



MEMORANDUM

TO: Irving Flex Plan Members

DATE: October 1, 2019

SUBJECT: 2020 Health, Drug and Dental Premium Rates
Halifax Shipyard Union Local 28 & Marine Fabricators Union

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.

Excess credits continue to be available to you to put into other module selections, HSA, RHIP (if applicable) or GRSP. The rates and 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.

	Single		Family	
Basic Flex Credit	\$	752	\$	1,925
Non-Smoker	\$	50	\$	100
Total	\$	802	\$	2,025

2020 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