

***UFCW AND FELRA
LEGAL BENEFIT FUND
THIRD QUARTER 2021***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME THIRD QUARTER 2021 CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,115	\$133,985
GIANT	11.87	8	285
GIANT ¹	11.12	503	16,791
LOCAL 400 STAFF	21.12	0	0
SAFEWAY	21.12	1,404	88,958
SAFEWAY ¹	11.12	227	7,584
SUBTOTAL		4,257	\$247,603

LOCAL 27			
GIANT	\$21.12	801	\$50,730
GIANT ¹	11.12	180	5,994
METRO/BASICS	21.12	146	9,252
METRO/BASICS ²	10.56	8	263
SAFEWAY	21.12	454	28,744
SAFEWAY ¹	11.12	89	2,980
SAFEWAY DELAWARE	21.12	41	2,577
SAFEWAY DELAWARE ¹	11.12	16	545
SUBTOTAL		1,735	\$101,085

TOTAL	5,992	\$348,688
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AVERAGE MONTHLY CONTRIBUTION \$19.40

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME THIRD QUARTER 2021 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$321,974		\$17.911		91.50%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$29,301		\$1.630		8.327%
LEGAL	449		0.025		0.128%
PNC	32		0.002		0.009%
POSTAGE	(1)		0.000		0.000%
PRINTING	126		0.007		0.036%
TELEPHONE	5		0.000		0.001%
SUBTOTAL	\$29,912		\$1.664		8.50%
TOTAL	\$351,886		\$19.575		100.00%

FULL TIME 2021 QUARTERLY RECAPS

FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$354,026	\$351,683	\$348,688		\$1,054,397
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0

TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$0	\$1,054,397
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EXPENSES

PROVIDER	\$328,005	\$325,239	\$321,974		\$975,218
OPERATING	29,264	30,246	29,912		89,422

TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$0	\$1,064,640
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TOTAL INCOME	\$354,026	\$351,683	\$348,688	\$0	\$1,054,397
TOTAL EXPENSES	\$357,269	\$355,485	\$351,886	\$0	\$1,064,640

SURPLUS (DEFICIT)	(\$3,243)	(\$3,802)	(\$3,198)	\$0	(\$10,243)
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AVERAGE INCOME	\$19.61	\$19.51	\$19.40	\$0.00	\$19.51
AVERAGE EXPENSES	\$19.79	\$19.72	\$19.58	\$0.00	\$19.70

SURPLUS (DEFICIT)	(\$0.18)	(\$0.21)	(\$0.18)	\$0.00	(\$0.19)
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TOTAL PARTICIPANTS	6,019	6,008	5,992		6,006
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FULL TIME 2020 QUARTERLY RECAPS
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FIRST 2020 SECOND 2020 THIRD 2020 FOURTH 2020 TOTAL

EMPLOYER CONTRIB	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
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EXPENSES

PROVIDER	\$307,659	\$303,878	\$331,612	\$329,786	\$1,272,935
OPERATING	28,932	28,531	28,508	30,661	116,632

TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$360,447	\$1,389,567
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TOTAL INCOME	\$364,624	\$352,506	\$356,414	\$358,133	\$1,431,677
TOTAL EXPENSES	\$336,591	\$332,409	\$360,120	\$360,447	\$1,389,567

SURPLUS (DEFICIT)	\$28,033	\$20,097	(\$3,706)	(\$2,314)	\$42,110
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AVERAGE INCOME	\$20.00	\$19.93	\$19.85	\$19.77	\$19.89
AVERAGE EXPENSES	\$18.46	\$18.79	\$20.06	\$19.90	\$19.30

SURPLUS (DEFICIT)	\$1.54	\$1.14	(\$0.21)	(\$0.13)	\$0.59
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TOTAL PARTICIPANTS	6,077	5,896	5,984	6,039	5,999
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PART TIME THIRD QUARTER 2021 CONTRIBUTIONS
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<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	1,836	\$116,350
GIANT	11.87	2	72
GIANT ¹	11.12	2,217	73,948
SAFEWAY	21.12	793	50,223
SAFEWAY ¹	11.12	1,299	43,323
SUBTOTAL		6,147	\$283,916

LOCAL 27			
GIANT	\$21.12	818	\$51,849
GIANT ¹	11.12	687	22,930
METRO/BASICS	21.12	185	11,742
METRO/BASICS ²	10.56	87	2,766
SAFEWAY	21.12	248	15,714
SAFEWAY ¹	11.12	419	13,967
SAFEWAY DELAWARE	21.12	35	2,196
SAFEWAY DELAWARE ¹	11.12	35	1,179
SUBTOTAL		2,514	\$122,343

TOTAL	8,661	\$406,259
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AVERAGE MONTHLY CONTRIBUTION \$15.64

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME THIRD QUARTER 2021 EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$366,200		\$14.094		89.44%
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OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$42,354		\$1.630		10.345%
LEGAL	646		0.025		0.158%
PNC	46		0.002		0.011%
POSTAGE	(2)		0.000		0.000%
PRINTING	182		0.007		0.044%
TELEPHONE	7		0.000		0.002%

