

Temporary COBRA Relief Program

With the COVID-19 related production shutdown, many participants are experiencing a reduction in earnings, and some may no longer qualify for SAG-AFTRA Health Plan coverage in the coming months. If you lose earned eligibility, you may be able to continue your Plan coverage through COBRA.

To offer support during this difficult time, the Plan will significantly reduce your monthly COBRA premiums for the time period specified below. You're eligible for this reduced rate if you meet these four requirements:

1. You had earned active SAG-AFTRA Health Plan coverage on September 30, 2020, December 31, 2020 or March 31, 2021 and lost that coverage as of any of the Benefit Periods beginning October 1, 2020; January 1, 2021; or April 1, 2021; and
2. You lost coverage because you did not meet one of the earnings thresholds for active coverage; and
3. During your last Base Earnings Period, your reported covered earnings were at least \$13,000; or you lost Plan II coverage based on Alternative Days eligibility for the Benefit Periods beginning October 1, 2019, January 1, 2020, or April 1, 2020, and you worked 50 Eligibility Days under the current Alternative Days Eligibility Rules; and
4. You elect COBRA — and pay your reduced premium — within 30 days of losing your active coverage (for example, by October 31, 2020 if you lose coverage effective October 1, 2020). You must enroll and pay within this time period to take advantage of the reduced premium rates, even if you have a longer period of time to elect COBRA at the unreduced premium rates, as noted below.

The reduced COBRA premiums will be:

Individual only	\$184 per month
Individual plus one dependent	\$333 per month
Individual plus 2+ dependents	\$467 per month

You'll receive a COBRA notice from the Plan if you're currently covered, but you don't qualify for your next Benefit Period. This notice will indicate whether you're eligible for the temporary COBRA Relief program.

The reduced premium will apply for the following time periods:

Loss of coverage	Elect COBRA and pay your reduced premium by...	Reduced COBRA premium through
October 1, 2020	October 31, 2020	September 30, 2021
January 1, 2021	January 31, 2021	December 31, 2021
April 1, 2021	May 1, 2021	December 31, 2021

At the end of the COBRA Relief period, you may continue coverage at the full, unreduced COBRA premium rate. COBRA coverage may continue for up to 18 months total from your initial loss of coverage.

If you miss the deadline for electing, and paying for, COBRA under the COBRA Relief program, the normal COBRA rules and deadlines for enrolling and regular unreduced COBRA premiums apply. Your COBRA election notice will include the details.

Roster Artists, Station Staff, and employees of SAG-AFTRA, the SAG-AFTRA Foundation, the SAG-Producers Pension Plan, and the AFTRA Retirement Fund are not eligible for this temporary benefit.

Questions?

Go to sagaftraplans.org/health/2021changes or call the Plan at (800) 777-4013 for more information. Also, COBRA is not your only health coverage alternative.

Go to sagaftraplans.org/health/2021changes to see your options, including contacting Via Benefits, who is partnering with the Plan, to help you decide what's best for your situation.



Changing for our future. Together.

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In July, the SAG-AFTRA Health Plan Board of Trustees adopted several changes to our Plan benefits. We will continue to offer participants and their families high-quality healthcare benefits, while working to ensure the long-term sustainability of our Plan for all of you who rely on performing for your primary income.

Refer to the notice from the Trustees (sent with this newsletter) to learn more about why we must change our health benefits program. Go to sagaftraplans.org/health/2021changes for details on what the changes will mean for you.

A quick look at what's changing

- The criteria used to **qualify for SAG-AFTRA Health Plan coverage** (covered earnings and alternative days)
- Plan I and Plan II combined into **one high-quality health plan**
- **New safety net benefit, called Extended Career COBRA**, to provide coverage for long term participants experiencing lower than anticipated reported earnings in the industry
- The way we **coordinate your spouse's benefits with their employer-sponsored health plan**
- **Premium costs** effective January 1, 2021
- **How you and the Plan share costs** when you receive healthcare services effective January 1, 2021
- **For our Retirees:** There are many changes to learn about and understand. Senior Performers have new choices for coverage to supplement Medicare. And, if you no longer qualify for SAG-AFTRA Health Plan coverage, you'll have new options to explore. See pages 7 – 12 for details.

