

ADVISORY LETTER

BY E-MAIL

AL 21 - 04

July 9, 2004

TO: ALL FIR MEMBER COMPANIES

Gentlemen and Mesdames:

**Re: FIR Benefit Package / Comparison to Plan 2
and Munroe Report Changes**

We are often asked what the FIR benefit package costs in comparison to the similar benefit package for Non-FIR employers provided for in "Plan 2". The following summarizes the differences.

Per Member Monthly Costs – July 1, 2004		
	FIR Plan No. 1	Non-FIR Plan No. 2
Health & Welfare Plan (WI, Life, AD&D)	\$110/mo.*	\$113/mo.
Extended Health Benefits: - Single - Family	\$21.04/mo. \$53.02/mo.	\$22.55/mo. \$63.00/mo.
Dental Plan: - Single - Couple - Family	\$30.45/mo \$57.00/mo \$98.15/mo	\$31.54/mo \$58.90/mo \$104.64./mo

(*NOTE: 75% of FIR employers pay the common rate of \$110/month, but employers with significantly lower claims experience are entitled to a rebate of contributions and employees with significantly higher claims experience pay a surcharge.)

The following four minor changes will be incorporated into the FIR Dental and Extended Health Benefits Plan. (These changes flow from the Munroe Report.)

1. Dental Plan to be amended to allow payments for checkups only every nine (9) months (for members and dependents over 16) and to allow payment for bitewing x-rays only every 18 months effective from July 1, 2004.
2. Extended Health Lifetime Maximum to be increased from \$50,000 to \$60,000, effective from July 1, 2003.
3. EHC Deductible Annual Amount to be increased to \$50 effective January 1, 2004 and to be applicable to claims received on or after July 1, 2004.
4. Extended Health Medical Travel to be extended for the four-year duration of the Coast Master Agreement at \$1,065 per member or dependent, effective from July 1, 2003.

Should you require further information, please do not hesitate to contact me.

Yours very truly,



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

TJG:jc