



MEMORANDUM

TO: Irving Flex Plan Members

DATE: October 1, 2019

SUBJECT: 2020 Health, Drug and Dental Premium Rates
Irving Tissue - Saint John - Local 786

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 company’s fixed Flex Credits for 2020 will increase to cover the full increase in the benefit costs of the AAA modules as well as the increase in cost for Critical Conditions coverage. This means that most employees will see a minimal impact on their payroll deduction for 2020. Excess credits continue to be available to you to put into other module selections, HSA, RHIP (if applicable) or GRSP. 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>	
Basic Flex Credit	\$	1,142	\$	2,633
Non-Smoker	\$	50	\$	100
Total	\$	1,192	\$	2,733

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