Our Plan changes will mean different things for different people. To learn about all the details, jump to the section(s) that best describe you.

- If you're actively working and not taking a SAG or AFTRA pension — **page 3**
- If you're taking a SAG or AFTRA pension — **page 7**
- If you no longer qualify for your current Plan I or Plan II coverage — **page 13**
- If you enroll your spouse — **page 15**



We're here for you if you need help.

There's much information to digest — especially for Senior Performers and participants who may no longer qualify for coverage due to the many changes coming this year. Through our new partnership with Via Benefits Insurance Services ("Via Benefits"), you can receive personalized support and guidance to help understand your benefit options and decide what's best for your situation. Jump to page 13 for more details.

Changes for active participants not taking a SAG or AFTRA pension

✔ What you need to know and do:

- ❑ Understand changes to earnings requirements
- ❑ Learn about the Plan changes
- ❑ Know your premium costs — starting January 1, 2021
- ❑ Confirm whether your spouse has access to other employer-sponsored health coverage
- ❑ Contact Via Benefits if you need help or want to explore alternative health coverage options
- ❑ If your next benefit period begins January 1, 2021, watch for information from the Plan, then enroll and pay your premium by January 1, 2021

Establishing eligibility for SAG-AFTRA Health Plan coverage for benefit periods beginning January 1, 2021

Reminder: When you meet certain criteria during a “base earnings period,” you become eligible for SAG-AFTRA Health Plan benefits.

The criteria will change for base earnings periods ending on September 30, 2020 and after.



We’re discontinuing the Age & Service criteria to establish eligibility. We’re introducing a new safety net benefit called Extended Career COBRA. See the details on page 5.

You need to meet one of the requirements below to establish eligibility for the SAG-AFTRA Health Plan:

	For participants under age 65	For participants age 65 and not taking a pension
Covered earnings threshold	\$25,950 during your 12-month base earnings period; includes both sessional and residual earnings	\$25,950 during your 12-month base earnings period You must have at least some sessional earnings reported; if so, both sessional and residual earnings are included.
Alternative days threshold	100 days worked during your base earnings period under specified contracts	100 days worked during your base earnings period under specified contracts

How the timing works

If you meet the Plan's eligibility criteria, you can enroll at the start of your next benefit period (January 1, 2021; April 1, 2021; July 1, 2021; or October 1, 2021).

If your benefit period runs from January 1 – December 31, 2020

- Your Plan I or Plan II coverage ends on December 31, 2020.
- We'll review your covered earnings from October 1, 2019 to September 30, 2020.
- If you meet one of the new thresholds, you qualify for the Plan for January 1, 2021 to December 31, 2021.
- If you don't meet a threshold, you may qualify for the new Extended Career COBRA benefit, or you can consider other coverage.

If your benefit period runs from April 1, 2020 – March 31, 2021

- Your Plan I or Plan II coverage ends on March 31, 2021.
- We'll review your covered earnings from January 1, 2020 to December 31, 2020.
- If you meet one of the new thresholds, you qualify for the Plan for April 1, 2021 to March 31, 2022.
- If you don't meet a threshold, you may qualify for the new Extended Career COBRA benefit, or you can consider other coverage.

If your benefit period runs from July 1, 2020 – June 30, 2021

- Your Plan I or Plan II coverage ends on June 30, 2021.
- We'll review your covered earnings from April 1, 2020 to March 31, 2021.
- If you meet one of the new thresholds, you qualify for the Plan for July 1, 2021 to June 30, 2022.
- If you don't meet a threshold, you may qualify for the new Extended Career COBRA benefit, or you can consider other coverage.

If your benefit period runs from October 1, 2020 – September 30, 2021

- Your Plan I or Plan II coverage ends on September 30, 2021.
- We'll review your covered earnings from July 1, 2020 to June 30, 2021.
- If you meet one of the new thresholds, you qualify for the Plan for October 1, 2021 to September 30, 2022.
- If you don't meet a threshold, you may qualify for the new Extended Career COBRA benefit, or you can consider other coverage.



