



**MEMORANDUM**

**TO:** Irving Flex Plan Members

**DATE:** October 1, 2019

**SUBJECT:** 2020 Health, Drug and Dental Premium Rates  
Chipman Woodlands (Unionized)

The premium rates for the Health, Drug and Dental in the iFlex plan will increase by an average of 2.1% for the 2020 enrollment year. The new rates are shown in the table below.

The credits are shown in the table below.

**2020 ANNUAL FIXED CREDITS (\$)**

These figures represent the Flex Credits provided by the Company to purchase your Flex Benefits.

	<u>Single</u>		<u>Family</u>	
<b>Basic Flex Credit</b>	\$	440	\$	1,195
<b>Non-Smoker</b>	\$	50	\$	100
<b>Total</b>	\$	490	\$	1,295

**2020 ANNUAL PREMIUMS (\$)**

	<b>Health Non-Drug*</b>		<b>Drug</b>		<b>Dental</b>		<b>Critical Conditions</b>	
	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>	<b>Single</b>	<b>Family</b>
<b>A</b>	\$ 52.08	\$ 168.00	\$ 413.64	\$1,344.00	\$ 118.56	\$ 308.76	\$ 58.32	\$ 75.60
<b>B</b>	\$ 277.68	\$ 716.88	\$ 938.52	\$2,902.32	\$ 363.36	\$ 955.08	\$ 58.32	\$ 75.60
<b>C</b>	\$ 471.60	\$1,196.04	\$ 1,147.80	\$3,560.76	\$ 574.44	\$1,493.28	\$ 58.32	\$ 75.60

\*Includes Travel