

**NEW!**

# Infertility benefits

We are now partnering with Carrot to provide infertility benefits to participants and covered spouses who have an infertility diagnosis. Carrot is the leading global provider of infertility benefits.

See [page 3](#) for more information about this valuable new benefit.

**CARROT**



## What's inside

### New for 2025!

Calendar-year deductibles reset on January 1  
Eligibility thresholds for Plan coverage increase

### New! Infertility benefits

Never miss another premium payment

### Additional support

Transcarent: surgery that's stress- and cost-free  
New palliative care benefits  
Manage your medications with the CVS Caremark® app  
Save on prescription drugs with RxSS

### Important reminders

Network providers at a glance

# New for 2025!

## Calendar-year deductibles reset on January 1

Your SAG-AFTRA Health Plan (the Plan) calendar-year deductibles reset at the start of each year. You must meet the deductibles before the Plan pays medical, mental health or substance use, or prescription drug benefits. So if it seems like you are paying more for your prescriptions or doctor's visits at the beginning of 2025, use your Sydney or Caremark app (or explanation of benefits) to track how close you are to satisfying your deductible.



## 2025 deductibles

	Individual coverage	Family coverage
Medical or hospital and mental health or substance use disorder, combined	\$500	\$1,000
Prescription drug	\$75	\$150

Likewise, your out-of-pocket limits (the maximum amounts you'll pay out of pocket for medical and mental health or substance use services and prescription drugs during the calendar year) also reset on January 1. For details, review the [Benefits Summary](#).

## Eligibility thresholds increase for Active coverage

As a reminder, the covered earnings threshold and alternative days eligibility requirements are scheduled to increase by 2% each year. Here are the requirements for eligibility beginning in 2025 and the projected requirements for coverage beginning in 2026:

	2025	2026*
Covered earnings	\$27,540**	\$28,090**
Alternative days	106	108

\*The Trustees reserve the right to make changes to the health plan at any time. Any changes will be communicated to participants in a timely manner.

\*\*If you are over age 65 AND receiving a pension from either SAG-Producers Pension Plan or AFTRA Retirement Fund, you must meet this threshold in ALL sessional (active) earnings. If you are over age 65, you must have some sessional (active) earnings reported.

**NEW!**

# Infertility benefits

Effective January 1, 2025, participants and covered spouses who have received an infertility diagnosis can access infertility benefits and prescriptions at no cost through Carrot. The Plan now covers infertility benefits and prescription drugs only when they're received through a Carrot network provider, up to a family lifetime maximum of \$30,000. You are responsible for any costs that exceed this maximum.

## How to use Carrot

To get started, register at [Carrot](#), on the Carrot Fertility app (download from the [App Store](#) or [Google Play](#)), or by calling (888 828-2597).

After answering a few simple questions, you'll be introduced to your dedicated care team, who will help you navigate your infertility benefits.

For Plan details, go to [sagaftraplans.org/health/benefits/infertility-treatment-benefits](https://sagaftraplans.org/health/benefits/infertility-treatment-benefits).



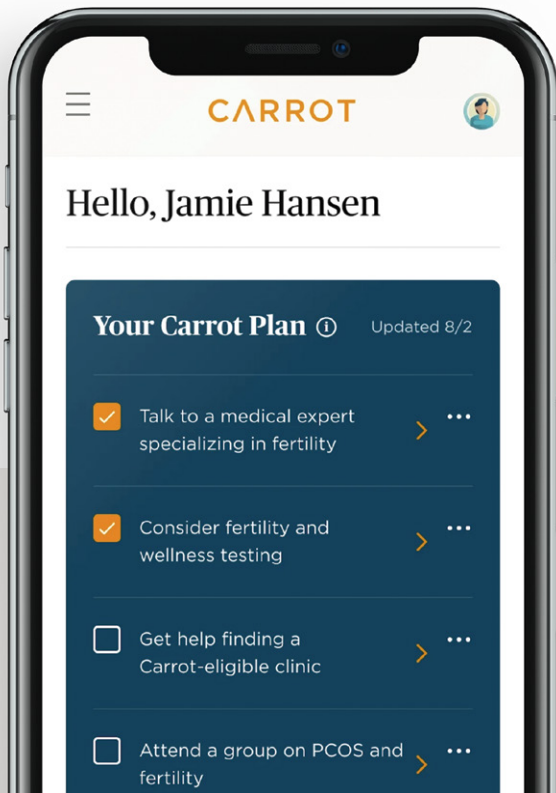
**Your or your spouse's infertility diagnosis must come from your medical provider.**