Unsure of your 12-month benefit period? Log in to the SAG-AFTRA Health Plan Benefits Manager at my.sagaftraplans.org/health to check.

Combining Plan I and Plan II

The SAG-AFTRA Health Plan provides comprehensive coverage for your healthcare needs. We cover your day-to-day care, including doctor's visits and prescription drugs. And we cover more complicated needs, like caring for a chronic condition, surgery, or a difficult diagnosis.

Our commitment to your health and well-being will continue, as we will combine our current Plan I and Plan II benefits into **one high-quality plan in 2021**.



Go to sagaftraplans.org/health/2021changes to see highlights of our new consolidated plan.

Our new safety net benefit: Extended Career COBRA

While we've taken great care to establish eligibility thresholds that many of our participants can meet, we recognize some will no longer qualify. That's why we're introducing a new benefit for the long term, designed for performers working continuously in the industry, but who may work and earn less than anticipated during a given year.

Here's how the new Extended Career COBRA benefit works.

When you're not able to maintain eligibility for your next benefit period, you can choose to continue SAG-AFTRA Health Plan coverage through COBRA. And, if you qualify for our new Extended Career COBRA benefit — and timely elect COBRA — you will pay a reduced premium of 20% of the COBRA rate.

To qualify for this new benefit, you need to meet the following thresholds:

Covered earnings during your most recent base earnings period	\$20,000
Extended Career Credits	<ul style="list-style-type: none"> • With at least 12 Extended Career Credits, you will pay a reduced premium of 20% of the COBRA rate for up to 12 months. • If you have 20 or more Extended Career Credits, you will pay a reduced premium of 20% of the COBRA rate for up to 18 months.

You receive an Extended Career Credit each time you meet the Plan's earnings requirements and qualify for 12 months of coverage. Your current Age & Service credits will be converted to Extended Career Credits.



You'll find the current COBRA premiums at sagaftraplans.org/health/eligibility/cobra; 2021 premiums will be published in late October.

Premium costs effective January 1, 2021

Premium costs will increase on January 1, 2021. Your quarterly cost will be based on the number of family members you cover.

The new premiums apply to all active participants as of January 1, 2021.

Participant only	\$375 per quarter
Participant plus one dependent	\$531 per quarter
Participant plus two or more dependents	\$747 per quarter

Benefit enhancements and cost-sharing changes

Beginning January 1, 2021, you'll notice a few benefit enhancements and changes to your coverage and cost-sharing between you and the Plan. Jump to page 16 for the details.

Covering your spouse

If you cover your spouse, be sure to understand our new working spouse rule. Jump to page 15 for the details.



The SAG-AFTRA Health Plan is not your only health coverage option! Jump to page 13 to see several alternatives that may be available to you. And don't forget, you can receive personalized help from Via Benefits as you consider what's best for you.



Changes for Retirees taking a SAG or AFTRA pension

✓ What you need to know and do:

- Understand the Plan eligibility rules (pages 8 – 9)
- If you'll move into the new SAG-AFTRA Health Plan/Via Benefits program, shop for and enroll in coverage that's the best fit for you (pages 10 – 11)
- If you maintain active SAG-AFTRA Health Plan eligibility, know your premium costs and cost-sharing between you and the Plan
- Confirm whether your spouse has access to other employer-sponsored health coverage
- Contact Via Benefits if you need help or have questions
- Watch for information from Via Benefits in your mail starting in August and a personalized notice from the SAG-AFTRA Health Plan in October. You can begin shopping for benefits with Via Benefits on October 1, 2020, and you'll need to make your enrollment decisions by December 15, 2020

We're making big changes to how we offer coverage for our Retirees.

The Plan defines you as a "Retiree" if you're:

- Age 65 or older, and
- Receiving your SAG or AFTRA pension benefit

And you have "Senior Performer" status if:

- You're a Retiree with at least 20 Retiree Health Credits, or
- You're a Retiree and, as of January 1, 2017, you were age 55 or older and had at least 15 qualifying years in the AFTRA Health Plan or at least 15 pension credits in the SAG-Producers Pension Plan¹

Enjoying retirement or working less?

