

ADVISORY LETTER

BY E-MAIL
AL- 03-14
May 19,2014

TO: ALL FIR “BENEFITS ONLY”MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Dental and Extended Health Care Plan Renewal Rates

This Advisory Letter is to inform you that FIR “Benefits Only” Member companies will not be faced with increases to their premium rates for the above Plans for the coming year, starting July 1,2014.

Pacific Blue Cross annually reviews plan experience and recommends premium rate adjustments, if necessary, to insure adequate plan funding. Implementation of the PBC Enforcement Rule in 2013 helped moderate our EHC claims, and, after a review of trend and utilization, PBC advises that our Plans should be able to operate for another year at the present rates, provided there are no upgrades to the actual provisions of the Plans.

Coastal negotiations with the USW have now commenced and the Union is demanding significant upgrades to these benefits, so, employers should be aware that there could be a mid-year increase to these rates if benefit improvements are negotiated in 2014.

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

FIR BENEFITS ONLY MEMBERS		Current	Renewal July/2014
Dental Care	Single	\$38.01	\$38.01
	Couple	\$71.00	\$71.00
	Family	\$125.85	\$125.85

Extended Health Care	Single	\$31.98	\$31.98
	Family	\$80.55	\$80.55

Those “Benefits Only” Member Companies who have not renewed their collective agreements or have negotiated minor benefit difference 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.firrbenefits.com

Please call or email us if you have any questions.

Yours very truly,



T.J. Getzie,