



MEMORANDUM

TO: Irving Flex Plan Members

DATE: October 1, 2020

SUBJECT: 2021 Health, Drug and Dental Premium Rates
Lake Utopia Paper, Local 523N

The premiums for the Health, Drug and Dental modules in the iFlex plan are not changing for 2021. There are no changes to the company’s fixed credits. The rates and credits are shown in the tables below.

For 2021, you will receive a one-time COVID-19 Credit. This is being provided as many employees were not able to access some of their benefits this year due to the pandemic.

2021 ANNUAL FIXED CREDITS (\$)

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

	<u>Single</u>		<u>Family</u>	
Basic Flex Credit	\$	1,063	\$	2,848
Wellness	\$	50	\$	100
COVID-19	\$	25	\$	50
Total	\$	1,138	\$	2,998

2021 ANNUAL PREMIUMS (\$)

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

*Includes Travel