



2021 HEALTH, DRUG AND DENTAL

PREMIUM RATES & CREDITS

Pulp & Paper Divison - IFS Warehouse

ENHANCEMENTS FOR 2021

We are pleased to announce two enhancements for all modules:

- The annual limit for **Mental Health** practitioners will increase from \$1,500 to \$2,000.
- **Glucose Monitoring Systems** will have a higher limit, allowing for better access to new technology.

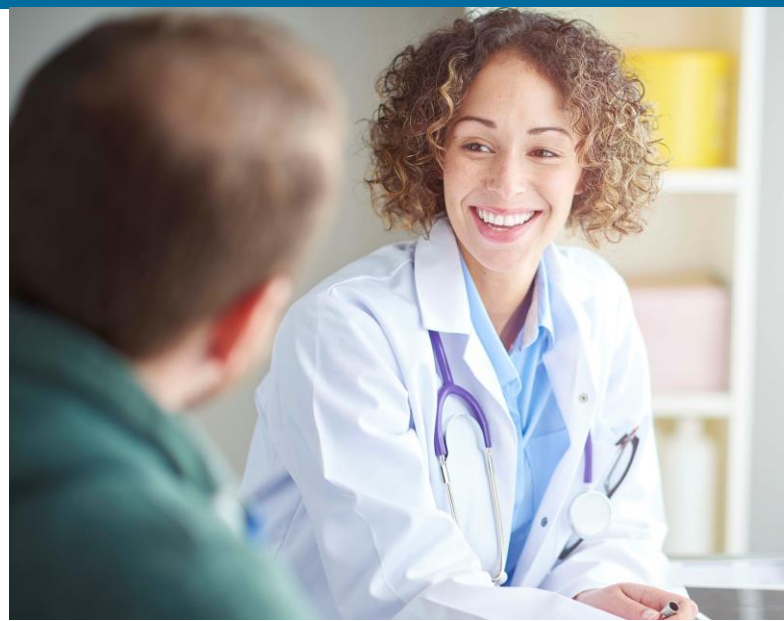
For 2021, you will receive a one-time **COVID-19 Credit**. This is being provided as many employees were not able to access some of their benefits this year due to the pandemic.

Ensure you are getting the most out of your plan!

[Click here to check out a video for more information about your coverages.](#)

The premiums for the Drug and Health modules will be changing for 2021. Dental premiums are not changing. Overall, the increase is 6.4%. The company's Fixed Flex Credits will also increase for 2021. This year, the increases reflect the change in the Basic modules for Health, Dental and Critical Conditions and the increase in the Standard Drug module.

Completing your online enrollment will allow you to see how these changes impact you.



2021 ANNUAL FIXED CREDITS (\$)

	SINGLE	FAMILY
YOUR FLEX CREDITS	\$1,343	\$3,254
COVID-19 CREDITS	\$25	\$50
TOTAL FIXED CREDITS	\$1,368	\$3,304

2021 ANNUAL PREMIUMS (\$)

SINGLE

	BASIC	STANDARD	ENHANCED
HEALTH	\$68.88	\$292.68	\$366.96
DRUG	\$377.16	\$468.24	\$607.68
DENTAL	\$134.88	\$400.32	\$558.72
CRITICAL CONDITIONS	\$58.32	\$58.32	\$58.32

FAMILY

	BASIC	STANDARD	ENHANCED
HEALTH	\$180.36	\$762.24	\$955.44
DRUG	\$1,225.20	\$1,521.00	\$1,974.72
DENTAL	\$354.24	\$1,052.04	\$1,467.84
CRITICAL CONDITIONS	\$75.60	\$75.60	\$75.60