## What's covered with an infertility diagnosis

### Infertility benefits and services covered through Carrot include:

- In vitro fertilization (IVF)
- Intrauterine insemination (IUI)
- Infertility medication through the Carrot pharmacy
- Short-term storage costs for eggs, sperm and / or embryos
- Semen analysis
- Genetic testing related to infertility
- Short-term fertility preservation for males and females (i.e. freezing eggs or semen if the participant or covered spouse is scheduled to undergo a procedure that may result in loss of fertility, such as radiation or chemotherapy)



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# Never miss another premium payment

If remembering to pay your quarterly premium is a source of anxiety, we can help. You can now add your credit and / or debit cards as forms of payment, you can [enroll in Auto Pay](#), and we've redesigned the premium payment section on Benefits Manager to make the process easier for you.

## Add your credit and / or debit cards to your payment options.

Now you have the option to:



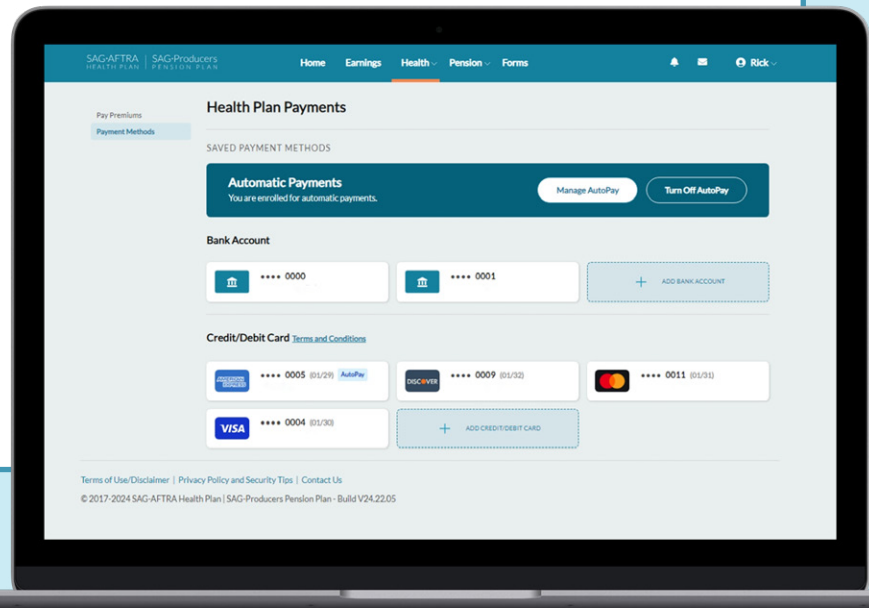
Add your credit and / or debit cards in addition to your bank accounts.



Save your card information for future use.



Enroll in Autopay.



