

## Summary of Material Modification to

### SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account Plan

We are pleased to announce a change to the eligibility requirements to the HRA Plan for our Senior Performers, set forth on page 3 of the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account Plan Summary Plan Description (SPD), based on experience so far this year with new enrollments.

Because we understand that some individuals may start their pensions or achieve their last required Retiree Health Credit to become Senior Performers at a time when they will not be able immediately to enroll in Medicare, the Board of Trustees of the SAG-AFTRA Health Plan have amended the HRA Plan to permit such individuals to become Participants in the HRA Plan as of the date they achieve Senior Performer status even if they have not yet enrolled in Medicare and obtained an individual health insurance policy.

Please contact the Plan at 1(800)777-4013, if you have any questions about this change or if you earned your last Retiree Health Credit or began taking your pension in 2021 and you did not receive a Medicare Special Enrollment Period. Medicare Special Enrollment Periods are generally available when you lose active coverage or turn age 65.

The SPD can be found at the HRA Plan's website at [www.sagafraplans.org/hra](http://www.sagafraplans.org/hra), or if you need a hard copy, please let us know.

*You should take the time to read this notice carefully and share it with your family. It is very important that you retain this notice, which is intended to serve as a Summary of Material Modification (SMM) to the HRA Plan, with the 2021 SPD. While every effort has been made to make the SMM as complete and as accurate as possible, it does not restate the existing terms and provisions of the HRA Plan, other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the SPD (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the applicable SPD will govern in all cases. The Board of Trustees or its fully authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the HRA Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the HRA Plan or any benefits provided under the HRA Plan (or qualification for such benefits), in whole or in part, at any time and for any reason (including, but not limited to with respect to Senior Performers).*