME	\$17.70	\$17.61	\$17.60	\$0.00	\$17.64
AVERAGE EXPENSES	\$16.57	\$18.02	\$18.03	\$0.00	\$17.54
SURPLUS (DEFICIT)	\$1.13	(\$0.41)	(\$0.43)	\$0.00	\$0.10
TOTAL PARTICIPANTS	8,395	8,318	8,052		8,255

PART TIME
2021
QUARTERLY RECAPS

	<u>FIRST 2021</u>	<u>SECOND 2021</u>	<u>THIRD 2021</u>	<u>FOURTH 2021</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
EXPENSES					
PROVIDER	\$368,617	\$370,296	\$366,200	\$358,228	\$1,463,341
OPERATING	42,141	44,406	43,233	41,902	171,682
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$400,130	\$1,635,023
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$398,916	\$1,632,747
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$400,130	\$1,635,023
SURPLUS (DEFICIT)	\$1,724	\$388	(\$3,174)	(\$1,214)	(\$2,276)
AVERAGE INCOME	\$15.87	\$15.68	\$15.64	\$15.53	\$15.68
AVERAGE EXPENSES	\$15.80	\$15.66	\$15.76	\$15.58	\$15.70
SURPLUS (DEFICIT)	\$0.07	\$0.02	(\$0.12)	(\$0.05)	(\$0.02)
TOTAL PARTICIPANTS	8,665	8,826	8,661	8,560	8,678

COMBINED 2022 QUARTERLY RECAP

	<u>FIRST 2022</u>	<u>SECOND 2022</u>	<u>THIRD 2022</u>	<u>FOURTH 2022</u>	<u>TOTAL</u>
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EMPLOYER CONTRIB	\$828,075	\$818,272	\$801,688	\$0	\$2,448,035
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	889	1,073	2,835	0	4,797

TOTAL INCOME	\$828,964	\$819,345	\$804,523	\$0	\$2,452,832
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EXPENSES

PROVIDER	\$707,595	\$754,858	\$745,308	\$0	\$2,207,761
OPERATING	75,271	79,173	73,321	0	227,765

TOTAL EXPENSES	\$782,866	\$834,031	\$818,629	\$0	\$2,435,526
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TOTAL INCOME	\$828,964	\$819,345	\$804,523	\$0	\$2,452,832
TOTAL EXPENSES	\$782,866	\$834,031	\$818,629	\$0	\$2,435,526

SURPLUS (DEFICIT)	\$46,098	(\$14,686)	(\$14,106)	\$0	\$17,306
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TOTAL PARTICIPANTS	14,449	14,334	14,043	0	14,275
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FUND RESERVE	\$506,911	\$501,606	\$480,485		
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COMBINED 2021 QUARTERLY RECAP

FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$766,508	\$766,773	\$754,947	\$747,129	\$3,035,357
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,578	875	940	881	4,274

TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$748,010	\$3,039,631
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EXPENSES

PROVIDER	\$696,622	\$695,535	\$688,174	\$679,247	\$2,759,578
OPERATING	71,405	74,652	73,145	71,437	290,639

TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$750,684	\$3,050,217
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TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$748,010	\$3,039,631
TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$750,684	\$3,050,217

SURPLUS (DEFICIT)	\$59	(\$2,539)	(\$5,432)	(\$2,674)	(\$10,586)
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TOTAL PARTICIPANTS	14,684	14,834	14,653	14,595	14,692
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FUND RESERVE	\$519,426	\$515,905	\$510,245	\$503,787	
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UTILIZATION THIRD QUARTER 2022

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	201	1,387.05	1,084.00	\$10,490
02	PROBATE	61	241.85	375.80	
03	WILL	216	653.05	581.30	
04	NEGLIGENCE	48	192.40	233.40	
05	REAL ESTATE	50	177.20	116.90	
06	CONSUMER	238	1,316.80	1,084.70	
07	CRIMINAL	55	422.95	89.20	
08	TRAFFIC	66	449.30	85.45	
09	LANDLORD/TENANT	62	247.30	135.70	
10	ADMINISTRATION	51	209.50	104.00	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	31	153.30	48.60	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		1,079	5,450.70	3,939.05	\$10,490

ALL HOURS

ADJUSTED HOURS

PAYMENT

COST PER HOUR

9,389.75

7,420.23

\$745,308

\$100.44

THIRD QUARTER 2022
DELINQUENCIES

NONE