If you're no longer working or you're working less and will not meet our new eligibility thresholds, you'll move into our [SAG-AFTRA Health Plan/Via Benefits program](#). You can shop with Via Benefits for a range of plans to supplement your Medicare coverage. And our Senior Performers are also eligible for a new Health Reimbursement Account (HRA) to help pay for healthcare expenses.

Actively working?

If you meet our new eligibility thresholds, you may qualify for the [SAG-AFTRA Health Plan](#). When you enroll, the SAG-AFTRA Health Plan pays your primary benefits (with Medicare paying secondary benefits).

¹ Or as defined in the Plan's Summary Plan Description (SPD)

Establishing eligibility: You may move into the SAG-AFTRA Health Plan/Via Benefits program or qualify for active SAG-AFTRA Health Plan coverage

We're making several changes to the criteria we use for Retirees to establish eligibility for active SAG-AFTRA Health Plan coverage:

- The covered earnings and alternative days thresholds that establish Plan eligibility will change.
- The types of earnings included in your eligibility evaluation will change.
- We're transitioning Retirees to a calendar-year benefit period.



Our Plan changes give you access to Via Benefits, and we encourage you to shop for health insurance through their marketplace. Senior Performers who enroll in a Via Benefits plan get our new Health Reimbursement Account (HRA).

Jump to page 10 for more information about the HRA, and be sure to discuss what's best for you with a Via Benefits advisor.

Here's how it works.

Changes to eligibility thresholds for Retirees

We'll determine your eligibility by evaluating your earnings or alternative days worked (if any) from October 1, 2019 through September 30, 2020.

You'll qualify for active SAG-AFTRA Health Plan coverage if you meet one of the requirements below:

Covered earnings threshold \$25,950

Alternative days threshold 100 days worked under specified contracts

Don't meet the criteria?

You'll be eligible to [move into our new SAG-AFTRA Health Plan/Via Benefits program](#) during 2021.

Only sessional earnings will be included in your earnings evaluation

This new rule phases in for Retirees as follows:

If you turned 65 and started your SAG or AFTRA pension before October 1, 2019

Only sessional earnings are included in your earnings evaluation for benefits in 2021 and beyond.

If you turned 65 and started your SAG or AFTRA pension from October 1, 2019 through September 30, 2020

Sessional and residual earnings are included in your earnings evaluation for 2021 benefits. Then, for 2022 and beyond, only sessional earnings will be included.

Alignment of Retirees to calendar-year benefit period

In addition to changing the eligibility thresholds, over the next year we'll transition our Retirees into calendar-year benefit periods. This will allow us to align our Plan with Medicare's annual calendar, making it easier for you to work with Medicare. The Medicare Annual Enrollment Period is October 1 to December 15.

Here's how the timing will work, based on your current status as a SAG-AFTRA Health Plan participant and your current benefit period.

If Medicare currently pays your primary benefits (this applies for most Retirees)

You'll move into the [SAG-AFTRA Health Plan/Via Benefits program](#) (or you can elect **active SAG-AFTRA Health Plan coverage**, if you qualify) for the period of January 1 to December 31, 2021.

If the SAG-AFTRA Health Plan currently pays your primary benefits, and your current benefit period runs from January 1 to December 31, 2020

And if you meet our new covered earnings or alternative days threshold...

You qualify for **active SAG-AFTRA Health Plan coverage** from January 1 to December 31, 2021.

Or if you don't meet one of the new thresholds...

You can enroll in the [SAG-AFTRA Health Plan/Via Benefits program](#) for January 1 to December 31, 2021, or elect COBRA continuation coverage.

If the SAG-AFTRA Health Plan currently pays your primary benefits, and your current benefit period runs out in 2021 (at the end of March, June, or September)

And if you meet our new covered earnings or alternative days threshold...

You qualify for **active SAG-AFTRA Health Plan coverage** through December 31, 2021.

In October 2021, we'll evaluate your earnings from October 1, 2020 to September 30, 2021. This will establish your eligibility for coverage starting January 1, 2022. At that point, you've completed the transition to calendar-year eligibility.

Or if you don't meet one of the new thresholds...

