

ADVISORY LETTER

BY E-MAIL

AL 20 - 04

June 18, 2004

TO: ALL FIR MEMBER COMPANIES

Gentlemen and Mesdames:

**Re: Health and Welfare and Long Term Disability – Changes to
Maximum Duration and Eligibility Period**

Further to our Explanatory Notes (AL 17-04), this is to advise you that the Trustees of the IWA – Forest Industry Long Term Disability (LTD) Plan and the Trustees of the IWA – Forest Industry Health and Welfare Plan #1 have now made changes to the Plans to provide the following:

1. The Weekly Indemnity (WI) program (administered by Pacific Blue Cross) will have a 26-week maximum entitlement provision. This will be effective for covered employees whose disability date is July 1, 2004 or later. (Those covered employees disabled prior to that date will have a 52-week maximum entitlement to WI benefits).
2. Disabled employees will be eligible to apply for LTD benefits from the IWA – Forest Industry Long Term Disability Plan after 26-weeks of disability provided their disability date is July 1, 2004 or later. (This means that the LTD Plan will accept 26-week applicants after January 1, 2005).
3. Effective, July 1, 2004, the LTD Plan contribution rate will move to 80¢ per hour per employee per hour worked, with the employer paying half (40¢ / hour) and the employee paying half (40¢ / hour).

Please call if you have any questions.

Yours very truly,



Thomas J. Getzie,
Vice President, Education
and Benefits Administration