## Effortlessly pay your premiums.

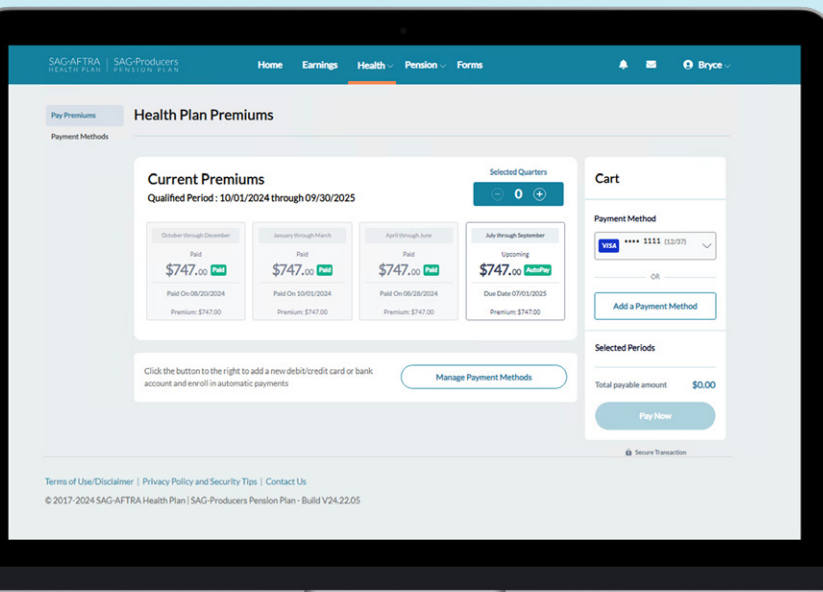
You can use the new and revamped premium payment section to easily:



Select payment periods.



Manage payment methods.



# Additional supports for you and your family

The SAG-AFTRA Health Plan and our partners offer resources and tools that can save you money, enhance the quality of care you receive and make your life easier.

## Yes, surgery can be stress- and cost-free!

When it comes to planning for a surgery, there's a lot to deal with, including the potential price tag, scheduling pre- and postoperative appointments and the operation itself.

This optional program directs you to the best doctors for your care, coordinates your preoperative and postoperative appointments, and helps streamline the surgery. Best of all? **All surgery-related expenses are covered at 100%.**

Transcarent services cover the following surgeries:

- Bariatric
- Cardiac
- General
- Neurological
- Orthopedic
- Spinal
- Women's health
- Vascular

If you have one of these surgeries and don't use Transcarent Surgery Care, your plan deductible and coinsurance will apply.

To learn how Transcarent can save you money, call (855) 601-0667, [email Transcarent](#), or visit the [Transcarent website](#).



## More care when it's needed most

If you or a covered dependent is grappling with a qualifying serious illness, the Plan's palliative care benefits can help. With its focus on improving quality of life and comfort, palliative care helps patients manage symptoms and provides emotional and spiritual support to family members. Palliative care benefits are provided through the Motion Picture & Television Fund's (MPTF's) [palliative care program](#).

For a list of diseases that qualify for palliative care and more about the services provided, visit [sagaftraplans.org](#). To learn whether you or your covered dependent is eligible, call the MPTF Social Services Intake at (323) 634-3888.



## CVS Caremark® app helps you manage your medications

From refilling mail-order prescriptions at the touch of a button to checking for potential drug interactions, the CVS Caremark app helps ensure that you get the medications you need, safely and conveniently.

You can also use the app to request new mail-order prescriptions, track orders, locate nearby in-network pharmacies, find drug costs and cost-saving opportunities, and identify unknown pills.

If you haven't already, [download the app](#) today.



## Are you paying too much for prescription drugs?

If you suspect you can pay less for your prescription medication elsewhere, access Rx Savings Solutions (RxSS) to find the lowest-priced options for your prescription. The experts at RxSS can answer your questions and facilitate prescription transfers.

To get started, activate your account at [myrxss.com](https://myrxss.com) or [download the RxSS app](#), so you have access on the go.



### Savings example



A participant was notified of a savings opportunity that applied to their prescribed asthma inhaler.

They visited the RxSS portal, selected **Contact Prescriber** and the RxSS team took it from there.



#### The result:

Instead of paying  
**\$97.83**  
for their prescription,  
they paid only  
**\$10.**

# Important reminders

## Missing earnings? You might have met the ceiling on your project.

When you're paid for work on a project, the employer has an obligation to contribute funds to the SAG-AFTRA Health Plan. Here's what you need to know about those contributions:

- There is a “cap” to that obligation that is determined by the “ceiling” for each project. These are indicated in the SAG-AFTRA agreement for the project.
- Once the ceiling for a project has been reached, the producer is no longer obligated to pay contributions to the Plan, and the earnings you received won't be reported. **This is why your earnings with the SAG-AFTRA Health Plan do not always match your personal records or your SAG Union dues statement.**



**Not sure if you've reached the ceiling on a project?** You can always contact the production's payor to ask.

For more information about ceiling thresholds by production type, review the [Covered Earnings](#) page on our website.

