

ADVISORY LETTER

BY E-MAIL
AL- 04-15
June 18,2015

TO: ALL FIR “BENEFITS ONLY”MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Dental and Extended Health Care Plan Renewal Rates

This Advisory Letter is to inform you that FIR “Benefits Only” Member companies should not be faced with increases to their premium rates for the above Plans for the coming year, starting July 1,2015.

Pacific Blue Cross annually reviews plan experience and recommends premium rate adjustments, if necessary, to insure adequate plan funding. Coastal negotiations with the USW in 2014 did result in several upgrades to benefits and PBC made appropriate adjustments to rates after the new contracts were ratified. Now, after a review of trend and utilization, PBC advises that our Plans should be able to operate for another year at the present rates, provided there are no upgrades to the actual provisions of the Plans. If PBC’s projection proves incorrect, an adjustment to rates may take place at year end.

Shown below are the premium rates for the FIR “Benefits Only” Members who have the standard Coastal forest industry benefits.

FIR BENEFITS ONLY MEMBERS		Current	Renewal July/2015
Dental Care	Single	\$40.63	\$40.63
	Couple	\$75.90	\$75.90
	Family	\$134.53	\$134.53
Extended Health Care	Single	\$32.15/34.91	\$32.15/34.91
	Family	\$80.98/87.90	\$80.98/87.90

Note that there are two Extended Health Care rates shown in the above table. That is because there were differences in the prescription drug plans negotiated in 2014. The lower rate is based on a generic drug based formulary; the higher rate is based on an open formulary.

Those “Benefits Only” Member Companies who have not renewed their collective agreements or have negotiated minor benefit difference in their package with the USW will have Dental or EHC rates that vary slightly from the above table.

For further information on the Coastal Forest Industry Benefit Package you can access our website at www.firlrbenefits.com

Please call or email us if you have any questions.

Yours very truly,

A handwritten signature in black ink, appearing to read "T.J. Getzie". The signature is written in a cursive style with a long horizontal flourish extending to the right.

T.J. Getzie,