

ADVISORY LETTER

BY E-MAIL
AL- 09-14
Oct 27,2014

TO: ALL FIR “BENEFITS ONLY”MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Dental and Extended Health Care Plan Revised Rates

This Advisory Letter is to inform you that those FIR “Benefits Only” Member companies who are operating under recently renewed collective agreements will be faced with increases to their premium rates for the above Plans. The timing of the rate increase will be related to the ratification date of the new collective agreement.

Coastal negotiations with the USW are now concluded for almost all companies and there have been improvements to benefits in dental orthodontic coverage and in extended health care coverage (vision care, medical travel, and extended health plan lifetime maximum). There has been variation in the extended health benefit packages negotiated this year so there are now two rate levels shown for Extended Health Care. (Class 10 is the Western Forest Product pattern benefits and is common in Locals 1-1937 and 1-85; Class 11 is the Interfor pattern benefits and is more common in Local 2009.)

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

FIR BENEFITS ONLY MEMBERS		2014 before changes	2014-under revised contract
Dental Care	Single	\$38.01	\$40.63
	Couple	\$71.00	\$75.90
	Family	\$125.85	\$134.53
Extended Health Care (Class 10/Class 11)	Single	\$31.98	\$32.15/\$34.91
	Family	\$80.55	\$80.98/\$87.90

Those "Benefits Only" Member Companies who have not renewed their collective agreements or have negotiated minor benefit differences 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,



T.J. Getzie,