

***UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2020***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
THIRD QUARTER 2020
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,218	\$140,554
GIANT	11.87	8	285
GIANT ¹	11.12	378	12,621
LOCAL 400 STAFF	21.12	0	0
SAFEWAY	21.12	1,469	93,075
SAFEWAY ¹	11.12	181	6,049
SUBTOTAL		4,254	\$252,584

LOCAL 27			
GIANT	\$21.12	852	\$54,004
GIANT ¹	11.12	117	3,892
METRO/BASICS	21.12	155	9,842
METRO/BASICS ²	10.56	3	106
SAFEWAY	21.12	491	31,088
SAFEWAY ¹	11.12	64	2,124
SAFEWAY DELAWARE	21.12	40	2,518
SAFEWAY DELAWARE ¹	11.12	8	256
SUBTOTAL		1,730	\$103,830

TOTAL		5,984	\$356,414
-------	--	-------	-----------

AVERAGE MONTHLY CONTRIBUTION \$19.85

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME THIRD QUARTER 2020 EXPENSES
--

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$331,612		\$18.472		92.08%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$28,367		\$1.580		7.877%
PNC	30		0.002		0.008%
PRINTING	106		0.006		0.029%
TELEPHONE	5		0.000		0.001%
SUBTOTAL	\$28,508		\$1.588		7.92%
TOTAL	\$360,120		\$20.060		100.00%

FULL TIME 2020 QUARTERLY RECAPS
--

FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$364,624	\$352,506	\$356,414		\$1,073,544
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0

TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$0	\$1,073,544
--------------	-----------	-----------	-----------	-----	-------------

EXPENSES

PROVIDER	\$307,659	\$303,878	\$331,612		\$943,149
OPERATING	28,932	28,531	28,508		85,971

TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$0	\$1,029,120
----------------	-----------	-----------	-----------	-----	-------------

TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$0	\$1,073,544
TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$0	\$1,029,120

SURPLUS (DEFICIT)	\$28,033	\$20,097	(\$3,706)	\$0	\$44,424
-------------------	----------	----------	-----------	-----	----------

AVERAGE INCOME	\$20.00	\$19.93	\$19.85	\$0.00	\$19.93
AVERAGE EXPENSES	\$18.46	\$18.79	\$20.06	\$0.00	\$19.10

SURPLUS (DEFICIT)	\$1.54	\$1.14	(\$0.21)	\$0.00	\$0.83
-------------------	--------	--------	----------	--------	--------

TOTAL PARTICIPANTS	6,077	5,896	5,984		5,986
--------------------	-------	-------	-------	--	-------

FULL TIME 2019 QUARTERLY RECAPS
--

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

PROVIDER	\$345,275	\$344,919	\$341,764	\$338,801	\$1,370,759
OPERATING	28,381	29,290	29,614	28,657	115,942

TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$367,458	\$1,486,701
----------------	-----------	-----------	-----------	-----------	-------------

TOTAL INCOME	\$371,330	\$370,134	\$368,457	\$366,519	\$1,476,440
TOTAL EXPENSES	\$373,656	\$374,209	\$371,378	\$367,458	\$1,486,701

SURPLUS (DEFICIT)	(\$2,326)	(\$4,075)	(\$2,921)	(\$939)	(\$10,261)
-------------------	-----------	-----------	-----------	---------	------------

AVERAGE INCOME	\$20.30	\$20.23	\$20.16	\$20.06	\$20.19
AVERAGE EXPENSES	\$20.43	\$20.46	\$20.32	\$20.11	\$20.33

SURPLUS (DEFICIT)	(\$0.13)	(\$0.23)	(\$0.16)	(\$0.05)	(\$0.14)
-------------------	----------	----------	----------	----------	----------

TOTAL PARTICIPANTS	6,097	6,098	6,093	6,091	6,095
--------------------	-------	-------	-------	-------	-------

PART TIME
THIRD QUARTER 2020
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,027	\$128,452
GIANT	11.87	2	72
GIANT ¹	11.12	1,856	61,905
SAFEWAY	21.12	873	55,334
SAFEWAY ¹	11.12	1,192	39,776
SUBTOTAL		5,950	\$285,539

LOCAL 27			
GIANT	\$21.12	908	\$57,510
GIANT ¹	11.12	616	20,561
METRO/BASICS	21.12	205	12,988
METRO/BASICS ²	10.56	75	2,387
SAFEWAY	21.12	281	17,782
SAFEWAY ¹	11.12	393	13,111
SAFEWAY DELAWARE	21.12	42	2,640
SAFEWAY DELAWARE ¹	11.12	46	1,546
SUBTOTAL		2,566	\$128,525

TOTAL		8,516	\$414,064
-------	--	-------	-----------

AVERAGE MONTHLY CONTRIBUTION \$16.21

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
THIRD QUARTER 2020
EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$379,646		\$14.860		90.34%
--------------------	-----------	--	----------	--	--------

OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$40,369		\$1.580		9.607%
PNC	44		0.002		0.010%
PRINTING	153		0.006		0.036%
TELEPHONE	8		0.000		0.002%