You can continue your current Plan I coverage until the end of your current benefit period (March, June, or September 2021) at the new Plan premiums.

When your current coverage runs out in 2021, you can enroll in the [new SAG-AFTRA Health Plan/Via Benefits program](#) for coverage through 2021 or elect COBRA continuation coverage.

In October 2021, we'll evaluate your earnings from October 1, 2020 to September 30, 2021. This will establish your eligibility for coverage starting January 1, 2022. At that point, you've completed the transition to calendar-year eligibility.



You'll receive a personalized notice from the Plan in October. This will show your eligibility for the new SAG-AFTRA Health Plan/Via Benefits program or active SAG-AFTRA Health Plan coverage and your benefit period dates.

Information for participants moving into SAG-AFTRA Health Plan/Via Benefits on January 1, 2021

- Your current SAG-AFTRA Health Plan premiums and coverage will end on December 31, 2020.
- You'll have access to the Via Benefits Medicare marketplace, with options to enhance and supplement your Medicare coverage.
- Participants with Senior Performer status will also be eligible for a Health Reimbursement Account (HRA) to help pay for your premiums and healthcare costs.

Here's how it works.

About Via Benefits

We're partnering with Via Benefits to provide more choices and personalized support and service to our Retirees. You can shop around and customize your benefits coverage to meet your personal health needs and use of healthcare services. For example:

- You can select a Medicare Advantage plan, which supplements your Medicare Part A and Part B hospital, doctor/outpatient care, and prescription drug coverage, and may offer extras like Silver Sneakers®.
- You can shop à la carte for Medigap coverage, a Medicare Part D prescription drug plan, dental insurance, and vision insurance.

Learn more about Via Benefits, and begin your shopping and enrollment process at my.viabenefits.com/sagaftrahp, or call (833) 981-1280 (Medicare-eligible) or (833) 963-1230 (under age 65).



Personalized support for you. During the coming enrollment period (October to December), you can contact Via Benefits to discuss your options. A personal benefits advisor can help you understand, shop for, compare, and enroll in the right plan(s). Also, watch for an introduction to Via Benefits and an enrollment guide in your home mail.

New benefit for Senior Performers! A Health Reimbursement Account (HRA) to help pay for healthcare expenses

When you enroll in a Via Benefits medical plan, you're eligible for a Health Reimbursement Account funded by the SAG-AFTRA Health Fund.

The SAG-AFTRA Health Fund credits money to your HRA. The amount is based on your Retiree Health Credits and whether you enroll yourself only, or yourself and your Medicare-eligible spouse.

Senior Performers with 20 Retiree Health Credits or more	Senior Performers with fewer than 20 Retiree Health Credits
We credit \$1,140 per year for you and \$1,140 per year for your enrolled Medicare-eligible spouse. The amounts are prorated (\$95 per month) for Senior Performers who retire during 2021.	We credit \$240 per year for you and \$240 per year for your enrolled Medicare-eligible spouse. The amounts are prorated (\$20 per month) for Senior Performers who retire during 2021.

Using your HRA

Your HRA helps to cover the cost of eligible healthcare expenses for you and your enrolled Medicare-eligible spouse. You can use it to pay your Via Benefits medical plan premiums, Medicare premiums, copayments, deductibles, coinsurance, and other eligible healthcare expenses as long as you have money in your account.

The federal government does not allow you to contribute to an HRA. However, any unused HRA funds roll over from year to year.



Do the math! Work with your personal Via Benefits advisor to learn how you can use your HRA funds to offset your annual healthcare expenses, including your Medicare Part B premium.

New benefit for Senior Performers! Help with paying catastrophic prescription drug expenses

When you enroll in a plan that includes prescription drug coverage with Via Benefits, your plan will cover 95% of prescription drug expenses after you reach the Medicare catastrophic expense amount — and you pay 5%.

For participants facing very high prescription drug expenses, their share can be difficult to pay. That's why the SAG-AFTRA Health Plan will fund a catastrophic prescription drug HRA. Through this arrangement, you (and your enrolled Medicare-eligible spouse) may be reimbursed for your share of catastrophic expenses.

You'll learn more about this program in a mailing from Via Benefits.

