

ADVISORY LETTER

BY E_MAIL
AL -02-13
June 6,2013

TO: FIR “BENEFITS ONLY” EMPLOYERS

Gentlemen and Mesdames:

Re: Dental and Extended Health Plan Renewal Rates

This Advisory Letter is to inform you that FIR “Benefits Only” Member companies will be faced with increases to their premium rates for the above Plans for the coming year, starting July 1,2013.

Pacific Blue Cross (PBC) annually reviews plan experience and recommends premium rate adjustments to insure adequate plan funding.

Because of increases to the dental fee guide and increased utilization of benefits, our Dental Plan premiums be increased by 6.5% while Extended health Plan premiums will increase by 3%.

As a cost control measure for the Extended Health Care Plan, we will be adding a special provision to the Plan known as the “PBC Enforcement Drug List”. PBC keeps a list of a select number of high cost drugs that will often be paid for by the Provincial PharmaCare Plan (rather than our Industry Plan), once a member meets the PharmaCare deductible if a Special Authorization Request (SAR) is completed by the member’s physician and sent in to Pharmacare. If a drug on the Enforcement list is prescribed, members will be required to ask their physician to complete an SAR, and, as long as an SAR for the drug is sent in and PharmaCare confirmation of SAR review has been provided to PBC, the member will be covered for the prescribed drug. In cases where Special Authorizations have been approved, most of the costs will be charged to the Province rather than to our EHC Plan.

This feature will be implemented October 1,2013 in order to allow adequate advance notice of the change to members. PBC will provide advance notice to specific members already using Enforcement drugs so that they can arrange SAR's for any future prescriptions.

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

FIR BENEFITS ONLY MEMBERS		Current	Renewal July/2013
Dental Care	Single	\$35.69	\$38.01
	Couple	\$66.67	\$71.00
	Family	\$118.17	\$125.85
Extended Health Benefits	Single	\$31.05	\$31.98
	Family	\$78.20	\$80.55

Those Benefits Only Member Companies who have not yet renewed their collective agreements or have negotiated minor benefit differences in their package with the USW will have 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

Call or email us if you have questions.

Yours very truly,



T.J. Getzie