SUBTOTAL	\$40,574		\$1.588		9.66%
----------	----------	--	---------	--	-------

TOTAL	\$420,220		\$16.448		100.00%
-------	-----------	--	----------	--	---------

PART TIME 2020 QUARTERLY RECAPS
--

	<u>FIRST 2020</u>	<u>SECOND 2020</u>	<u>THIRD 2020</u>	<u>FOURTH 2020</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$437,642	\$417,588	\$414,064		\$1,269,294
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$0	\$1,269,294
EXPENSES					
PROVIDER	\$434,357	\$426,806	\$379,646		\$1,240,809
OPERATING	42,029	40,626	40,574		123,229
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$0	\$1,364,038
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$0	\$1,269,294
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$0	\$1,364,038
SURPLUS (DEFICIT)	(\$38,744)	(\$49,844)	(\$6,156)	\$0	(\$94,744)
AVERAGE INCOME	\$16.52	\$16.31	\$16.21	\$0.00	\$16.35
AVERAGE EXPENSES	\$17.98	\$18.26	\$16.45	\$0.00	\$17.56
SURPLUS (DEFICIT)	(\$1.46)	(\$1.95)	(\$0.24)	\$0.00	(\$1.21)
TOTAL PARTICIPANTS	8,831	8,532	8,516		8,626

PART TIME 2019 QUARTERLY RECAPS
--

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIB	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
EXPENSES					
PROVIDER	\$431,508	\$430,261	\$423,666	\$413,083	\$1,698,518
OPERATING	43,007	44,634	44,241	41,721	173,603
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$454,804	\$1,872,121
TOTAL INCOME	\$471,768	\$468,608	\$456,422	\$443,596	\$1,840,394
TOTAL EXPENSES	\$474,515	\$474,895	\$467,907	\$454,804	\$1,872,121
SURPLUS (DEFICIT)	(\$2,747)	(\$6,287)	(\$11,485)	(\$11,208)	(\$31,727)
AVERAGE INCOME	\$17.01	\$16.81	\$16.71	\$16.68	\$16.80
AVERAGE EXPENSES	\$17.11	\$17.03	\$17.13	\$17.10	\$17.09
SURPLUS (DEFICIT)	(\$0.10)	(\$0.22)	(\$0.42)	(\$0.42)	(\$0.29)
TOTAL PARTICIPANTS	9,243	9,295	9,104	8,864	9,127

COMBINED
2020
QUARTERLY RECAP

FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$802,266	\$770,094	\$770,478	\$0	\$2,342,838
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,476	1,356	938	0	3,770

TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$0	\$2,346,608
--------------	-----------	-----------	-----------	-----	-------------

EXPENSES

PROVIDER	\$742,016	\$730,684	\$711,258	\$0	\$2,183,958
OPERATING	70,961	69,157	\$69,082	\$0	209,200

TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$0	\$2,393,158
----------------	-----------	-----------	-----------	-----	-------------

TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$0	\$2,346,608
TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$0	\$2,393,158

SURPLUS (DEFICIT)	(\$9,235)	(\$28,391)	(\$8,924)	\$0	(\$46,550)
-------------------	-----------	------------	-----------	-----	------------

TOTAL PARTICIPANTS	14,908	14,428	14,500	0	14,612
--------------------	--------	--------	--------	---	--------

FUND RESERVE	\$577,148	\$421,601	\$534,638		
--------------	-----------	-----------	-----------	--	--

COMBINED
2019
QUARTERLY RECAP

FIRST 2019 SECOND 2019 THIRD 2019 FOURTH 2019 TOTAL

EMPLOYER CONTRIB	\$843,098	\$838,742	\$824,879	\$810,115	\$3,316,834
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,910	1,461	3,108	3,963	11,442

TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$814,078	\$3,328,276
--------------	-----------	-----------	-----------	-----------	-------------

EXPENSES

PROVIDER	\$776,783	\$775,180	\$765,430	\$751,884	\$3,069,277
OPERATING	71,388	73,924	\$73,855	\$70,378	289,545

TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$822,262	\$3,358,822
----------------	-----------	-----------	-----------	-----------	-------------

TOTAL INCOME	\$846,008	\$840,203	\$827,987	\$814,078	\$3,328,276
TOTAL EXPENSES	\$848,171	\$849,104	\$839,285	\$822,262	\$3,358,822

SURPLUS (DEFICIT)	(\$2,163)	(\$8,901)	(\$11,298)	(\$8,184)	(\$30,546)
-------------------	-----------	-----------	------------	-----------	------------

TOTAL PARTICIPANTS	15,340	15,393	15,197	14,955	15,221
--------------------	--------	--------	--------	--------	--------

FUND RESERVE	\$448,847	\$449,313	\$439,859	\$590,472	
--------------	-----------	-----------	-----------	-----------	--

UTILIZATION
THIRD QUARTER 2020

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	257	1,557.60	1,120.15	\$9,683
02	PROBATE	40	158.70	224.40	
03	WILL	234	668.35	583.45	
04	NEGLIGENCE	35	110.80	160.95	
05	REAL ESTATE	85	301.80	154.35	
06	CONSUMER	283	1,577.30	1,244.75	
07	CRIMINAL	54	302.65	67.35	
08	TRAFFIC	63	312.90	73.10	
09	LANDLORD/TENANT	52	164.60	77.85	
10	ADMINISTRATION	28	81.50	33.65	
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	22	95.20	23.30	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,153	5,331.40	3,763.30	\$9,683
-------	-------	----------	----------	---------

ALL HOURS	9,094.70
ADJUSTED HOURS	7,213.05
PAYMENT	\$711,258
COST PER HOUR	\$98.61

THIRD QUARTER 2020
DELINQUENCIES

NONE