Covering your family members

You and your Medicare-eligible spouse are eligible for the new SAG-AFTRA Health Plan/Via Benefits program — and Senior Performers are eligible for the new HRA.

Also, Senior Performers who enroll themselves through a Via Benefits medical plan can cover eligible dependents under age 65 through the SAG-AFTRA Health Plan. If you do, be sure to take note of a few new rules for 2021. Jump to page 15 for details.

2021 premium costs

When shopping for a plan through Via Benefits, you may find low-cost premium options — with \$0 premium plans available to many participants.

Your premium cost will be based on the plan and coverage you choose and whether you cover your Medicare-eligible spouse. You pay your premium directly to the plan you choose.

The cost for Senior Performers to enroll dependents under age 65 in the SAG-AFTRA Health Plan is \$250 per month. The premium covers all eligible dependents (one or more), and it's paid directly to the SAG-AFTRA Health Plan. (Note: Premiums can no longer be deducted from your pension benefit.)

For Retirees who qualify for active SAG-AFTRA Health Plan coverage

Be sure to note the following:

- ✓ **Your coverage effective date will vary,** based on your current status with the SAG-AFTRA Health Plan. Jump to the chart on page 9 for details.
- ✓ **New SAG-AFTRA Health Plan premiums will apply.** Your cost is based on the number of family members you enroll. The chart on page 6 shows the new premiums, which are effective January 1, 2021.
- ✓ **If you cover your spouse, be sure to understand the new working spouse rule.** Jump to page 15 for details.
- ✓ **Effective January 1, 2021, you'll see a few benefit enhancements and changes to coverage and cost-sharing between you and the plan.** Jump to page 16 for the details.



We get it: The Plan rules are complicated, and we want to make sure you understand them, too! If you have questions about the Plan changes or your new benefits, contact:

Via Benefits (Medicare-eligible)
(833) 981-1280

Via Benefits (under age 65)
(833) 963-1230

SAG-AFTRA Health Plan (active coverage)
(800) 777-4013



Additional health coverage options – if you no longer qualify for your current SAG-AFTRA Health Plan coverage

Contact Via Benefits first

All our Plan participants can take advantage of our new partnership with Via Benefits!

- **Medicare-eligible participants** can shop for supplemental Medicare coverage through the Via Benefits Medicare marketplace.
- **Participants under age 65** can explore different health insurance options through the Via Benefits private insurance marketplace.
- And **all participants** can connect with a personal Via Benefits advisor to compare SAG-AFTRA Health Plan benefits to the alternatives that may be available.

Our new benefit: Extended Career COBRA

If you lose your current Plan I or Plan II coverage, you may be eligible for our new benefit: Extended Career COBRA.

- When you qualify for this benefit – and timely elect COBRA – you will pay a reduced premium of 20% of the COBRA rate. Check out more details on page 5.
- Your next notice of qualification from the Plan will tell you if you're eligible for Extended Career COBRA. Follow the instructions in the notice if you want to enroll.



How to contact Via Benefits

Medicare-eligible participants

(833) 981-1280

my.viabenefits.com/sagaftrahp

Participants under age 65

(833) 963-1230

marketplace.viabenefits.com/sagaftrahp

Your additional health coverage options may include...

- **Your spouse's employer-sponsored plan:** Losing your SAG-AFTRA Health Plan coverage may trigger a special enrollment period, which allows enrollment in your spouse's or partner's plan.
- **Medicare:** Don't put off your Medicare enrollment. Be sure to enroll in Part A and Part B when you're eligible! And remember that losing your SAG-AFTRA Health Plan coverage triggers a Medicare special enrollment period for you.
- **Medicaid / Medi-Cal / Children's Health Insurance Program:** Your state's Medicaid program (Medi-Cal in California) and Children's Health Insurance Program (CHIP) provide low-cost health insurance to eligible individuals and families, based on family size and income level. Contact Via Benefits, and ask if your state-provided programs are an option for you.
- **Your state's health insurance marketplace:** You can shop for an individual plan through the marketplace. Depending on where you live, you may have a wide variety of plans available. Also, based on your household income, you may be eligible for a tax credit that lowers your monthly premiums and cost-sharing. Contact Via Benefits, and ask if your state's marketplace plans might be right for you. Medicare-eligible participants call (833) 981-1280; participants under age 65, call (833) 963-1230.
- **COBRA continuation coverage:** If you're eligible for the new Extended Career COBRA benefit, COBRA might be a good choice for you. And, if you're not eligible, you will receive an offer to enroll in COBRA at the full monthly premium cost. Ask a Via Benefits advisor to help you compare COBRA against your other options.



