



**MEMORANDUM**

**TO:** Irving Flex Plan Members

**DATE:** October 1, 2020

**SUBJECT:** 2021 Health, Drug and Dental Premium Rates  
Irving Tissue - Saint John - Local 786

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>	
<b>Basic Flex Credit</b>	\$	1,142	\$	2,633
<b>Wellness</b>	\$	50	\$	100
<b>COVID-19</b>	\$	25	\$	50
<b>Total</b>	\$	1,217	\$	2,783

**2021 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