

ADVISORY LETTER

AL 03 - 02

January 24, 2002

TO: ALL FIR MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Premium Rates for Dental Plan

Pacific Blue Cross's premium rates for the FIR – I.W.A. Dental Plan will be increased effective February 1, 2002.

You will be receiving separate notification of this change from Pacific Blue Cross, the carrier for the Dental Plan and the new rates will be incorporated in the March, 2002 billing. The new rates are indicated below:

Dental Plan		
	Present	Effective Feb. 1, 2002
Single	\$23.44/mo	\$24.85/mo
Married	\$44.62/mo	\$47.30/mo
Family	\$71.28/mo	\$75.56/mo

An increase will also be forthcoming in 2002 for the FIR-IWA Extended Health Benefit Plan, due to rapidly rising prescription drug costs and government downloading of paramedical services. We will provide you with notice of that increase once details are finalized.

Please note that the FIR – I.W.A. Dental Plan premium rates, even after this adjustment, are approximately 16% less expensive than the non-FIR (Plan #2) company rates.

Yours very truly,

Thomas J. Getzie
Vice President, Education and
Benefits Administration