Industry support resources

For additional help from benefits experts working in our industry, contact:

**Artists Health Insurance Resource Center:
New York and East/Midwest Regions**

(917) 281-5975

[actorsfund.org/services-and-programs/
artists-health-insurance-resource-center](https://actorsfund.org/services-and-programs/artists-health-insurance-resource-center)

**Entertainment Health Insurance Solutions:
Los Angeles and West Regions**

(833) 777-3447

ehisca.com

Covering your spouse

Effective January 1, 2021, we're implementing a working spouse rule. This rule is in line with common practices across entertainment health plans, other union health plans, and private and public-sector employer plans.

At the time you enroll for your next benefit period, you'll need to confirm whether your spouse has access to, and is enrolled in, their own employer's health plan.

Here's how it works.

If your spouse's employer offers a health plan...

- **They need to enroll in that plan.** If enrolled with their employer, you can choose to cover them under the SAG-AFTRA Health Plan as well. The employer's plan will pay benefits first; then, our Plan's cost-sharing may apply for remaining eligible expenses.
- If they don't enroll in their employer's plan, you cannot cover them with us — our Plan will not pay benefits for their healthcare.

If your spouse is not working, or their employer doesn't offer a health plan...

- You can enroll them with the SAG-AFTRA Health Plan.



Action required:


You need to complete a spouse coverage attestation when you qualify for your next annual benefit period. This is required — it establishes your spouse's eligibility for benefits.

The deadline for returning your attestation will be noted in your next notice of qualification letter.



Additional benefit enhancements and cost-sharing changes

Beginning January 1, 2021, you'll notice a few benefit enhancements and changes to coverage and cost-sharing between you and the Plan.



The enhancements and changes described on pages 16 – 17 are effective January 1, 2021. The changes apply for the newly combined Plan, and for Plans I and II (for participants running out their current coverage in 2021).

Benefit enhancements

Benefits for virtual medical and mental health office visits continue

During the COVID-19 crisis, our Plan began covering virtual office visits with providers online and by phone. We'll continue this benefit into 2021. The new Plan deductible and regular cost-sharing for an office visit will apply. We'll continue to cover virtual mental health visits as well.

Rx Savings Solutions

Starting early 2021, we'll provide you with a new resource – Rx Savings Solutions – to help you save money on your medications. You can use Rx Savings Solutions through your phone or computer, and see actionable ways to save on your medications – for example, by switching to a generic version of your brand-name drug or getting a better price at a local pharmacy.

Go to sagafttraplans.org/health/2021changes to get more information about this new program.

How to access virtual care:

- Call your doctor's office
- LiveHealth Online (medical care):
livehealthonline.com
- Beacon Health Options (mental health):
(888) 277-5383
- MDLIVE (mental health):
mdlive.com/counseling

Go to sagafttraplans.org/health/2021changes to get more information about virtual care.



Cost-sharing changes

While we'll continue to cover the same types of services and care, you'll see a few differences in how your deductible accumulates and how the Plan covers out-of-network care.

Combined deductible for medical and hospital services

Quick reminder: Your deductible is the amount you pay for health care services before the Plan's cost-sharing kicks in. Effective January 1, 2021, we'll combine our Plan's in-network medical and hospital deductibles.

The in-network combined deductible will be \$500 for an individual and \$1,000 for families.

Also remember: Our Plan covers many in-network preventive care services at no cost to you, with no deductible requirement. Be sure to understand what care is appropriate for your age and gender, and make your appointment(s).



There is a **higher combined deductible for Plan II** (for participants running out their current coverage in 2021) of \$1,000 for an individual and \$2,000 for families.

