

ADVISORY LETTER

BY E_MAIL
AL 5 -09-Ben
June 9 ,2009

TO: ALL FIR BENEFITS ONLY MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Adjustments to FIR(Benefits Only) Member Extended Health and Dental Plan Rates

This Advisory Letter is to advise you that Pacific Blues Cross's premium rates for the FIR-USW Extended Health Benefit Plan and Dental Plan for FIR Benefits Only member companies will be adjusted, effective July 1,2009, to reflect experience and allow for the Dentist fee guide increases.

You should be receiving separate notice of these changes directly from Pacific Blue Cross.

The Extended Health Benefit Plan's rates are being reduced by 4.4% and the Dental Plan rates are being increased by 10.9 %, resulting in rates as follows:

EHC Single \$22.60/mo.
EHC Family \$57.00/mo.

Dental Single \$33.26/mo.
Dental Couple \$62.13/mo
Dental Family \$110.13/mo.

Please note that these rates ,as adjusted, will maintain FIR Benefits Only member companies' benefit cost advantage over non-FIR (Plan #2) company rates which are being adjusted by the same percentages. For example ,a FIR Benefits Only member company will be paying \$167.13 per month to provide an employee with family coverage for the Extended Health and Dental Plans ,whereas a non-FIR (Plan #2) company will pay \$189.89 for the same coverage.

Yours very truly,



T.J. Getzie,
V. P. ,Education and Benefits Admin.