

ADVISORY LETTER

BY E-MAIL

AL 12 - 05

June 15, 2005

TO: ALL FIR MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Minor Adjustments to Dental Plan Rates

Pacific Blue Cross's premium rates for the FIR-IWA Dental Plan (single and couples categories) will be adjusted downward effective July 1, 2005. The Extended Health Benefits Plan rates will remain unchanged.

You will be receiving separate notice of these changes from Pacific Blue Cross, the carrier for the Plan and these new rates will be incorporated in the July 1, 2005 billing. The new rates are indicated below:

Dental Plan		
	Present	Effective July 1, 2005
Single	\$30.45/mo.	\$29.64/mo.
Couple	\$57.00/mo.	\$55.36/mo.
Family	\$98.15/mo.	\$98.15/mo.

Extended Health Benefits Plan		
	Present	Effective July 1, 2005
Single	\$21.04/mo.	\$21.04/mo.
Family	\$53.02/mo.	\$53.02/mo.

Please note that these premiums, as adjusted, are on average, approximately \$8.50 per employee per month less expensive than the non-FIR (Plan No. 2) company rates.

Yours very truly,



Thomas J. Getzie
Vice President, Education
and Benefits Administration