Elimination of out-of-pocket maximum for out-of-network services

You and the Plan will typically pay much less when you receive care through a network provider, because network providers agree to accept a pre-approved, discounted amount for their services. When you go out-of-network, providers may charge much more than the contracted rates. This costs both you **and** our Plan much more money as we pay benefits. So, we strongly encourage you to use network providers whenever possible.

With this in mind, effective January 1, 2021, **we're eliminating the out-of-pocket maximum benefit for out-of-network services.** We'll pay our share of coinsurance (based on the Plan's Allowance), and you'll be responsible for any balance due.

Finding a network provider

- Our Plan contracts with Anthem's BlueCard PPO network, giving you access to one of the nation's largest networks of doctors, hospitals, and other healthcare facilities. Search for providers at [anthem.com/find-doctor](https://www.anthem.com/find-doctor).
- Participants in California can use Industry Health Network providers as well. Search for providers at [uclahealth.org/eimg](https://www.uclahealth.org/eimg).

What's next


Our Plan changes will affect different participants at different times. You'll receive personalized information, including a confirmation of your benefits and any actions required, during September, October, and November.

Pay close attention if your benefit period runs from January 1 – December 31!

- ✓ **Retirees receiving a SAG or AFTRA pension:** Watch for information from Via Benefits in your mail starting in August and a personalized notice from the SAG-AFTRA Health Plan in October. You can begin shopping for benefits with Via Benefits on October 1, 2020, and you'll need to make your enrollment decisions by December 15, 2020.
- ✓ **Active participants:** Watch for Plan information in November. You'll need to enroll in the SAG-AFTRA Health Plan and pay your first premium by January 1, 2021.
- ✓ **Enrolling your spouse:** You'll need to return your spouse coverage attestation to the plan by January 1, 2021. You'll receive instructions for completing the process in November. Watch your mail for details.
- ✓ **Losing your current coverage?** Decide if you want to enroll in COBRA (or explore your other options as explained on page 13). Your COBRA offer will note any deadlines.

If your current benefit period runs out in 2021 (March 31, June 30, or September 30):

- ✓ You'll receive information about your next benefit period about 45 days before your coverage ends. Watch for your mail for details.



Go to sagaftraplans.org/health/2021changes for all the details about our benefit plan changes. Also, Retirees and Senior Performers can attend an upcoming webinar to learn more about why we must make changes to our Plan and how the changes affect you. You'll find the schedule on the Plan's website. Contact Via Benefits if you have questions. Jump to their contact information on page 13.



This newsletter provides a basic summary of changes to the SAG-AFTRA Health Plan. You will also receive a Summary of Material Modifications notice with more details. If there is any conflict between the content of this newsletter and the Plan documents, the Plan documents will govern.

Section 1557 Non-discrimination Notice

The SAG-AFTRA Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The SAG-AFTRA Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex. The SAG-AFTRA Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact the SAG-AFTRA Health Plan's Compliance Department. If you believe that the SAG-AFTRA Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Attention: Compliance Department

SAG-AFTRA Health Plan

P.O. Box 7830

Burbank, CA 91510-7830

Phone: (800) 777-4013

Fax: (818) 953-9880

Email: complianceofficer@sagaftraplans.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Compliance Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

HHH Building, Room 509F

Washington, DC 20201,

(800) 368-1019, (800) 537-7697 (TDD)

Complaint forms are available at

<http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-777-4013.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-777-4013

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-777-4013.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다 1-800-777-4013 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-777-4013.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-777-4013.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-777-4013.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-777-4013.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-777-4013

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-777-4013.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-777-4013.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-777-4013.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-777-4013 まで、お電話にてご連絡ください。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-777-4013.

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-777-4013 تماس بگیرید.

SAG·AFTRA

HEALTH PLAN

sagaftraplans.org/health/2021changes

Burbank

3601 West Olive Avenue,
Suite 200
Burbank, CA 91505

(800) 777-4013

Monday – Friday
6:00 a.m. to 5:00 p.m. Pacific

New York

275 Madison Avenue,
Suite 1819
New York, NY 10016

(800) 777-4013

Monday – Friday
9:00 a.m. to 5:00 p.m. Eastern