## Helpful terms

### Deductible

The amount you must pay each year before the Plan begins to share costs. The Plan has a combined deductible for hospital and medical coverage and separate deductibles for prescription drug and dental coverage.

### In-network or provider network

In-network refers to doctors, hospitals and other healthcare providers that contract with a health insurance company to provide healthcare services to members at pre-negotiated rates.

### Out-of-network

Out-of-network refers to doctors, hospitals, dentists, optometrists and other healthcare providers who have not contracted with a health insurance company to provide care at pre-negotiated rates. The Plan covers out-of-network providers, but you'll pay much more when you use them.

### Say what?












We know that healthcare terminology can be confusing. For more easy-to-understand definitions of common benefits terms, review the Health Plan Glossary, which starts on page 99 of the [Summary Plan Description](#).

# Network providers at a glance

You can expect lower costs and higher quality of care when you use our network providers. Plus, they can help you find care, learn about your care options, estimate costs and much, much more!

## An overview of the Plan's network providers

The Plan contracts with the organizations listed below, so when you need care, start with them.

Type of care	Name	Digital tools	Contact information
Medical and hospital	Anthem	 Sydney Health app <a href="#">App Store</a>   <a href="#">Google Play</a>  LiveHealth Online <a href="#">App Store</a>   <a href="#">Google Play</a>	(833) 414-5790 <a href="https://www.anthem.com/ca">anthem.com/ca</a>
	Transcarent Surgery Care	 Transcarent app <a href="#">App Store</a>   <a href="#">Google Play</a>	(855) 601-0667 <a href="https://www.sagafttraplans.org/health/benefits/transcarent-surgery-care">sagafttraplans.org/health/benefits/transcarent-surgery-care</a>
Prescription and specialty drugs	CVS Caremark	 CVS Caremark app <a href="#">App Store</a>   <a href="#">Google Play</a>	(833) 741-1361 <a href="https://www.caremark.com">caremark.com</a>
Discount program	RxSS	 RxSS app <a href="#">App Store</a>   <a href="#">Google Play</a>	(800) 268-4476 <a href="https://www.myrxss.com">myrxss.com</a>
Behavioral health <i>In person</i>	Carelon Behavioral Health		(866) 277-5383 <a href="https://www.carelonbh.com/sag-aftra-health-plan">carelonbh.com/sag-aftra-health-plan</a>
Behavioral health <i>Virtual</i>	MDLIVE	 MDLIVE app <a href="#">App Store</a>   <a href="#">Google Play</a>	(800) 400-6354 <a href="https://www.mdlive.com">mdlive.com</a>
	Talkspace	 Talkspace app <a href="#">App Store</a>   <a href="#">Google Play</a>	(866) 277-5383 <a href="https://www.talkspace.com/sagafttrahealthplan">talkspace.com/sagafttrahealthplan</a>
	Ria Health	 Ria Health app <a href="#">App Store</a>   <a href="#">Google Play</a>	<a href="https://www.riahealth.com">riahealth.com</a>
Dental	Delta Dental	 Delta Dental app <a href="#">App Store</a>   <a href="#">Google Play</a>	(800) 846-7418 <a href="https://www.deltadentalins.com/sag-aftra">deltadentalins.com/sag-aftra</a>
Vision	VSP	 VSP app <a href="#">App Store</a>   <a href="#">Google Play</a>	(800) 877-7195 <a href="https://www.vsp.com">vsp.com</a>
Infertility benefits	Carrot	 Carrot Fertility app <a href="#">App Store</a>   <a href="#">Google Play</a>	(888) 828-2597 <a href="https://www.get-carrot.com/go/sag-aftra-health-plan">get-carrot.com/go/sag-aftra-health-plan</a>