

ADVISORY LETTER

BY E-MAIL

June 20, 2022

AL-04-22

TO: ALL FIR ACCREDITED MEMBER AND "BENEFITS ONLY" MEMBER COMPANIES

Gentlemen and Mesdames:

Re: Dental and Extended Health Care Plan Renewal Rates

This Advisory Letter is to inform you that both FIR regular accredited Member Companies and FIR "Benefits Only" Member companies will be faced with increases to their premium rates for the Dental Plan or Extended Health Coverage Plan on the renewal date of July 1,2022.

Pacific Blue Cross annually reviews Plan experience, demographics, and claiming trends and recommends premium rate adjustments, if required, to ensure adequate plan funding. There have been no rate changes for the last three years, however, Pacific Blue Cross indicates that our Plan's claims cost for Dental and EHC coverage will likely rise by 18.5%. and 6.5% respectively in the coming year, so we have concluded that rates will be increased accordingly.

For further information on the Coastal Forest Industry Benefit Package you can access our website at www.firlrbenefits.com

Please call or email us if you have any questions.

Yours very truly,

T.J. Getzie,