



**NATIONAL HEALTH AND WELFARE FUND**

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**RENEWAL RATE NOTICE**

**DATE:**                                      April 8, 2019

**TO:**                                          Lawrence Goodrich, Executive VP, Southern Glazer's Wine and Spirits of New York, LLC;  
Lori Hancock, Benefits Administrator, Southern Glazer's Wine and Spirits of New York, LLC  
Vincent Fyfe, President, UFCW Local 2D  
Thomas Baffer, Executive Director, UFCW Local 2D

**FROM:**                                      Maurice Hodos, Fund Administrator

**EMPLOYER NUMBER(S):** 3499

**PERIOD:**                                      June 1, 2019 - May 31, 2020

We have completed the renewal analysis for the Southern Glazers Wine & Spirits of New York, LLC / UFCW Local 2D for the period of June 1, 2019 through May 31, 2020.

The renewal analysis is based on the current benefit plan design. The chart below highlights the major benefits.

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Annual Deductible</b>	\$100 (ind) / \$200 (fam)	\$100 (ind) / \$200 (fam)
<b>Coinsurance</b> ( <i>plan pays</i> )	80%	80%
<b>Out-of-Pocket Maximum</b>	\$400 per person	\$400 per person
<b>Lifetime Maximum</b>	Unlimited	
<b>Physician Office Visits</b>	Subject to ded and coins	Subject to ded and coins
<b>Inpatient Hospital Services</b>	Subject to ded and coins	Subject to ded and coins
<b>Outpatient Hospital Services</b>	Subject to ded and coins	Subject to ded and coins

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Inpatient Mental &amp; Nervous</b>	Subject to ded and coins	Subject to ded and coins
<b>Outpatient Mental &amp; Nervous</b>	Subject to ded and coins	Subject to ded and coins
<b>Inpatient Alcohol and Substance Abuse</b>	Subject to ded and coins	Subject to ded and coins
<b>Outpatient Alcohol and Substance Abuse</b>	Subject to ded and coins	Subject to ded and coins
<b>Laboratory Services</b>	100% ( <i>Magna Preferred Lab; Otherwise subject to ded. and coins.</i> )	Subject to ded and coins
<b>Prescription Drugs</b>	Subject to coins	Subject to coins
<b>Loss of Time</b>	Benefits payable the 1 <sup>st</sup> day of an accident, 8 <sup>th</sup> day of sickness, for 26 weeks - \$170 per week	
<b>Death Benefit – Active Employee</b>	\$33,500	
<b>Accidental Death &amp; Dismemberment</b>	\$10,000 Maximum	

The renewal analysis produced a rate increase of 9.9 percent for the active members based on the current medical, prescription drugs, and STD plan designs. Separate COBRA rate analysis was performed to exclude the STD benefit and it produced a rate increase of 6.7 percent.

<b>ACTIVE</b>	<b>CURRENT</b>	<b>RENEWAL</b>
Composite	\$1,672.36	\$1,837.92
<b>Medical Opt Out</b>		
Life/AD&D/STD	\$47.82	\$52.55
<b>COBRA - Single</b>	\$904.51	\$965.11
<b>COBRA - 2-Person</b>	\$1,777.07	\$1,896.13
<b>COBRA - Family</b>	\$2,901.41	\$3,095.80

Fees for MagnaCare PPO Network Access, Multiplan PPO Network Access, US Fire Insurance Company Stop-Loss, and ACA PCORI were included in the renewal analyses.

### **Statements of Reliance and Limitations**

The development of the renewal rates in this report are based on information provided to the Fund's consultant and actuary, Segal Consulting by the UFCW National Health and Welfare Fund Office. Neither the Fund nor Segal Consulting has audited the information provided, but has reviewed it for general reasonableness. The results of our analysis are dependent on the underlying data and information being complete and accurate. Any variations could materially affect our results.

These recommendations depend upon assumptions as to future experience. The analysis underlying our recommendations is dependent on the actuarial assumptions used. The renewal rates are not a guarantee of future experience. Actual results will differ from the figures indicated in this report to the extent that future plan experience differs from that assumed.

This report has been prepared for the internal use of and is only to be relied upon by the UFCW National Health and Welfare Fund, its advisors, the contributing employer and by the local union indicated. No portion of this report may be disclosed to any other party without the Fund's prior written consent. In the event such consent is given, the report must be provided in its entirety.

UFCW Nat\_1 HW\_SouthernGlazersWine&Spirits of New York LLC.EN3499.UFCWLocal2D\_June\_2019 Renewal\_V1.1\_040819