SUBTOTAL	\$43,233		\$1.664		10.56%
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TOTAL	\$409,433		\$15.758		100.00%
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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		\$1,233,831
EMPLOYEE CONTRIB	0	0	0		0
MISC. INCOME	0	0	0		0
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$0	\$1,233,831
EXPENSES:					
PROVIDER	\$368,617	\$370,296	\$366,200		\$1,105,113
OPERATING	42,141	44,406	43,233		129,780
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$0	\$1,234,893
TOTAL INCOME	\$412,482	\$415,090	\$406,259	\$0	\$1,233,831
TOTAL EXPENSES	\$410,758	\$414,702	\$409,433	\$0	\$1,234,893
SURPLUS (DEFICIT)	\$1,724	\$388	(\$3,174)	\$0	(\$1,062)
AVERAGE INCOME	\$15.87	\$15.68	\$15.64	\$0.00	\$15.73
AVERAGE EXPENSES	\$15.80	\$15.66	\$15.76	\$0.00	\$15.74
SURPLUS (DEFICIT)	\$0.07	\$0.02	(\$0.12)	\$0.00	(\$0.01)
TOTAL PARTICIPANTS	8,865	8,826	8,661		8,717

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	\$412,143	\$1,681,437
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$412,143	\$1,681,437
EXPENSES:					
PROVIDER	\$434,357	\$426,806	\$379,646	\$373,319	\$1,614,128
OPERATING	42,029	40,626	40,574	43,401	166,630
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$416,720	\$1,780,758
TOTAL INCOME	\$437,642	\$417,588	\$414,064	\$412,143	\$1,681,437
TOTAL EXPENSES	\$476,386	\$467,432	\$420,220	\$416,720	\$1,780,758
SURPLUS (DEFICIT)	(\$38,744)	(\$49,844)	(\$6,156)	(\$4,577)	(\$99,321)
AVERAGE INCOME	\$16.52	\$16.31	\$16.21	\$16.10	\$16.29
AVERAGE EXPENSES	\$17.98	\$18.26	\$16.45	\$16.28	\$17.24
SURPLUS (DEFICIT)	(\$1.46)	(\$1.95)	(\$0.24)	(\$0.18)	(\$0.95)
TOTAL PARTICIPANTS	8,831	8,532	8,516	8,532	8,603

COMBINED
2021
QUARTERLY RECAP

FIRST 2021 SECOND 2021 THIRD 2021 FOURTH 2021 TOTAL

EMPLOYER CONTRIB	\$766,508	\$766,773	\$754,947	\$0	\$2,288,228
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,578	875	940	0	3,393

TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$0	\$2,291,621
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EXPENSES:

PROVIDER	\$696,622	\$695,535	\$688,174	\$0	\$2,080,331
OPERATING	71,405	74,652	73,145	0	219,202

TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$0	\$2,299,533
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TOTAL INCOME	\$768,086	\$767,648	\$755,887	\$0	\$2,291,621
TOTAL EXPENSES	\$768,027	\$770,187	\$761,319	\$0	\$2,299,533

SURPLUS (DEFICIT)	\$59	(\$2,539)	(\$5,432)	\$0	(\$7,912)
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TOTAL PARTICIPANTS	14,684	14,834	14,653	0	14,724
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FUND RESERVE	\$519,426	\$515,905	\$510,245	
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COMBINED
2020
QUARTERLY RECAP

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
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EMPLOYER CONTRIB	\$802,266	\$770,094	\$770,478	\$770,276	\$3,113,114
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	1,476	1,356	938	865	4,635

TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$771,141	\$3,117,749
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EXPENSES:

PROVIDER	\$742,016	\$730,684	\$711,258	\$703,105	\$2,887,063
OPERATING	70,961	69,157	69,082	74,062	283,262

TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$777,167	\$3,170,325
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TOTAL INCOME	\$803,742	\$771,450	\$771,416	\$771,141	\$3,117,749
TOTAL EXPENSES	\$812,977	\$799,841	\$780,340	\$777,167	\$3,170,325

SURPLUS (DEFICIT)	(\$9,235)	(\$28,391)	(\$8,924)	(\$6,026)	(\$52,576)
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TOTAL PARTICIPANTS	14,908	14,428	14,500	14,571	14,602
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FUND RESERVE	\$577,148	\$421,601	\$534,638	\$546,810
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UTILIZATION
THIRD QUARTER 2021

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG
01	FAMILY	236	1,488.70	1,086.95	\$12,558
02	PROBATE	42	164.65	242.95	
03	WILL	223	670.80	556.40	
04	NEGLIGENCE	48	150.40	225.35	
05	REAL ESTATE	75	238.70	145.75	
06	CONSUMER	286	1,575.80	1,177.05	
07	CRIMINAL	45	309.65	61.70	
08	TRAFFIC	68	443.25	87.25	
09	LANDLORD/TENANT	58	211.80	103.95	
10	ADMINISTRATION	41	167.10	82.25	
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	28	148.45	41.30	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,150	5,569.30	3,810.90	\$12,558
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ALL HOURS	9,380.20
ADJUSTED HOURS	7,474.75
PAYMENT	\$688,174
COST PER HOUR	\$92.07

THIRD QUARTER 2021 DELINQUENCIES

NONE