

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

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
FOURTH QUARTER 2020
CONTRIBUTIONS

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
LOCAL 400			
GIANT	\$21.12	2,195	\$139,075
GIANT	11.87	8	285
GIANT ¹	11.12	415	13,855
LOCAL 400 STAFF	21.12	0	0
SAFEWAY	21.12	1,496	94,765
SAFEWAY ¹	11.12	186	6,216
SUBTOTAL		4,300	\$254,196

LOCAL 27			
GIANT	\$21.12	842	\$53,350
GIANT ¹	11.12	128	4,281
METRO/BASICS	21.12	154	9,778
METRO/BASICS ²	10.56	4	126
SAFEWAY	21.12	494	31,279
SAFEWAY ¹	11.12	67	2,246
SAFEWAY DELAWARE	21.12	41	2,577
SAFEWAY DELAWARE ¹	11.12	9	300
SUBTOTAL		1,739	\$103,937

TOTAL		6,039	\$358,133
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AVERAGE MONTHLY CONTRIBUTION \$19.77

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME
FOURTH QUARTER 2020
EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$329,786		\$18.203		91.49%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$28,610		\$1.579		7.94%
PNC	32		0.002		0.01%
POSTAGE	1		0.000		0.00%
PRINTING	2,012		0.111		0.56%
TELEPHONE	6		0.000		0.00%
SUBTOTAL	\$30,661		\$1.692		8.51%
TOTAL	\$360,447		\$19.895		100.00%

FULL TIME 2020 QUARTERLY RECAPS

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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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
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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
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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)
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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)
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TOTAL PARTICIPANTS	6,097	6,098	6,093	6,091	6,095
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PART TIME
FOURTH QUARTER 2020
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	1,996	\$126,488
GIANT	11.87	2	72
GIANT ¹	11.12	1,910	63,718
SAFEWAY	21.12	859	54,447
SAFEWAY ¹	11.12	1,226	40,889
SUBTOTAL		5,993	\$285,614

LOCAL 27			
GIANT	\$21.12	884	\$55,990
GIANT ¹	11.12	638	21,284
METRO/BASICS	21.12	199	12,588
METRO/BASICS ²	10.56	76	2,419
SAFEWAY	21.12	274	17,382
SAFEWAY ¹	11.12	384	12,822
SAFEWAY DELAWARE	21.12	41	2,598
SAFEWAY DELAWARE ¹	11.12	43	1,446
SUBTOTAL		2,539	\$126,529

TOTAL		8,532	\$412,143
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AVERAGE MONTHLY CONTRIBUTION \$16.10

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
FOURTH QUARTER 2020
EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$373,319		\$14.585		89.59%
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OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$40,449		\$1.580		9.71%
PNC	46		0.002		0.01%
POSTAGE	2		0.000		0.00%
PRINTING	2,895		0.113		0.69%
TELEPHONE	9		0.000		0.00%

SUBTOTAL	\$43,401		\$1.695		10.41%
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TOTAL	\$416,720		\$16.280		100.00%
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PART TIME 2020 QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
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

PART TIME 2019 QUARTERLY RECAPS
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	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

	<u>FIRST 2020</u>	<u>SECOND 2020</u>	<u>THIRD 2020</u>	<u>FOURTH 2020</u>	<u>TOTAL</u>
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
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
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)
TOTAL PARTICIPANTS	14,908	14,428	14,500	14,571	14,602
FUND RESERVE	\$577,148	\$421,601	\$534,638	\$546,810	

COMBINED
2019
QUARTERLY RECAP

	<u>FIRST 2019</u>	<u>SECOND 2019</u>	<u>THIRD 2019</u>	<u>FOURTH 2019</u>	<u>TOTAL</u>
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
FOURTH QUARTER 2020

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	250	1,537.65	1,098.75	\$12,140
02	PROBATE	45	180.35	270.25	
03	WILL	239	695.45	636.40	
04	NEGLIGENCE	48	156.65	194.75	
05	REAL ESTATE	57	238.80	138.00	
06	CONSUMER	306	1,555.30	1,262.10	
07	CRIMINAL	32	265.70	43.45	
08	TRAFFIC	51	323.25	65.90	
09	LANDLORD/TENANT	51	213.25	92.10	
10	ADMINISTRATION	39	149.20	69.35	
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	16	108.45	21.85	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	

TOTAL	1,134	5,424.05	3,892.90	\$12,140
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ALL HOURS	9,316.95
ADJUSTED HOURS	7,370.50
PAYMENT	\$703,105
COST PER HOUR	\$95.39

FOURTH QUARTER 2020
DELINQUENCIES

NONE